

Caroline County's Information Magazine Since 1980

JULY 2021

FREE

# Caroline Review

2021  
COUNTY  
FAIR

*Happy  
Birthday  
America*

Commissioner  
Porter Shares  
Memories  
in New Book

News • Events • Activities • Classes and More...





## Denton Rotary Speakers Schedule

Denton Rotary Club Meetings are held Wednesdays from Noon to 1:00 PM at the Caroline Culinary Center 512 Franklin St. Denton. Come join us for a free lunch and find out about the exciting "Service Projects" the club is working on. For more information, contact Charlie Huber at 410-479-2070 or charliehuber@comcast.net

### Speakers Schedule

July 7, **Member Program:** Amy Horne

July 14, **Program:** Buck Duncan, President of Mid-Shore Community Foundation

July 21, **Program:** Tara Hill-Coursey, Exec Director of Caroline County Office of Tourism

July 28, **Business meeting**



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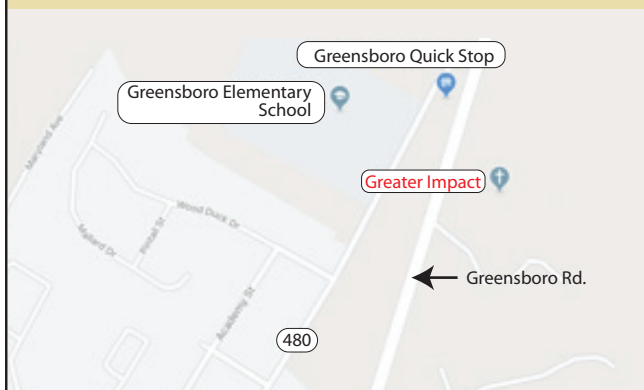
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**Marydel Lions Club Resumes Dinner  
and Board Meeting Schedules — Plus Upcoming  
BBQ Chicken Dinner.**

Beginning with the month of August the Club will start its monthly Board Meetings on the first Tuesday of the month at 7 PM at the Marydel Community Hall. The monthly dinner meetings will commence at 6:30 PM on the second Tuesday of each month beginning in September. The Ladies Auxiliary of the Marydel Volunteer Fire Company will prepare and cater their excellent and well known Eastern Shore Buffet Dinners.

The Club members are continuing to prepare for our upcoming Chicken BBQ Dinner and 'World Famous Funnel Cake' event at State Line Gas in Marydel on Saturday, October 9, from 9:30 AM to 12:30. This will be a "Stop, Order, Pay, Grab 'N Go" fund raiser that will support our community projects and programs.

We are always pleased to accept new members. If you are among the growing number of folks that have relocated to the upper area of Caroline County and are looking for a dynamic organization in which to serve your new community then you may want to consider membership in the Marydel Lions Club. Information on membership as well as Club projects and programs can be had at [terryhiggins38@outlook.com](mailto:terryhiggins38@outlook.com) or 302-492-3354.

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Saturday 5-11 PM'  
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**JULY 9 AT DUSK**  
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**UPDATES:**  
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**August Issue Deadline is July 15**

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

**ALL ARTICLES MUST BE SENT VIA EMAIL.**



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## Crab Feast Raffle

The Community Club of Preston is conducting a Crab Feast Raffle as a summer fundraiser. The raffle prize includes a bushel of crabs donated by Suicide Bridge Restaurant, 10 ears of corn on the cob, cheese and crackers, and two cases of soda.

The winning ticket will be drawn on Saturday, August 14. Raffle tickets are \$1 each or five tickets for \$20. Tickets may be purchased by calling 410-673-7174 or emailing [cooleenkate@comcast.net](mailto:cooleenkate@comcast.net). Winner must claim prize within two weeks of the August 14 drawing.

For more information about the Crab Feast Raffle or the Community Club, visit Facebook at "Community Club of Preston, Maryland."

### Amy J. Porter, EA

Owner  
[AmyPorterEA@gmail.com](mailto:AmyPorterEA@gmail.com)  
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# County Commissioner Shares Memories in New Book

By John P. Evans III

Having grown up and lived in Caroline County, Larry Porter has many fond memories of rural life. Over the years, he has become known as a great storyteller, spinning tales about his family. Now, Porter, who is best known these days for his service as a county commissioner, is sharing those stories with others. With the recent publication of his first book, *Life On The Edge*, Porter has recorded those tales for posterity so as to share his childhood with a larger audience.

"I have been telling stories about my many aunts and uncles and other family members for years and I have had a lot of people tell me I should write a book," said Porter. "I finally took them up on it."

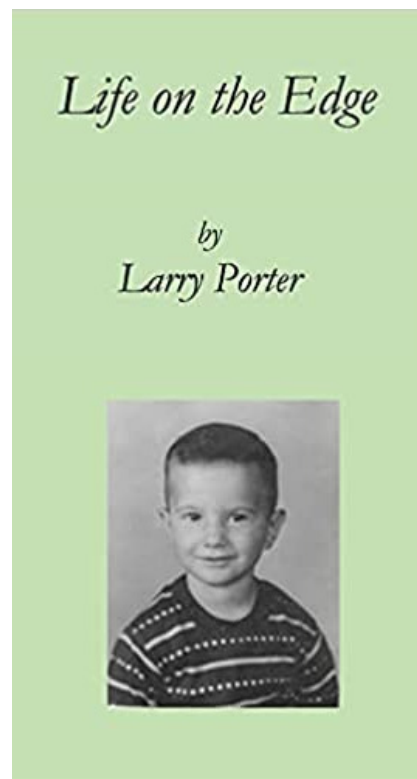
Though the book is just 110 pages long, it contains a plethora of stories from Porter's personal recollections. "The title for the book is two-fold," Porter added. "The original family name was Edge. There are historic stories about my family, my great-grandmothers and grandmothers. They were a unique batch of characters. Then there are memories of growing up in Greensboro," said Porter.

In the Greensboro parts of the book, Porter writes about some of the town's early businessmen of the late-1900s, including Fred Monroe, who founded a scrapple business, and Irving Ober, who ran an auto repair business which still operates. There is a chapter on Dr. Charles Stonefifer, a medical doctor who practiced in town for 50 years and who helped deliver Porter as a baby in the living room of his family's old farmhouse on Cedar Lane.

"I was premature, he delivered me and put me in a shoebox lined with cotton. He then turned on the stove, opened it up and laid me on its handle to keep

me warm," Porter recounted one of the stories in the book.

Porter's stories also cover sports and how through the county's old soccer league, towns grew to hate each other through rivalries. "In those days, we didn't watch sports on television, so we played them ourselves," he said. "Tony Gianninoto and I grew up with each other and were roommates in college, and our friendship began because we rode around on our bikes with our gloves over the handlebar looking for a field to play on."



Porter also credits Gianninoto's dad, Big Tony, with mentoring a lot of the young boys in town and introducing them to baseball and other sports at a higher level. "Big Tony took us to our first game, he took us to our first college game, he was a wonderful guy to us," Porter remembered reverently.

Not all the memories in Porter's book are happy. He has stories on how deaths of prominent persons or just dear friends affected him and his friends. He also writes about how he and his buddies, and the town overall, reacted to the

assassinations of JFK, RFK and Martin Luther King, Jr. He also writes about other events going on in the 1970s that rocked the country. "I remember nearly everybody who lived in every house in town in those days. That's the way it was in those days," said Porter.

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*Porter's stories also cover sports and how through the county's old soccer league, towns grew to hate each other through rivalries. "In those days, we didn't watch sports on television, so we played them ourselves," he said.*

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The book is also filled with photographs depicting the era, many from the town's historical archives, as well as many he collected from his family's own collection.

"Most of the stories are one or two pages, a story with a photograph, so they are easy to read. The stories are from things I knew, some are from things passed down," Porter said.

Porter had the help of another local author, Judy Reveal, in putting his book together for publication and then self-published the book through Kindle Self Publishing. "Judy helped me a lot. She did the editing and she did a great job. I would type it, then she would format it for publishing. We just kept working on it," credited Porter.

The book published June 20 and an autograph session is scheduled for July 16 at the Greensboro Museum, which will receive a portion of the proceeds from the sale of the book. It can be purchased online on Amazon and from Kindle Books, from Porter, and at many businesses in Greensboro, Goldsboro, Ridgely and Denton. The price of the book is \$10. Porter said several more book signing events are scheduled.



## NCHS Class of 1961 Plans 60th Class Reunion

The NCHS Class of 1961 is planning their 60th Class Reunion. The reunion will take place at American Legion Post 29, Denton on Saturday, September 11 beginning at 4:00 p.m. with pictures at 5:00 p.m. and dinner and socializing to follow.

Any member of the class who did not receive an invitation should call Dorsey Wooters at 410-479-0565.

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## Shore United Bank Gift Launches Channel Marker Caroline Youth Center Campaign

A gift from Shore United Bank is launching the public phase of an exciting new \$250,000 fundraising effort, The Campaign to Build Trust, Hope, and Dignity in Caroline County, to create a new youth center for children ages 5 to 18 suffering with mental illness.

The \$5,000 grant supports the purchase of a new home and necessary renovations to transform the lives of Caroline County children. Located in Denton, this new center will provide children with critical life-altering support, helping children acquire the necessary skills to cope with mental health challenges at home, at school or out in the community. At the Caroline Youth Center, they will learn about their diagnoses, managing behavioral triggers while setting achievable goals toward wellness, and making better real-life decisions.

With this gift, early investors in this project have committed more than \$150,000 toward the \$250,000 goal. The new center features many avail-

able naming opportunities including the center itself, the main recreational room, a technology laboratory, a teaching kitchen, the supervisor's office, a large group room, the front entrance, and a small group room, among other spaces.

Leadership donors to the campaign include the Grayce B. Kerr Fund, the Van Strum Foundation, and Win Transport. Nearly 50 individuals and businesses have also supported the effort.

"Shore United Bank is pleased to support the important work Channel Marker does and especially this much-needed new center in Caroline County," said Debra Rich, Chief Marketing and Project Officer. "Channel Marker makes an enormous difference on the Mid-Shore and this new facility will provide critical support for families and youth in our community."

"Compelled by the mission of Channel Marker and the pressing need for this new center, the trustees of the Kerr

Fund are proud to be a part of this effort," John R. Valliant, President of the Grayce B. Kerr Fund, Inc. said. "We recognize the acute call for this facility – in Caroline County more than 80 children are receiving rehabilitation for challenging mental illness while others are often relegated to the waiting list."

Founded in 1982, Channel Marker promotes health and wellness through prevention programs, rehabilitation, and community services; our work is widely recognized across three Mid-Shore Maryland counties as a valued community asset. Launched to teach independent living and vocational skills to a handful of people whose lives had been upended by mental illness when there were few community-based resources in the area, today Channel Marker is staffed by 60 and has an annual operating budget of \$4.6 million. Channel Marker provides programming promoting independent living skills, social skills, and coping strategies for clients with mental illnesses including depression, bi-polar disorder, schizophrenia, ADHD, and mood disorders. Channel Marker also provides modern daytime rehabilitation facilities in Talbot, Dorchester, and Caroline Counties as well as seven residential properties offering much-needed low-income housing supporting rehabilitative efforts in a home setting.

An open house in the Fall will mark the launching of the campaign.

For more information about Channel Marker and the Caroline Youth Campaign, visit [ChannelMarker.org](http://ChannelMarker.org). For more information about Shore United Bank, visit [ShoreUnitedBank.com](http://ShoreUnitedBank.com).



Shore United Bank grant launches Channel Marker's "Building Trust, Hope and Dignity in Caroline County" youth center campaign. Pictured left to right: Cathy Cassell, Executive Director at Channel Marker and Debra Rich, Chief Marketing and Project Officer at Shore United Bank.

**If you are in need of food, Aaron's Place Pantry is open Tuesday thru Thursday from 9 am to 2 pm, no appointment needed. Please call 443-243-5906 if any questions or need emergency food.**





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visit [www.carolinecasa.org](http://www.carolinecasa.org).

# Library Corner



Caroline County Public Library  
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by Jeanne Trice

## OUR DOORS ARE OPEN! VISIT YOUR LIBRARY TODAY!

### *"Tales with Tails" Summer Reading continues!*

Register for "Tales with Tails" Summer Reading in person or online and then get reading!

Don't miss your chance to earn reading rewards and attend a variety of programs that are fun "fur" everyone!

### **Sign up for Summer Reading at your favorite Branch!**

You will get a booklet to keep track of your progress, a flyer listing all Summer Reading events, and a special sign-on bonus! Then join us for some great programs this summer!

Check out our website, [www.carolib.org](http://www.carolib.org) or stop by your local Branch for more information.

### **Summer Storytime with Miss Mina!**

Wednesdays through August 4 at 10:15 am. Join us for a half hour of stories, songs, fingerplays, and movement, designed for children birth to age 5 with caregiver, on the Courthouse Green in Denton. Registration is required due to

COVID-19; please bring a blanket to sit on. Masks and social distancing are encouraged. In the event of inclement weather, the program will be cancelled, and registrants will be notified via email. Free parking is available in the library parking lot, and the crosswalk in front of the courthouse provides safe and easy access to the Green without stairs.

*Summer Reading Accessibility Statement: Please let us know one week before the start date if you or someone in your party may require special accommodations to participate in this program. CCPL meeting rooms and bathroom facilities are wheelchair accessible, and our staff strive to create programs that patrons with a wide range of abilities can enjoy. We want everyone to be able to participate, so please don't hesitate to contact us!*

### **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](http://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.

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## SUMMER READING



visit [carolib.org](http://carolib.org) for more information and to sign up



## 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 13-18, 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](mailto:cthompson@carolib.org).

## VIRTUAL PROGRAMS FOR ADULTS

### *Join a Book Group!*

**Hooked on Books:** Tuesday, July 13, 6:30 pm – *The Warmth of Other Suns* by Isabel Wilkerson.

**Jeanne's Bookies:** Tuesday, July 20, 1 pm – *The All-Girl Filling Station's Last Reunion* by Fannie Flagg.

For information about joining these groups, call Jeanne at 410-754-8397 or email [jtrice@carolib.org](mailto:jtrice@carolib.org).

**Tuesday Night Book Club:** Tuesday, July 20, 6:30 pm – *The Discreet Hero* by Mario Vargas Llosa.

For information about joining this group, email [info@carolib.org](mailto:info@carolib.org).

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

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Gilbert W. and Catherine A. Grable, Jr.,  
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Maurice E. and Jennifer L. Porter,  
14638 Poplar Street, Ag. Building.

Jimmy D. and Kimberly A. Isaacs, 6244  
Herrington Lane, Renovation, Porch,  
and Pole Building.

Nikolaus N. Nowotnick, 23403 Gilpin  
Point Road, Pole Building.

Ronald L. and Linda D. Christopher,  
3856 Pepper Road, Federalsburg,  
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Megan B. Markie, 23134 Deer Run  
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Robert L. and Melanie S. Griggs,  
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Dilley, 15273 Westbridge Court,  
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Jaime Vonella, 16911 Heritage Hills,  
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Paul D. Swick, 1112 Cox Neck, Chester,  
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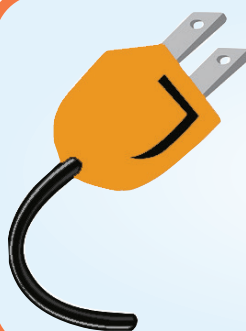
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# Uncertainty is the Greatest Concern for Any Business

By Debbie Bowden, Director  
Caroline County  
Economic Development



Economic recovery from the COVID19 pandemic continues to happen in Caroline County. There

are organizations that are struggling, and there are organizations that have had their best year ever. This range of the economic impact of the pandemic response shines a light on the greatest concern for any business – uncertainty.

A year ago, after the 4th of July, it appeared that the community was handling the COVID19 response in the best way it could by practicing social distancing, wearing masks and restricting occupancy. Many businesses that were directly affected changed their models to survive. There was funding available to help small businesses – restaurants, hair salons, ag producers, truckers – get through a rough third quarter. Most did survive thanks to the business community in Caroline County that banded together to support each other.

This July shows a different, although just as impactful, situation because of the pandemic. Workforce, rather an imbalance between demand and supply of the workforce. There isn't a business or organization that I talk with, from the owner-run store to the largest manufacturer, that doesn't say they need workers.

A lot of factors are playing into a scarcity of workers including unemployment, child care, switching job interest, and shifting workplace patterns. As with all things economic, there isn't one quick answer to solve the problem, but there are solutions to help with each element of the problem. These include job training,

opening of care centers and schools, and curtailing of unemployment benefits. Unfortunately, these are solutions that take time to realize a benefit. In the meantime, in Caroline County, in Maryland, and in the U.S., there is a real threat to loss of productivity, thus loss of business, because of the ever-posted "help wanted" sign.

If you have a solution that works for your organization that you would like to share, please reach out to me. We can include it in our newsletter and social media. After all, Caroline County businesses got through COVID19 together. We can help with the recovery together also.

For updates on any future business support, please visit [carolinebusiness.com](http://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](mailto:info@carolinebusiness.com)*

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### Featured Artist

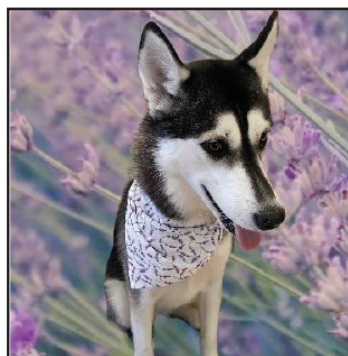
SARA GRANTHAM



Sara has had a love of photography for as long as she can remember. Sara also loves to create home décor and bandanas, collars, and leashes for

pets. Her current projects include sola wood flowers.

Visit the Foundry to see more of Sara's work!



### Second Saturday at the Artsway

July 10 at 1 pm

Come enjoy the dog days of summer at the Foundry! The dogs will be creating the art facilitated by Foundry Artist Sara Grantham!

Bring your friendly dog on a leash to paint an abstract painting. Pre-registrations are encouraged!

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).

### Classes and Events

**Monday, July 12, 19, and 26; 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, July 10; 1-3 pm, Second Saturday.** Bring your dog to the foundry to celebrate the dog days of summer and paint a picture. All ages welcome. Please have your dog on a leash Free!

**Tuesday, July 13, 6:30-8 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! Free!

**Saturday, July 17, 2:45-5 pm, Mosaic Birdfeeders or Flowerpots (for adults).**

Make a mosaic birdfeeder or flowerpot for your house with Foundry Artist Joanne Gelles. Register for the Macrame holder class too and get 25% off! \$35/CCCCA Members, \$40/Non-members.

**Saturday, July 24, 1-3 pm, Macrame Holder for birdfeeder or flowerpot (for adults and teens).** Make a macrame holder for your mosaic birdfeeder or flowerpot with Foundry Artist Janice Knauss. Register for the Mosaic class on July 17 and get 25%

off! \$35/CCCCA Members, \$40/Non-members.

**Tuesday, July 27, 6:30-8 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! 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.



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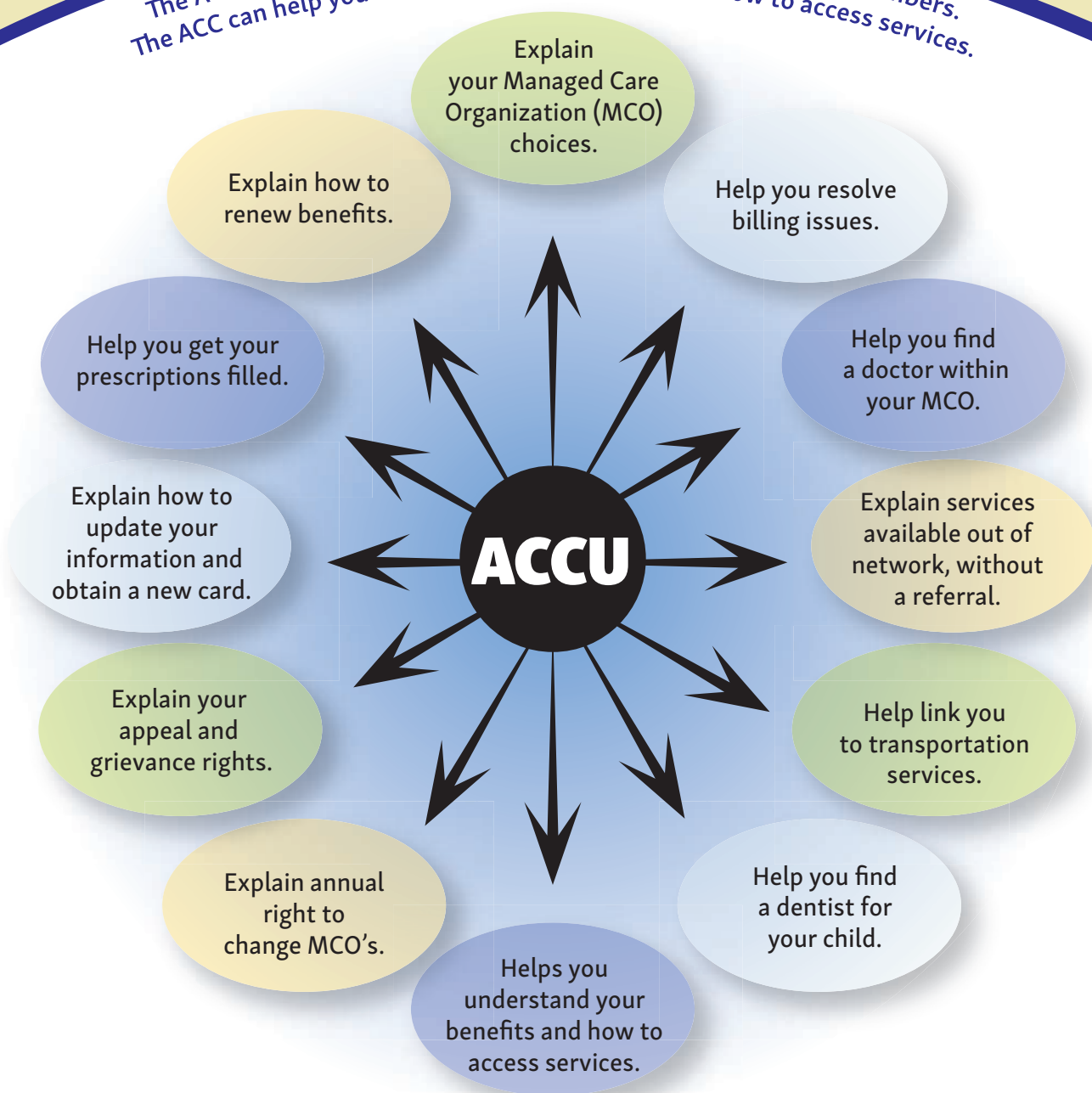
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## Caroline CASA

Court Appointed  
Special Advocate

It's the dog days of July and kids are out of school, looking for ways to occupy their time until they return to school and their friends. It can be hot and boring. And that's why July has been designated National Make a Difference to Children Month. Of course, we all want to make a difference in the life of a child EVERY day but during the month of July when they're missing their friends and school activities, it's a great time to go that extra mile for a child.

Making a difference to a child doesn't have to be a month-long event filled with banners and balloons. It doesn't require lots of money or a fancy car. It requires a compassionate heart. Think back to your own childhood and the adults who made a positive difference in YOUR life. Perhaps a teacher? Someone at your place of worship? A relative or neighbor? Most likely the number one thing that person did to make a difference in your life was give you time and show you love. Making a difference in a child's life can be that simple!

Here are some ideas:

- Ask a child about their day, their favorite toy, their favorite cartoon character – anything to start a conversation about something that interests them!
- Sit down to a meal WITHOUT ELECTRONICS! Sometimes we have to disconnect to reconnect. Give the child just one hour of you undivided attention.
- Read a book together! Some of this year's top picks are "Starfish" by Lisa Fipps, "A Pizza with Everything On It" by Kyle Scheele and "A New Day" by Brad Meltzer
- Take a hike! With well over 50 parks, trails and boat ramps in Caroline County, there are so many outdoor adventures and explorations for kids of all ages!
- Write letters or make cards. Remember how exciting it was to receive a personal letter in the mail when you were a kid? Send something "snail mail" to a special child in your life or help your children send cards to kids who are sick or in the hospital.
- Teach them life skills! Teach them to cook by preparing a meal or baking cookies together. Teach them to budget by setting up "savings" jars and "spending" jars and by having them tithe when the church offering plate is passed. These are lessons they will carry into adulthood.
- Donate your time and/or money to an organization that serves children. As a family, you can collect children's toiletries to donate to a local shelter like His Hope Ministries. Another idea is to make some refreshing summer beverages and set-up a lemonade stand to benefit a children's charity like CASA.



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The most important thing you can do to make a difference for a child is simply be present and love them unconditionally. For children in foster care in Caroline County, that person who not only makes a difference, but makes THE difference, is their CASA, or Court-Appointed Special Advocate.

A CASA is a trained volunteer who is appointed by a judge to advocate for a child's best interest in court. A CASA helps judges develop a fuller picture of the child's life so they can make the most well-informed decision for each child. CASA volunteers make a life-changing difference for children who have experienced abuse or neglect. Children in foster care who have a CASA volunteer by their side are more likely to succeed in school and find a safe, permanent, loving home. They are half as likely to re-enter the foster care system. For the many children we serve, their CASA advocate will be the one constant in an otherwise chaotic life.

Does that sound like the kind of difference you would like to make in a child's life? Then consider applying to become an advocate and taking the 30-hour pre-service training program starting in September. To learn more about CASA of Caroline or to apply to be an advocate, please visit [www.carolinecasa.org](http://www.carolinecasa.org) or call Shelly Kulp at 410-479-8301. Whether you decide to volunteer with CASA or you choose another suggestion from the list, just know that you CAN make a difference in a child's life; you 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.



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# DOLLARS AND SENSE

by Tolbert Rowe

## Managing Your Mortgage Term

Now that I have reached the milestone age of 62 and social security eligibility is now a career option, I find myself becoming more intrigued with interest. Not interest as in a hobby but interest as a fee you pay for the ability to use someone else's money to acquire something and interest you receive for allowing someone to use your money.

I have spent more than 36 years of my life assisting people to borrow or use other people's money to acquire or refinance homes. When I began my real estate career in 1981 by becoming at that time the youngest realtor in Caroline County, 30-year mortgage rates were 18.5%. 6 times what they are today.

Borrowing \$100,000 in 1981 would cost you \$1,547 per month. Today, at 3% the payment would be \$421. A whopping difference of \$1,126 per month or \$13,512 per year in higher payments.

Of course, back then you could buy a genuinely nice home for \$100,000, today not so much.

On the savings side in 1981 CD rates were more than 12% for 5-year terms. Putting money in a CD for 5 years at 12% meant your money would nearly double at the end of the 5-year term. Put \$10,000 in a 5-year CD in 1981 and in 1986 you have almost \$18,000. Do that

today at piddly rates of .1% you have earned \$513.

I had an interesting conversation with gentleman recently who, at age 66 was contemplating refinancing his \$150,000 mortgage to a 30-year term at 3%. His financial advisor had recommended this move for him so he could lower his monthly payment from \$980 to \$613 (I am leaving out his monthly escrow for taxes and insurance since you have these expenses whether you have a mortgage or not). Saving \$367 per month in cash flow savings sounds like a no brainer, right? Maybe....

By taking out a 30-year mortgage in his mind he was borrowing for the rest of his life since he would be 96 when the mortgage was paid off. At \$613 per month, he would be paying \$7,356 per year which will take close to \$9,000 in annual pretax income to service.

He and his wife have monthly income of approximately \$7,000 per month coming from social security, a small pension, and a part time job. They have a total of \$800,000 in savings and investments, of which \$550,000 is in IRA's/401ks and \$250,000 in cash, money market and CD's.

Our conversation got more interesting, and I strayed a bit away from focusing

on the monthly payment savings buy refinancing to a longer term (their current mortgage has 19 years left) when he said that he was thinking of doing the exact opposite of what his advisor suggested and pay off his mortgage completely. Being somewhat conservative regarding risk he had almost \$200,000 in CDs, none earning more than 2.25%. He was considering using them to pay off his existing mortgage as they matured and figured that in less than 2.5 years, he would have no mortgage.

As our discussion unfolded, we both acknowledged the old investment philosophy of borrowing at low rates and invest at high rates. If you can borrow at 3% and invest and receive 5% you are making 2% on the difference or spread. Interest rate spread is the difference between the rate that you are paying and the rate you are receiving. This is how banks make money. They pay a lower rate to get deposits in the door and they charge a higher rate when they lend money out the door.

If he were to follow his advisor's advice, he roughly figured that a 2% spread on \$150,000 was \$3,000 per year in added income by investing \$150,000 of his CD money instead of using it to pay off his mortgage. But if he did refinance it would take \$7,356 to service the debt for a year which is more than double what he was saving. He was finding it difficult to justify refinancing and was concluding that he would be better off long term not having a mortgage at all, having \$613 more per month to do something with, either spend or save.

Obviously not everyone has the kind of resources he and his wife do. Obviously, many people do not have the ability to consider paying off their mortgage with accumulated funds. This is why I advocate strongly to manage your mortgage term so that it will be paid in

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full when you are ready to retire. There is a lot of peace of mind in not having a mortgage in retirement.

If you are nearing retirement or of retirement age and you do not have the resources to pay off your mortgage do not despair. Free cash flow is the most critical factor that impacts your quality of life regardless of your age. The more cash you have left over at the end of the month the more options you will have to spend it or save it. Refinancing to a longer term to get a lower payment may make the most sense in that situation.

If he goes through with his plan, he was not going to refinance (I talked my way out of a customer) and was going to begin the strategy of paying the mortgage off as his CDs matured. Thus, lowering his investment portfolio to \$650,000.

But and this was a major factor in his decision, he was not planning on taking any withdrawals from his IRAs or 401k until he was required to at age 72, giving his portfolio time to grow even more, perhaps replacing \$150,000 in value in the next 6 years.

Had he planned differently while he was working and chose a mortgage term that would have his mortgage paid off when he hit age 66, he would not have any decision to make regarding proper use of his funds. No mortgage gives the freedom to allocate those funds to something else.

The reason I use this situation to make a point. Your mortgage is not just interest rate and payment. It is a mode of investing to the extent that your investment (home) will be with you providing shelter for the rest of your life. Maybe not this home but a home.

And if your home is your biggest investment, as it is for most people how you pay for it is very personal and unique for everyone. Not everyone's financial situation is the same and how you structure your biggest liability can have significant impact on your financial future.

When shopping for a mortgage be aware that you do have options, and the

interest rate and payment are obviously especially important. But if that is all you are considering you could be deciding without knowing if there is an option that would be a better for your financial future.

*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*



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## 2021 Caroline/Dorchester County Fair

The Caroline/Dorchester County Fair Board is excited that the Caroline/Dorchester County Fair is back in action! The 2021 Caroline/Dorchester County Fair will take place Wednesday, August 4 to Saturday, August 7. The annual Fair is held at the Caroline County 4-H Park, located at 8230 Detour Road in Denton. There is entertainment, fun, and education for all ages. Make plans to attend for affordable family fun. Visit the animals, visit vendor booths, get some yummy fair treats or dinners, listen to popular local bands, participate in contests, and more! New for 2021, we will have amusement rides this year provided by Shaw and Sons!

Wednesday, August 4 is opening night of the Fair and includes free admission for all courtesy of the Caroline and Dorchester County Chambers of Commerce. It is also free ice cream night sponsored by Nagel Crop Insurance. Fair-goers can enjoy a fried chicken dinner, watch the Royal Pageant, participate in the 4-H Cake Auction, visit vendor booths and displays, ride the amusement rides, and so much more.

On Thursday, the Fair opens with the annual Children's Day program from 9 am to 1 pm. Youth of all ages are invited to attend and participate in fun and educational activities

provided by various community groups at no cost. Thursday also features the meat goat show, swine show, rides, train display, archery demonstration, Blough's Seafood crab cake dinner, entertainment by The Jones Boys, etc. Thursday is also "Food Bank Night" and admission is only \$1 when you bring a canned good or non-perishable food item to benefit the Maryland Food Bank.

Friday starts with the beef and horse speed shows in the morning. Friday evening brings the dress a goat contest, greased pig contest, pit beef dinner, barnyard exhibit, video gaming trailer, amusement rides, and entertainment by Kickback.

Saturday is the last day of the Fair and is jam packed with fun for everyone! Saturday features rabbit, poultry, and horse shows, the baby contest, jousting, kids' pet tractor pull, watermelon eating contest, the pet show, BBQ chicken dinner, the livestock auction, and amusement rides. The Fair will be capped off with entertainment by The Amish Outlaws from 7-10 pm.

We cannot wait to see you at the Fair from August 4-7 at the 4-H Park in Denton, Maryland (off Route 16). Fair admission is \$2 per person; 12 and under are admitted free. Free admission night is Wednesday night and half price admission with a canned good donation is on Thursday night. You can purchase amusement ride wristbands in advance and save money. Wristbands are \$12 each in advance and are good for one day. Wristbands will be available onsite for \$15 each. Or there will also be family packs of 20 tickets for \$25 available on site during the Fair. To purchase amusement ride wristbands in advance, please contact the Caroline County Extension Office at 410-479-4030.

To see the entire 2021 Fair schedule, find exhibitor information, and much more, please visit our new website at <https://carolinedorchester.wixsite.com/county-fair>. For more information or questions about the Fair, call 410-479-4030 or email [4h.fairboard@gmail.com](mailto:4h.fairboard@gmail.com).




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### THE FOLLOWING PROGRAMS ARE OFFERED:

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- **Parents as Teachers Home Visiting Program:** Serving pregnant women and children ages 0-5
- **Caroline Judy Centers:** Serving families with children ages 0-5





# Declare Your Financial Freedom

Submitted by Ann Jacobs, Financial Advisor, Edward Jones - Denton  
410-479-0271



Independence Day is almost here. And as we make progress in moving past the COVID-19 pandemic, more

of us will be able to enjoy Fourth of July activities. However you observe the holiday, it's important to recognize all the liberties we enjoy in this country. But you may still need to work at one particular type of freedom – and that's financial freedom. How can you achieve it?

There's no one instant solution. But you can work toward financial independence by addressing these areas:

- **Retirement savings** –

Approximately 45% of Americans think the ideal retirement involves “enjoying my well-earned freedom,” according to the March 2021 Edward Jones/Age Wave Four Pillars of the New

**Retirement** study. But when you're retired, the risk to this freedom is obvious – the paychecks have stopped but the bills haven't. Furthermore, you could spend two or three decades in retirement. That's why it's so important to contribute as much as you can afford to your tax-advantaged retirement accounts, such as your IRA and your 401(k) or another employer-sponsored plan. At a minimum, put in enough to earn your employer's matching contribution, if one is offered. Whenever your salary goes up, try to increase the annual amount you put in your 401(k) or similar plan. And if appropriate, make sure you have a reasonable percentage of growth-oriented investments within your 401(k) and IRA. Most people don't “max out” on their IRA and 401(k) each year, but, if you can consistently afford to do so, and you still have money you could invest, you may want to explore other retirement savings vehicles.

- **Illness or injury** – If you were to become seriously ill or sustain a significant injury and you couldn't work for an extended period, the loss of income could jeopardize

your ability to achieve financial independence. Your employer may offer disability insurance as an employee benefit, but this coverage is typically quite limited, both in duration and in the amount of income being replaced. Consequently, you may want to consider purchasing private disability insurance. Keep in mind that this coverage, also, will have an end date and it probably won't replace all the income lost while you're out of work, but it will likely be more expansive and generous than the plan provided by your employer.

- **Long-term care** – Individuals turning 65 have about a 70% chance of eventually needing some type of long-term care, such as a nursing home stay or the assistance of a home health aide, according to the U.S. Department of Health and Human Services. And these services are quite expensive – the average annual cost for a private room in a nursing home is more than \$100,000, according to Genworth, an insurance company. Medicare typically covers only a small part of these expenses, so, to avoid depleting your savings and investments (and possibly subjecting your grown children to a financial burden), you may want to consider long-term care insurance or life insurance with a long-term care component. A financial advisor can help you choose a plan that's appropriate for your needs.

By addressing these areas, you can go a long way toward attaining your financial independence. It will be a long-term pursuit, but the end goal is worth it.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC*

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**Ann M Jacobs**  
Financial Advisor

105 Franklin St  
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## Events at Tuckahoe and Martinak State Parks

Looking for staycation ideas? July at the parks provides a variety of opportunities to get outdoors and enjoy the warm summer weather. From a concert to movies to exercise and nature programs there's plenty to keep the family entertained.

### Events

**Summer Concert:** Kindred Spirits will perform folk and country music at the Martinak State Park Pavilion on Saturday July 3 at 6:00 PM. Bring a picnic dinner and enjoy the free music as you enjoy the views of Watts Creek.

**Martinak Nature Center:** Open Saturdays from 1:00 to 4:00 PM & Sundays 9:00 to 12:00 PM for crafts, critters and hiking!

**Wild Readers:** Join our book group! Wesley the Owl will be the first book to read and discuss on July 22, at 7:00 PM at the Martinak Nature Center. Also, you will be able to observe a special visitor from the aviary!

**Roving Ranger:** On Friday nights at Martinak & Tuckahoe State Park camp loops, a ranger will conduct a roving scales or tails mini program at 6:00 PM.

**Jr. Rangers & Park Pals:** A nature exploration program will be held at Tuckahoe and Martinak State Park on Tuesdays

starting June 22 at 6:00 PM for those Ages 4-6 and 7:00 PM for ages 7-14. Call 410-820-1668 to register.

**Aviary Tour:** Learn about who lives in the aviary and why and how park staff care for them on Saturdays & Sundays at 3:00 PM at Tuckahoe State Park Office.

**Outdoor Movie Night:** This Y sponsored movie will be held on July 17 at 8:00 PM at Sutton Park in Ridgely.

### Special Weekend

**What's the Buzz Weekend:** Observe and learn about insects on July 10 & 11. A variety of activities will be held including hikes, crafts, movie and kayak trip at Tuckahoe State Park! Check the Friends of Martinak and Tuckahoe State Park Facebook page for more information.

**What's the Buzz Hike:** Meet at the Tuckahoe State Park Office on Friday, at 9:00 AM for a walk. Observe and learn about the various insects along the way! Bring bug spray and water.

**Dragonfly Kayak Paddle:** Bring or rent a kayak and meet at Tuckahoe State Park beach on Sunday, July 11 at 10 AM for a guided paddle and learn about dragonflies. Call the park office at 410-820-1668 to reserve a space.

**What's the Buzz Movie:** Watch A Bug's Life, at Tuckahoe State Park, Cherry Lane at 9:00 PM. Bring your own chairs and snacks. Come early to make a glow bug!

### Walks and Hikes

**Senior Walk:** Meet at the Martinak State Park Office at 10:30 AM on Thursdays to walk a paved trail and camp loop. It's 1.5 miles in length or about 3,000 steps. Plenty of benches are available for resting and enjoying nature.

**Step Challenge Walk:** How many steps can you walk this month? Let's set a goal for walking on Wednesday afternoon at 5:00 PM. Meet at the Martinak State Park Office to begin your walk challenge and meet others. Inclement weather, meet in the nature center.

**Steps to Fitness:** Meet at the Martinak State Park Nature Center on Tuesday at 5:00 PM and on Thursday at 9:00 AM for a two mile brisk walk that includes body weight exercises. Inclement weather, meet in the nature center.

**First Saturday Guided Walk:** Discover native habitats as you walk at Adkins Arboretum on June 5 at 10:00 AM. Registration is required. Call 410-634-2847.

**Explore Your Park:** Meet at the Tuckahoe State Park Office on Friday, June 18 at 9:00 AM for a 3 mile walk. Explore the various plants, insects, and trees along the way. Bring bug spray and water.

**Morning Hike:** Meet on Saturdays at 10:00 AM at the Cherry Lane Pavilion at Tuckahoe State Park for a two mile hike.

### Yoga

**AM and PM Stretch:** Meet at Martinak



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State Park Amphitheatre on Tuesday evenings at 7:00 PM and Thursday mornings at 8:00 AM to improve your flexibility, core development, and balance through exercises and yoga. Please bring a yoga mat or towel. Inclement weather, meet in the nature center.

### Cycling

**Cruiser Cycling:** Borrow bikes from the Martinak State Park Nature Center on Tuesdays at 6:00 PM and Thursdays at noon for an easy ride through the park and nearby low traffic roads.

**Peddle Power:** Cycle 10 miles on roads near the parks. Meet at the Martinak State Park Office on Wednesday July 7 & 21 at 6:00 PM and on July 14, & 28 at the Tuckahoe State Park Lake Parking Lot. Helmet required and lights suggested. This ride is for beginner road riders. Average speed is 10 mph.

**Caroline Cycles:** Discover 20+ miles of country roads in Caroline County on Saturday July 24 at 9:00 AM. Meet at Preston Elementary School, 225 Main St. Preston. This no drop ride is for experienced riders. Average speed is

12-15 mph. Helmet required and lights suggested. Call 410-924-1529 for more information.

### Craft

**Yarning at the Arboretum:** Join us for "Yarning at the Adkins Arboretum" on the second Wednesday of the month from 2 to 4 PM. Bring yarn projects and a chair for an afternoon of camaraderie and encouragement. Registration is suggested. Call 410-634-2847.

Check our website for more park activities by clicking on the calendar of events at <http://dnr.maryland.gov/Publiclands/Pages/outdoorededuc.aspx> or like us on Facebook at Friends of Tuckahoe and Martinak State Parks or <https://www.carolinemd.org/141/Recreation-Parks> or like us on Facebook at Caroline County Recreation and Parks.

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## Your Chamber at Work

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

How time flies! I cannot believe it is July already!

June was a great month! We hosted our Small Business Academy entitled "How to Write a Productive Press Release" with guest speaker Dave Ryan, Editor at the Dorchester Banner.

We also had Debbie Bowden, Caroline County Economic Development Director as our guest on Chamber Chat! This podcast is a new way to get to know our members. We hope you will subscribe to our YouTube Channel and listen each month! Future plans are to do a live show weekly and grow our audience! If you are interested in being a guest, reach out to Tracey at the chamber office.

The Chamber is partnering with the Town of Greensboro on the Eastern Shore's First Annual Riverfest Concert Series. If you did not make the first event on June 18th, we hope you will come out on July 16th and August 13th and enjoy a fun Friday night at Choptank River Park!

Details can be found on our website, the Town of Greensboro's website or Facebook!

The Caroline Non-Profit Network, a component of the Chamber, will be hosting their first Duck Derby at the Riverfest. Ducks are \$10 each or three for \$25 and can be purchased through our website [www.carolinechamber.org](http://www.carolinechamber.org) or you can reach out to one of the following non-profits: Mid-Shore Pro Bono, Caroline County Family YMCA, His Hope Ministries, CASA of Caroline, The Arc Central Chesapeake Region, Minary's Dream Alliance, Partners in Care and the Caroline County Humane Society. First prize will win \$500, second \$250 and third \$100! Prizes for ducks four through ten!

We are going to bring back our Cash Mobs in July!

Please visit our website for a complete calendar of events!

Last but not least... Mark your calendars! Mactoberfest 2021 is set for October

30th! Our chefs and vendors are lining up! We are excited to bring this fun event to you for the third year!

To find out information about the events or our members visit: [www.carolinechamber.org](http://www.carolinechamber.org) or call us at 410-479-4638. Email is [info@carolinechamber.org](mailto:info@carolinechamber.org)

Have a safe and wonderful summer!



For 51 years I have seen many people – men, women, and children – come through the door of my shop and have developed many wonderful friendships.

I've watched many children grow and become parents and grandparents. What a great journey it has been and I loved every minute of it.

Thank you to all who gave me the privilege of servicing you with haircuts, perms, color, etc.

I will truly miss you all. Thank you for having trust in me for over five decades.

May God bless you all.

**Nancy**

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# CHICKEN BBQ

Saturday, July 10 | Noon until...

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Karen at 302-222-2541 (call or text), [karenstubbs93@gmail.com](mailto:karenstubbs93@gmail.com)  
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# Thank You

## from Denton Rotary **FLAGS for HEROES**

To honor our local heroes, the Denton Rotary Club celebrated its seventh annual Flags for Heroes for Memorial Day from May 26 through June 15. One flag memorial was located on the Caroline County Courthouse Green. The other was on the corner of River Road and Rt. 404 on the Les Wright Farm. Our thanks to both the Caroline County Commissioners and the Les Wright Farm for allowing Denton Rotary to place the flags in both locations.

Flags for Heroes is a unique opportunity for our community members to honor their personal heroes - whoever they are... a family member; a friend; a veteran; a member of the armed services; a favorite teacher; a police officer; a firefighter or any other person who has made in impact on their lives by sponsoring these flags.



The proceeds of the donations will go to the Denton Rotary's Community Fund for projects in Caroline County; including Caroline County's Imagination Library run by the Caroline County Public Library and partners, Denton Boy Scout Troop 165, Denton Little League, Lifetime Wells International, college scholarships for Caroline County students at Chesapeake College, and the annual Rotary Youth Career Fair for 10th graders at the General James F. Fretterd Community Center.

The Denton Rotary thanks the following community members and businesses who sponsored flags to honor their heroes:

### **American Legion Post 29**

In Honor of all who Served

### **Caroline Review**

In Honor of All Veterans

### **Choptank Transport, Inc.**

All Veterans

### **Moore Funeral Home**

Charles V. Moore WWII 29th Division  
WWII Veterans

Vietnam War Veterans

Middle East War Veterans

In Honor of all who Served

### **Smiles by Holsinger & Higgins**

Colonel Robert F. Higgins, US Army  
Lt. Rose Stanco US Army  
Pvt. Rodney R. Holsinger  
Airman Rodney W. Holsinger, USAF  
To All Who Served

### **Choptank Transport, Inc.**

All Veterans

### **Debby Bennett & David Sutton**

Pat Roth, US Navy WWII  
Howard "Ricky" Hubble, US Army,  
Korea

### **William "Billy" Douglas, US Army WWII**

Edwin Thomas Hobbs III, US Army,  
Korea

Ernst Selig, US Army WWII & Korea

### **Gray's Gas, Inc.**

To All Who Served

### **Evie Ensor Hathaway**

Roland L. Ensor US Army WWII  
Milton I. Ensor US Army WWI

### **M&T Bank**

Stephen Leonard, MD National Guard

### **Mavin & Smith**

In Honor of All Who Served

### **Donald Mayorga**

Lieutenant Don Mayorga, US Navy

### **Dale & Candy Minner**

Major Zachary J. Minner, USAF  
Warren H. Wimmer, US Army Air Corp  
Gregory S. Welty, US Army

### **Marjorie Mitchell**

Wilmer Mitchell, Korean War Veteran

### **Walter Palmer**

Carlton H. Porter, USMC WWII

Walter B. Porter, Jr., US Army  
WWII

Paul Rugh, USAF WWII & Korea

### **Laura Patrick**

General James F. Fretterd

### **TRI Gas & Oil**

In Honor of All Who Served

### **George & Leigh Sands**

George A. Sands, USMC  
American Service Dogs  
Howard G. Schirmer, US Army

### **Sue Simmons**

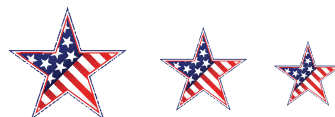
Gregory Campbell  
David Simmons, US Army  
Vietnam  
Ed Caporin, US Army Korea  
Mark Lasocha, US Coast Guard

### **Sons of the American Legion**

In Honor of All Veterans

### **Carol Zinser**

Frederick M. Zinser, Jr.,  
US Army





## Recreation & Parks

Check out the complete list of classes and online registration at [carolinerecreation.org](http://carolinerecreation.org)

Please call Recreation & Parks at 410-479-8120 for more information.

### CRMS Open Gym Basketball

CRMS Open Gym Basketball is open to current 6th – 8th graders. Supervised by youth, high school, and college coach Charles Mackey and youth coach Tony Jackson, this program is free but pre-registration is encouraged due to gym capacity restrictions, so register now! Starts May 24 and runs 6:30 – 8 p.m. See website for specific dates. Bring a bottle of water. Current CDC and Caroline County Recreation & Parks Covid guidelines will be followed. Register at [www.carolinerecreation.org](http://www.carolinerecreation.org).

### NCHS Open Gym Basketball

Are you interested in trying out for the girls or boys high school basketball

team? Register for this class to work on your skills while playing against other high school students. Supervised by the NCHS high school basketball coaches. This program is free but pre-registration is encouraged due to gym capacity restrictions. Open to current 8th – 11th graders, practices will be Sunday and Thursday, 6:30 – 8:30 p.m. beginning May 23 at North Caroline High School. Register at [www.carolinerecreation.org](http://www.carolinerecreation.org)

### CRHS Open Gym Basketball

CRHS Open Gym Basketball is open to current 9th – 11th graders. Supervised by high school coach, Brad Plutschak and James Jackson, this program is free but pre-registration is encouraged due to gym capacity restrictions, so register now! Starts May 24 and runs 6:30-9 p.m. See website for specific dates. Current CDC and Caroline County Recreation & Parks Covid guidelines will be followed. Register at [www.carolinerecreation.org](http://www.carolinerecreation.org)

### Drop-In Track

Do you enjoy walking with your friends or need to train for a race and don't want to train on a road? Come out to the Drop-In Track program at North Caroline High School. The track will be open so you can safely get your walk or run in. No upfront commitment to register, just drop-in on the days that work for your schedule. Dates are

Tuesdays and Thursdays, 5:30 – 6:30 p.m. and Saturdays, 10 a.m. – 12 p.m., July 6 to August 7. Cost is \$2 per day.

### Summer Track and Field

In Summer Track and Field you will learn all about the great sport of track and field from Shore Elite coach, Robert Thomas. Proper techniques and form for running and all field events will be taught. Learn to stretch and warm up. Conditioning for all events, even for road racers, will be the main part of the program including plyometric to increase power and speed. Get a jump on your competition, drop your road race times, or just come for the workouts. Open to ages 7 and up, classes are Tuesdays and Thursdays, 6:30 – 8 p.m., from July 6 to August 5 at the North Caroline High School track. Cost is \$45.

### Karate

**Tiger Cubs Karate** is open to ages 5 – 8 years. 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! Instruction includes warm-up, basic karate techniques, kata/forms, and sparring under the watchful eye of Sensei Karine Ireland. Youth classes require an attendance minimum for belt-testing and advancement. Classes are held at the Fretterd Community Center. Cost is \$39.

**Tiger Cubs 1** – Mondays or Thursdays, July 8 – August 30 from 6:15-6:45 p.m.

**Tiger Cubs 2** - Mondays or Thursdays, July 8 – August 30 from 7 - 8 p.m. Must have at least a half-belt or ten weeks of experience.

**Beginning/Advanced Shotokan Karate** will accelerate skill development with focused instruction and interaction with both beginning and advanced students. Instruction includes warm-up, basic karate techniques, kata/forms, and sparring and self-defense under the direction of Sensei. Belt testing and advancement requires attendance minimum. Classes are on Mondays and Thursdays, July 8 – August 30 from 7:00 – 8:15 p.m. at the Fretterd Community Center Gym. Cost is \$99.

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## 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.

Contact Tony Gianninoto at [tgianninoto@comcast.net](mailto:tgianninoto@comcast.net) or call/text 410-924-7402.





## Summer is Here--Is It Safe to Swim in the River?

By Annie Richards, Chester Riverkeeper

“Is it safe to swim in the river?” is one of the most common questions ShoreRivers hears from community members. Fecal bacteria and toxic algae in waterways pose threats to both water quality and public health. People and pets who come in contact with bacteria- or toxin-laden water can contract eye, ear, and respiratory diseases; skin rashes; gastrointestinal issues; or brain or liver damage. To assess the health of our rivers and potential risks to human health, ShoreRivers’ Riverkeepers, with help from a dedicated team of volunteers, regularly monitor bacteria pollution at 34 sites throughout the middle and upper Eastern Shore.

The SwimmableShoreRivers program tests all the rivers in the ShoreRivers region for bacteria, primarily at public access locations, as well as at some marinas, yacht clubs, and town fishing piers. ShoreRivers conducts tests on a weekly basis from Memorial Day through Labor Day, and results are posted each Friday. Community members are encouraged to view the results at [theswimguide.org](http://theswimguide.org) and get updates during swim season by following the ShoreRivers and Riverkeeper pages on Facebook and Instagram. The program follows Environmental Protection Agency (EPA) standard protocols for collecting and analyzing samples and uses a pass/fail system to determine if bacteria levels are safe or unsafe for swimming.

ShoreRivers relies on dedicated volunteers to support their water quality testing programs. These “SwimTesters” are assigned sites and, after completing a training session, collect and deliver water samples to the ShoreRivers offices in Galena, Chestertown, and Easton. Additionally, ShoreRivers is grateful to its test site sponsors: Sailwinds Park Inc., On-site Septic Services, Caroline County Recreation and Parks, Chesapeake Designs, City of Cambridge, Town of Oxford, Corsica River Yacht Club, Kentmore Park Community, the McGunigle family, the Ruhl/Carski family, and Noa Stein, for her Bat Mitzvah project. At \$600 per site, per season, contact your local Riverkeeper to learn more about sites in need of a sponsor.

The results from ShoreRivers’ monitoring in 2020 show that bacterial and algal conditions vary based on location, weather, and other factors, making systematic, scientific analysis vital. The good news is the majority of the bacteria monitoring sites passed more than 60% of the time. A few sites, however, passed less than 60% of the time, failing to meet EPA’s threshold for safe water contact. Specifically, these sites are located at Hambrooks Bay Beach, Crouse Park, Denton, Broad Cove Claiborne, and Morgan Creek Landing.

Now that the program has baseline data showing which

## July Tide Table

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

Date	AM				PM			
1	1:51	Hi	8:04	Lo	2:06	Hi	8:34	Lo
2	2:44	Hi	8:57	Lo	2:51	Hi	9:22	Lo
3	3:37	Hi	9:50	Lo	3:38	Hi	10:09	Lo
4	4:31	Hi	10:43	Lo	4:28	Hi	10:58	Lo
5	5:24	Hi	11:36	Lo	5:19	Hi	11:47	Lo
6	6:16	Hi			12:29	Lo	6:10	Hi
7	12:37	Lo	7:07	Hi	1:22	Lo	7:00	Hi
8	1:26	Lo	7:55	Hi	2:13	Lo	7:49	Hi
9	2:15	Lo	8:42	Hi	3:02	Lo	8:36	Hi
10	3:03	Lo	9:27	Hi	3:50	Lo	9:23	Hi
11	3:50	Lo	10:10	Hi	4:36	Lo	10:09	Hi
12	4:36	Lo	10:52	Hi	5:22	Lo	10:56	Hi
13	5:24	Lo	11:33	Hi	6:07	Lo	11:45	Hi
14	6:13	Lo			12:13	Hi	6:52	Lo
15	12:35	Hi	7:04	Lo	12:55	Hi	7:38	Lo
16	1:27	Hi	7:58	Lo	1:39	Hi	8:25	Lo
17	2:22	Hi	8:53	Lo	2:25	Hi	9:13	Lo
18	3:20	Hi	9:48	Lo	3:16	Hi	10:03	Lo
19	4:20	Hi	10:45	Lo	4:11	Hi	10:55	Lo
20	5:21	Hi	11:42	Lo	5:10	Hi	11:48	Lo
21	6:20	Hi			12:39	Lo	6:10	Hi
22	12:43	Lo	7:18	Hi	1:35	Lo	7:10	Hi
23	1:38	Lo	8:14	Hi	2:29	Lo	8:09	Hi
24	2:33	Lo	9:08	Hi	3:21	Lo	9:07	Hi
25	3:26	Lo	9:58	Hi	4:10	Lo	10:03	Hi
26	4:17	Lo	10:45	Hi	4:58	Lo	10:56	Hi
27	5:08	Lo	11:30	Hi	5:44	Lo	11:47	Hi
28	5:58	Lo			12:12	Hi	6:30	Lo
29	12:36	Hi	6:48	Lo	12:52	Hi	7:16	Lo
30	1:24	Hi	7:39	Lo	1:33	Hi	8:02	Lo
31	2:12	Hi	8:29	Lo	2:15	Hi	8:48	Lo

Add or subtract hours and/or minutes as indicated:

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





In 2020, the majority of the 34 sites ShoreRivers monitors for bacteria each week passed. Five sites, however, failed nearly half of the season, exceeding the EPA's threshold for safe water contact. Pictured is Miles-Wye Riverkeeper Elle Bassett collecting water samples for bacteria monitoring.

sites frequently have elevated levels of bacteria, ShoreRivers will focus on the next most frequently asked question from the public: "Where does bacteria pollution come from at each site?" ShoreRivers is exploring partnerships and innovative technologies to help identify specific sources of bacteria pollution at specific testing locations.

"Once we know where the bacteria is coming from—whether it's leaking sewer lines, failing septic systems, over-application of fertilizer, or people not picking up after their pets—we can start implementing real solutions," says Choptank Riverkeeper Matt Pluta. "Monitoring techniques such as eDNA sampling and bacteria source tracking are improving and becoming more reliable. It's another tool in our Riverkeeper toolbelt to help improve water quality conditions so Eastern Shore waterways are always safe and swimmable."

The SwimmableShoreRivers program also works with government health agencies at local and state levels to monitor toxic algal blooms and inform the public of serious potential health risks to humans and pets. Algal blooms occur naturally, but increased levels of



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**THE COMMUNITY FOOD PANTRY  
AT MARTIN'S HOUSE & BARN**

(This is our new name, was previously Saint Martin's Barn)

**Drive-Thru Pantry and Thrift Store Hours:**

<p>Tuesday, Thursday, Friday 8:30 am - 11:30 am</p> <p>Wednesday 6:00 pm - 7:30 pm</p>	<p>Martes, Jueves, Viernes 8:30 am - 11:30 am</p> <p>Wednesday 6:00 pm - 7:30 pm</p>
--	--

**Thrift Store is also open First Saturdays 8 am-Noon**

**FOOD ASSISTANCE:**  
PLEASE CALL OUR BARN MANAGER  
AT 410.634.2537 EXT. 111

**RENT & UTILITIES ASSISTANCE:**  
PLEASE CALL OUR HOUSING & SUPPORT SERVICES  
COORDINATOR AT 410-634-2537 EXT. 105

All staff at Martin's House & Barn are following CDC guidelines for social distancing and COVID prevention, including daily temperature checks and masking.

We ask that clients also please wear a mask and maintain distance of six feet when staff bring the food to the vehicle.

nutrient pollution in our waterways from fertilizers, septic systems, and wastewater plants fuel larger, more toxic, and longer-lasting blooms.

In our region, toxic blooms occur most frequently on the Sassafras River, due to its lower salinity levels. Last summer, a toxic algal bloom on the Sassafras lasted for almost three months. This was the largest, longest lasting, and most toxic bloom ever recorded on the river, causing the Maryland Department of the Environment to issue a water contact advisory for the whole river.

Already in 2021, small blooms have been identified in tributaries of the Sassafras. Sassafras Riverkeeper

Zack Kelleher has responded to and tested these blooms with the help of Maryland's Department of Natural Resources, and will continue to monitor the water weekly as the summer progresses. For more info on Sassafras algal blooms this summer, contact [zkelleher@shorerivers.org](mailto:zkelleher@shorerivers.org).

For more information about the SwimmableShoreRivers campaign, visit [shorerivers.org/swim](http://shorerivers.org/swim) or email your local Riverkeeper to become a site sponsor today.



## Caroline County Family YMCA

46 Denton Plaza, Denton

### *A Letter from the Program Coordinator*

The 2020-2021 school year was one of resilience. During the year 2020-2021, the YMCA Caroline Mentoring Project faced challenges that undoubtedly helped us grow. Recruitment, services, quality, and training were just a few of those challenges and we feel that today we can say we met and/or exceeded them, giving us a stronger program in the end.

In January 2021, we were the only mentoring program on the Eastern Shore to be a part of the Maryland delegation to attend Capitol Hill Day. There we had the opportunity to dialogue with various state representatives such as Senator Van Hollen, Senator Cardin, and the Honorable Andy Harris with whom the YMCA Caroline Mentoring Project had the opportunity to lead that meeting! There we were able to emphasize the importance of supporting various laws relevant to mentoring services in the state of Maryland and at the national level.

We were also blessed to be able to create numerous partnerships and collaborations with approximately 20 different organizations and local businesses. A few of those being the Caroline Human Services Council, Mid-shore Behavioral Health, For All Season, Wraparound MD, Town of Preston, Department of Juvenile Services, and the Department of Social Services, among others.

This upcoming school year will be one full of new initiatives that will help us provide more and better services to our youth such as: Mayors for Mentoring, Junior Mentor, Be the Change Community Project, and Middle School Mentoring Group, to name a few.

As the program coordinator, I would like to say thank you to the heart of this program; our mentors. People who offer their time and talents to change lives forever. The success of this program will always be because of the great work, effort, dedication, and



passion they display and share with the young people we serve. I cannot find the words to describe how grateful I am for each and every one of them; the world needs more people like them!

2020-2021 was undoubtedly a year of changes, improvements, and achievements for our program and we look to 2021-2022 to be a year of growth. We look at next year to be the year we take our program to another level. We hope to show our community that commitment to working with the youth of this county can truly impact their lives in a positive way, forever.

Events  
at

### **RIDGELY VOL. FIRE DEPT.**

101 Sunset Blvd. in Ridgely, MD

410.634.2424

[www.rvfd400.com](http://www.rvfd400.com)

### **Spaghetti Dinner**

**FIRST THURSDAYS: 4-7 PM**

**July 1** (first Thursday of the month)

NO SPAGHETTI DINNER IN AUGUST

\$9 - all you can eat salad, bread, drink, and dessert.



### **Thirty One Raffle**

**31 Days of 31 Raffle**

(month of July)

**\$10 per ticket**

Call Tammy for tickets at

443-786-9266.



### **Chicken BBQ**

**Sun., July 18 & Aug. 15  
11 AM**

\$9 includes ½ chicken, baked beans, applesauce, roll and drink.



### **Golf Tournament**

**Sept 25**

Call Anthony at 410-924-9844  
for more info.



### **Looking ahead...**

Oct. 10 - Chicken n Dumpling Dinner

Oct. 15 - Soup n Sandwich Sale

Oct. 22 - Quarter Auction - Call Tammy if you  
would like to be a vendor @ 443-786-9266.

Nov 14 - Purse Bingo



I do not want to close this school year without thanking everyone who, in one way or another, has worked with, for, or just believed in/supported this program for the last 23 years; we hope we are making you proud of the work we are doing with and for our community's youth.

In closing, we'd like to wish everyone a safe and fun summer and we are excited that we will see each other again in August 2021 when we open the doors of the YMCA Caroline Mentoring Project again and can get back to work changing lives forever.

In the Y Spirit,  
Angel Perez, Program Coordinator  
Caroline County Family YMCA

### **YMCA Early Learning Readiness Program**

The Early Learning Readiness (ELR) Program has wrapped up its 'virtual' school, and after a unique year we are so

excited to announce that our program will start back with "in-person" ELR this upcoming 2021-2022 school year! Our 2020-2021 virtual program included making and distributing monthly themed packets to all those enrolled. We also started our bi-weekly 'Fun Fridays with Mrs. Nicolette' videos, which are posted on Facebook and YouTube under the Caroline County Family YMCA. Though ELR stops for the summer we are going to continue with our bi-weekly videos in hopes we can still continue making connections with participants through the summer months.

ELR enrollment for the 2021-2022 school year will open up August 13, 2021 at our open house. Our open house begins at 10 AM and runs until noon; you can stop in any time between those hours-- visit and see exactly what our program is all about. Enrollment will remain open throughout the school year. We welcome children birth through age 5 years, accompanied by an adult, to our free program. ELR meets at the Caroline County Family YMCA in Denton twice

a week, Mondays and Fridays, from 10 AM to noon.

As always if you have any questions please contact our Coordinator, Nicolette Peterson by email at [npeterson@ymcachesapeake.org](mailto:npeterson@ymcachesapeake.org), you can also visit our website at <https://ymcachesapeake.org/early-learning-program-elr> to get more information about our Y and programming offered.



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Lester Walls, owner/operator

**24 Hour Towing** 410-479-1188



# 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](http://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](http://www.ridgelylions.org) or [www.facebook.com/ridgelylionsclub](http://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](mailto: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](http://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](http://www.carolinehistory.org) for additional information.

## FIRST SATURDAYS

**Community Civic League Breakfast**, 3439 Laurel Grove Road, Federalsburg. Every first Saturday, 7-10:30 AM Scramble, 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.

The **1809 Exeter House** (Old Denton Road, Federalsburg) will be open for tours on the second Saturday of each month, beginning from 10 AM to 2 PM. Admission is free, but donations are welcomed.

## FRIDAY, JULY 2

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion


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[EasternShoreOrthodoxy@gmail.com](mailto:EasternShoreOrthodoxy@gmail.com)  
or [easternshoreorthodoxy.org](http://easternshoreorthodoxy.org)



Road, 5-7 PM. Menu to be determined. \$8. Entertainment is Vintage Blue (bluegrass), 7-10:30 PM. Info 410-479-2708.

#### **FRIDAY, JULY 9**

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion Road, 5-7 PM. Fish and/or Shrimp, \$8 or \$12. Entertainment is KG Band, 7-10:30 PM. Info 410-479-2708.

#### **FRIDAY & SATURDAY, JULY 9-10**

**Eternal Life Ministries** will be selling soft crabs and crab cakes starting at 11 am at the Talbot County 4-H Fair.

#### **SUNDAY JULY 11**

**Eternal Life Ministries** will be installing Reverend Dartanyon L Hines as Pastor of Eternal Life Ministries at Greater Impact located at 13699 Greensboro Road, Greensboro at 4 pm. Contact: 410-714-1087.

#### **WED-SAT, JULY 14- JULY 17**

**Eternal Life Ministries first Vacation Bible School** from 5-8 pm. We will be

serving dinner at 5 pm. Everyone is invited! Please call 410-714-1087 for more information or to volunteer to help with VBS.

#### **THURSDAY, JULY 15**

**Mega Food Giveaway** from 11 am until, at Aaron's Place Inc., 401 Aldersgate Drive, Denton. Any questions, please call 443-243-5906.

#### **FRIDAY, JULY 16**

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion Road, 5-7 PM. Sons of Legion serving French Dip Sandwich, \$8. Karaoke with Linda Webb, 7-11 PM. Info 410-479-2708.

#### **SATURDAY, JULY 17**

**Boyd's BBQ Chicken at Denton American Legion Post #29**, 9238 Legion Road., \$10. Serving from Noon until sold out. Info 410-479-2708.

#### **MONDAY, JULY 19**

**Preston Historical Society** will hold a **membership meeting**, at 7 PM, at their museum located at 162 Main Street,

Preston. The public is invited to attend. For more information call 410-943-1891 or visit [www.prestonhistoricalsociety.com](http://www.prestonhistoricalsociety.com),

#### **FRIDAY, JULY 23**

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion Road., 5-7 PM. Menu to be determined. \$8. Country Express 7-11 PM. Info 410-2708.

#### **SATURDAY JULY 24**

**Eternal Life Ministries** will be having a **good ole fashioned tent meeting!** Join us at 807 Market Street, Denton at 6 pm for a Holy Spirit filled experience! Please bring your blankets and lawn chairs. Everyone welcome! Contact: 410-714-1087

#### **SATURDAY, AUGUST 14**

**19th Annual Peach Festival** sponsored by Bethesda United Methodist Church, 9 am - 2 pm at the Preston Fire Hall. Crafters, vendors, and food. Contact: [bethesdachurchoffice@gmail.com](mailto:bethesdachurchoffice@gmail.com).



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# Caroline Review Word Puzzle

## Game Shows

Circle words forward, backward, up, down, and diagonally. Words in parenthesis are not in the puzzle.

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

About Face  
America (Says)  
(Are You a) Genius  
Baby Game  
Battle (of the Ages)  
Big Fan  
(Born) Lucky  
Concentration  
Deal or No (Deal)  
(Family) Feud  
Guess What  
Holey (Moley)

Hollywood (Squares)  
(It's) Academic  
Jeopardy  
(Let's Make a) Deal  
Match (Game)  
Moment (of Truth)  
Monopoly  
(Name That) Tune  
Newlywed (Game)  
Password  
Pitfall  
Plugged

(The) Price (is Right)  
Queen (for a Day)  
Quiz Kids  
Reach (for the Stars)  
Scattergories  
Scrabble  
Showdown  
Sing It Again  
Tattletales  
(That's) My Dog  
Three (on a Match)  
(Total) Blackout

(Truth or) Consequences  
Twenty One  
Weakest (Link)  
(Wheel) of Fortune  
(Who Wants to be a) Millionaire  
Whose Line is it Anyway  
Win Lose (or Draw)  
Winner (Take All)  
Wipeout  
Yahtzee  
(You Bet Your) Life  
Yours For (a Song)





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410-479-8004

Or sign up at [www.marylandhealthconnection.gov](http://www.marylandhealthconnection.gov).



### Don't forget your documents:

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



CAROLINE COUNTY  
HEALTH DEPARTMENT

## Deed Transfers

William R. Marine, Jr. and Catherine Allyson Marine to Jerry Ross and Roberta S. Aikenhead-Ross, 3431 Linchester Road, Preston, \$210,000.

Robert M. Ritter and Michelle L. Ritter to Paul D. Swick, Lot 4, Greensboro Road, Denton, \$67,000.

Robert M. Ritter and Michelle L. Ritter to Paul D. Swick, Lot 3, Greensboro Road, Denton, \$85,000.

Jeffrey M. Grant to Dale Pinder and Cheryl L. Pinder, 25790 Ischer Road, Federalsburg, \$168,000.

Tyler Semans and Kayla Rex to Rusty Aaron Thawley and Amber Meredith Thawley, 26347 Line Road, Denton, \$110,800.

Brian K. Sullivan and Marianne H. Sullivan to Schuyler E. Pulleyn and Heather J. Kitto, 12070 Kibler Road, Greensboro, \$550,000.

The James A. Harding Revocable Trust and The Mary Wyatt Harding Revocable Trust to Legacy Holdings Group, LLC, 402 Railroad Avenue, Federalsburg, \$400,000.

Daniel V. Bland to David J. LaBelle and Nancy B. LaBelle, 6239 Harmony Road, Preston, \$22,000.

Edgewater, LLC to JV Land Holdings, LLC, 1309 Trice Meadows Circle, Denton, \$40,000.

The Estate of Jean E. Singer and Robert D. Singer to LO Properties, LLC, 311 N. Sixth Street, Denton, \$48,000.

The Estate of Ute B. Hudson to Eugene Marshall, 11210 Academy Street, Hillsboro, \$174,500.

Kimberly Warner to Deborah Maynard, 218 Deep Shore Road, Denton, \$315,000.

Donald N. Trice, Inc. to Richard P. Cosgrove, Porters Landing Road, Greensboro, \$120,000.

Par, LLC to Charles Peake, 107 Roe Avenue, Greensboro, \$231,132.



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The Gardens Land Group, Inc. to Romont Fletcher and Shakira Hicks, 101 Primrose Avenue, Denton, \$279,954.07.

Mary F. Jeeter and Robert Jeeter to Daniel Joseph Gorman, Jr., 14924 Cherry Lane, Ridgely, \$325,308.

The Estate of Lacy Edward Lynch to Ariel O. Dominguez, 25650 Castle Hall Road, Henderson, \$52,000.

Brook-Lyn Corp, LLC to 700 W. Sunset Ave, LLC, 700 W. Sunset Avenue, Greensboro, \$50,000.

Molly A. Wooters to Janina A. Schultz, 412 N. Academy Street, Greensboro, \$183,000.

James Justin Bowling and Margurite Marie Bowling to Christen Lynn Willey, 508 Vaughn Avenue, Greensboro, \$155,000.

The Estate of James William Barron, Jr., Scott Barron, Shawn Joseph Barron, and The Estate of Steven Michael Barron to Steven J. Walawender, 5 Seward Road, Ridgely, \$259,000.

Paul R. Callahan and Megan R. Callahan to Thomas J. Cornelia and Celeste Rose Cornelia, 22291 Butler Court, Denton, \$311,275.

Suzanne Webb Hoback to Casey W. Bolt, 315 Reliance Avenue, Federalsburg, \$101,000.

Natasha Nankman to Dara Winfield, 128 Main Street, Preston, \$333,000.



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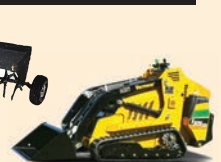
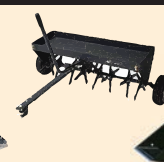


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George W. Landis and Dora L. Landis to Natikesh J. Desai, 23901 Bridgetown Road, Goldsboro, \$75,000.

The Gardens Land Group, Inc. to Keith Douglas Faulkner, Jr., 335 Morning Glory Drive, Denton, \$291,935.

Salvatore Purpora to Antonio Carmelo Long, Sr., 315 Hughlett Street, Preston, \$295,000.

Twin L Ventures, LLC to Paul Adams, 321 S. University Avenue, Federalsburg, \$125,000.

Colony Restorations, LLC to Bonnie L. Duley and Richard A. Duley, Ninetown Road, Ridgely, \$15,000.

Wesley Edward Phipps and William Scott Phipps, 6320 American Corner Road and Lots, Denton, \$849,900.

Cathy A. Hamlen and Carla A. Hamlen to Virginia J. Smith and Tim L. Smith, 27269 Whiteleysburg Road, Greensboro, \$235,000.

Elizabeth G. Corey to Stanley J. Nowak, 13,440 sq. ft., e/s Myrtle Avenue, Preston, \$15,000.

Edith A. Roe by Dale Lee Roe and Michael Alan Roe, Sr., to Miles A. Roe, 118 Sunset Blvd., Preston, \$140,000.

Donald Duane Wilson and Andrea Jean Wilson to Gary Flynn and Darlene Flynn, Newton Road, Preston, \$40,000.

Vincent M. Arcand to Adam C. Duer, 9782 Foy Road, Denton, \$189,000.

Howard J. Eaton, Sr. and Pearl D. Eaton to Janet L. Siar, Lot 3, River Road, TM 23, Parcel 109, Ridgely, \$66,000.

Christopher H. Metz to Matthew Herbert Murphy, 6031 Laurel Grove Road, Denton, \$175,000.

Maria Anne Weiss to Raymond W. Murphy, 2792 Meadowbrook Road, Federalsburg, \$190,000.

H & W Properties, LLC to German Haro-Bojorquez and Remedios Haro, 11370 Maplewood Drive, Ridgely, \$325,000.

Kirk Christophel and Mary Ann Christophel to Marian Annette Wales, 519 South Second Street, Denton, \$60,000.

Mary J. Robinson and James C. Robinson to Nell Dean Charbonneau Williams and Kristen N. Stivers, 1112 Trice Meadows Circle, Denton, \$305,000.

Joseph D. Quinn to David L. Blough, Jr. and Tiffany M. Blough, 104, 106, 108 Franklin Street, Denton, \$225,000.

Richard A. Edwards and Janice M. Edwards to Alex Sipos, Lot 8, Marblehead Road, Ridgely, \$52,000.

KRM-Paul Wise, LLC to DEVRECO, LLC, 45 Engerman Avenue, Denton, \$1,375,000.

Terry Jean Holden to Jeremy Holmes and Kristen Holmes, 8104 Detour Road, Denton, \$334,900.

Maleke Shabazz to Cindy Larissa Reyes Leiva and Ebin Enrique Quijada, 111 North 3rd Street, Denton, \$195,000.

Matthew T. Fuller and Stacy M. Fuller to Roger S. Rinehart and Virginia Lynn Rinehart, 1402 Cattail Commons Way, Denton, \$300,000.

John W. North, Jr. and Donna L. North to Brody H. Towers and Natalie M. Towers, 18480 Zion Road, Marydel, \$180,000.

Nichole Cheezum and Bryan Cheezum to Lisa M. Baynard and Bernard D. Nelson, 22963 Westview Drive, Preston, \$248,000.

Edward M. Ragsdale and Maranda J. Ragsdale to Acacia Fox and Aaron Atkinson, 25822 Hunters Point Lane, Denton, \$299,900.

Ronald R. Veilleux to Alison M. Markey and Benjamin Markey, 24566 Goldsboro Road, Henderson, \$33,000.

The Estate of Mary Irma Royston to Kyle Lane, 202 North School Street, Greensboro, \$160,000.

Rebecca L. Taylor to William Feehley, 3 acres, w/s Templeville Road, SW of Marydel, \$3,603.32.

Jessie M. Rash, Robin J. Holt, and Jack E. Holt, Jr. to Arthur Ellis, 221 Briarwood Circle, Denton, \$194,000.

Nicholas Wilson to Brandy Ortanez, 420 Mallard Drive, Greensboro, \$200,000.

Dorsey Kevin Blades to Randy N. Travers and Amy M. Travers, 3411 Seaman Road, Preston, \$450,000.

David J. Wingate and Gabrielle M. Kropf to Kevin Coyle, 215 N. Academy Street, Greensboro, \$160,000.

Stephen Scott to Marvin Martinez, 18513 Templeville Road, Marydel, \$15,000.

James R. Bishop to Christine Huijara and Esteban Hernandez Huijara, 400 River Road, Federalsburg, \$65,000.

Zegato Solutions, Inc. to Patricia Lynn Dias, 122 Liberty Road, Federalsburg, \$215,000.

James William Lewis, Jr. to Jacqueline U. Takacs, 10.59 acres Tax Map 1, Parcel 3; 29.53 acres Tax Map 1, Parcel 7; 13.7 acres Tax Map 1, Parcel 28; 114.01 acres Tax Map 1, Parcel 27; 2.353 acres Tax Map 1, Parcel 29, Marydel, \$1,080,000.

Kenneth Bjornstl and Tammy L. Bjornstl to Joseph Carson and Pamela Carson, 11215 Maplewood Drive, Ridgely, \$332,000.

Ivan M. Glick and April S. Glick to Phyllis A. Larrimore, 3350 Choptank Road, Preston, \$195,000.

Vicki J. Winstead to Scott R. Sears, 13542 River Road, Greensboro, \$510,000.

Chieu Duc Phan and Le Hong T. Nguyen to Cynthia Smith, 10600 Greensboro Road, Denton, \$235,000.

Anthony Ray Worm, Jane Worm, William L. Worm, and Ruth S. Worm to Gannon D. Lyons and Hester M. Lyons, 5835 Newton Road, Preston, \$587,500.

Parks and Harfeld Enterprises, LLC to David Earl Edens and Mary Joanne Edens, 13284 Greensboro Road, Greensboro, \$46,000.

Barbara K. Davis to J & A Rentals, LLP, Bloomingdale Avenue, Federalsburg, \$12,000.

Kevin Eugene Parks and Dawn Marie Parks to Krista Alexandra Reed, 109 Maple Avenue, Greensboro, \$181,000.

Eloise A. Simpson to Oyuki Galan Alarcon, 610 North Main Street, Greensboro, \$215,000.

Theresa L. Conley to Kirk J. Schutz and Brandi L. Stevens-Arnold, 7244 Harmony Road, Preston, \$290,000.

Ronald D. Spiering to Richard Oscar Coulbourne, IV and Richard Oscar Coulbourne, III, Lot 3 – 6.37 acres Melville Road, Tax Map 5 Parcel 258, Henderson, \$77,500.

Leo P. Cook, Jr. and Teresa Cook to Bradley M. Lynch, 9691 Foy Road, Denton, \$320,000.

Richard W. Cole to James W. Lewis, Jr., 12 acres – Zion Road, Tax Map 1, Parcel 8, Marydel, \$50,000.

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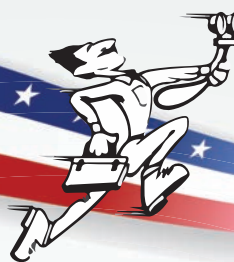
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# Senior Spot

## Senior Moments

by Mary Moran

410-829-2535/ 410-490-3078

We are pleased to welcome Pam Keating to the Denton Senior Center as our new Activity Programing Manager! Pam is a lifelong Caroline County resident with a history of volunteering and being an active member of our community. We look forward to benefiting from her creativity and planning abilities as she develops an active, fun, and diverse program for the current and future members of our Senior Center!

**Free Blood Pressure Checks** will resume at the Denton Senior Center at 10 am, July 15, and will continue moving forward on the 3rd Thursday of the month.

**July is Social Wellness Month.** Make that social connection with other seniors and come out and try our new Yoga and SAIL Group Fitness classes. Classes start in July so call now to register! Please contact the Denton Senior Center for more information on classes' dates and times. 410-479-2535.

**Your Medicare Summary Notice** (MSN) is a statement of health care services and DME (Durable Medical Equipment) you have received. If you receive paper notices the MSN will reflect your Medicare activities over the last three months. If you are enrolled in "mymedicare.gov" you will receive your reports monthly. The MSN is not a bill. Rather, it is a record of what Medicare has been billed for in your name. Note that sometimes the contractor that processes your medical claim information through snail mail will have the name of a private company on it so be sure not to toss it!

*The MSN should show:*

- The health care services you received
- The amount providers

billed Medicare (Note: the "Amount Charged" field does not show your costs)

- The amount Medicare paid to your providers for each service.

MSN's contain information on charges billed to Medicare, the amount Medicare actually paid, and the amount you, the beneficiary, is responsible for. Note that if you paid a bill before it was processed through Medicare, and are later reimbursed for the amount you paid, you may receive additional MSNs reflecting that.

The amount you may need to pay directly to providers is stated in the "You May Be Billed" field. Medicare forwards your share of the bill to your secondary insurance, whether it is your Medicare Supplemental Insurance plan or other secondary insurance, such as through an employer or retirement plan. For those without supplemental insurance, the MSN is a heads up about the amount you must pay your provider. Wait for the provider's bill and compare it to the MSN to be sure those amounts are the same!

The MSN also shows any non-covered charges. This field shows charges that are denied or excluded (never covered) by Medicare. Chiropractor services may show up in this field. A charge in this area means you are responsible for paying it. Charges that are denied could be the result of coding errors on

the part of your provider. Generally they will resubmit the bill when they are notified of the denial. If the final bill lands in your lap, you do have the right to appeal denied charges. If you see \$0.00 it means there were no denied or excluded services. Read your MSN to avoid surprises!

On another note, if one goes to the emergency room, let's say with chest pain, and is there for more than 24 hours, you should receive a federally mandated MOON notice (Medicare Outpatient Observation Notice) to inform the patient that they are outpatients. The patient must receive this standardized letter no later than 36 hour after Observation has begun. Hospitals must use the approved CMS-10611 form to include the patient name, patient id #, and the reason the patient is an outpatient. A state addendum with "Additional Information" may be attached to it. Hospitals must provide both oral and written MOON notification. The beneficiary, or representative, signs and dates the MOON to demonstrate that notice was received and that the contents are understood. (It is best to have the patient sign the forms if they are able. Agreements to pay could be in the pile of paperwork shoved at the patient and family, and a wife or family member could end up with legal liability for the stay if some of the charges are denied.) Since frequently it is served up with the barrage of other paperwork, be sure to ask if the MOON notice is included,

## TURNING 65?

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then have them explain it orally as well. You have the right to know where you stand, which is the point of the MOON.

The notice states that inpatient status is generally appropriate if the physician expects care to last 24 hours or at least two midnights. This rule addresses the difference between a patient being under assessment with Observational status for diagnosis or treatment, and those with Inpatient status. The MOON clarifies the different type of care they're receiving and how their status as an outpatient may affect their co insurance costs and eligibility for Medicare covered skilled nursing care. Becoming familiar with your MSN will help you monitor the billing from both out and inpatient care to insure you are not billed for services not received, or being double billed for procedures and care.

Outpatient status in a hospital or Critical Access Hospital (CAH) means Medicare "B" pays 80% with the beneficiary, or secondary/supplemental insurance picking up the tab for the remaining 20%. Typically, beneficiaries pay more for "B" in a hospital setting, particularly since observation services often involve an overnight stay and multiple testings. As an outpatient, the beneficiary also must meet the annual one time per year part "B" deductible, which is \$203. for 2021.

It is important to remember that "B" does not cover your routine medications. Therefore, since the hospital pharmacy is most likely out of network with your "D" prescription Drug Plan, you will pay far more for your regular meds through the hospital pharmacy. Remember that should you find yourself in an Outpatient situation.

If one is admitted as an Inpatient under part "A" the beneficiary (or secondary insurance) pays the 2021 hospital deductible of \$1484 per benefit period. This beneficiary period starts the day of admittance and ends when you haven't had any inpatient care for 60 days. Remember there are not any limits on benefit periods per year, so if you are admitted on day 61 you will be responsible for the \$1484 again.

Please note that if you stay in the hospital for up to 60 days there is not a co-payment. However, for an uninterrupted stay, starting on day 61 and through day 90, there is a daily copay of \$371. Should your hospital stay be prolonged for 91- 150 days, the copays are \$742 per day. These amounts are why it is absolutely necessary to buy Supplemental insurance when you turn 65 or retire from employer insurance, folks. If one does not have supplemental insurance, stays of this length can be staggeringly expensive. Hospital Social Workers can assist with applications to the billing department for assistance with the bill.

Knowing the difference between Outpatient Status and Inpatient Status will help you read your Medicare Summary Notice. If you do not receive health care services during any particular quarter you will not receive a paper statement. It is important to keep this meat and potatoes part of your statements in case the provider's billing department made a mistake or if you used the information to claim a medical deduction on your taxes. You can access your MSN at [www.mymedicare.gov](http://www.mymedicare.gov).

If possible, create your account on this website to eliminate paper buildup and enjoy ease of access to your medical billing information in a timely manner. Knowledge is power, so as tedious and challenging as it may seem, read your MSN! It can save you, and Medicare, money in the long run!

Have a Safe and Happy Independence Day!

### **Caroline Medical Adult Day Care**

*by Carole Friend LMSW*

Happy July!

It is worth repeating.....With great joy we are so excited to announce the reopening of the Caroline Medical Adult Day Care. The Center welcomed the returning participants just in time to celebrate all the favorite summer time activities. Clearly, 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 medial adult day care offers, please contact the Center at 410-479-8065 as we are accepting new participants. The Medical Adult

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Day Center offers medical oversight, health services, nutritional services, personal care services, social activities, and respite for caregivers and assistance with social services. We are looking forward to hearing from you. Also visit our website at [carolinehd.org](http://carolinehd.org) and follow the prompts.

***The services at Medical Adult Day Care include...***

**Health services:** At a Medical Adult Day Care, health services include medical oversight, medication administration, medical treatments, transportation from the day care center to local medical appointments and referrals are offered as staff provided medical assistance but not limited to the health services provided.

**Counseling:** The Center can provide support services for attendees and their families, such as caregivers support group, case management, and guidance on outside resources and supportive care.

**Nutrition:** The Center provides nutritious meals and snacks. The Center also offers nutritional education programs. Additionally, the Center can accommodate a special diet or provide a culturally specific menu.

**Personal care:** The Center provides help with hairstyling, toileting, eating, showering and other personal care tasks.

**Activities:** Daily activities may include music, art, recreation, outings, and discussion and support groups.

**Special needs:** The Center can accommodate special needs. For example, the Center is equipped to manage individuals who use wheelchairs, who are hearing or visually impaired, or who are physically or mentally challenged.

**Behavior management:** The Center is prepared to manage behaviors associated with cognitive and intellectual deterioration. These may include wandering, incontinence, hallucinations, and sexually inappropriate behavior or speech difficulties.

**Cost:** For many attendees, the Center offers services on sliding scales, where individuals pay according to ability or income. In some cases, Medicaid covers cost for people with very low income and few assets. Be sure to ask about basic fees, and financial assistance with fees for services.

**For Caregivers,** Medical Adult Day Care provides respite services during the day.

**For folks living alone** Medical Adult Day Care prevents social isolation and perhaps loneliness. The National Institute on Aging at 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 and a feeling of becoming stuck.

Research has linked social isolation and loneliness to higher risks for a variety of physical and mental conditions such as 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 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..."

You may have found yourself more at risk during this pandemic as you found yourself unexpectedly isolated. Some may have become more at risk due to loss of mobility, worsening vision, hearing problems, a disability, lack of transportation, or illness of a loved one or loss of a loved one. Being connected to others, taking care of your health, and getting enough sleep and exercise, will help protect you from the risks of isolation. So now, as we begin to move toward a more social society once again, socialize and be kind to yourself and others. 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. Remind yourself and others that we are all here to share our lives together.

It's time to celebrate the summer and each other.

### **Feddersburg Senior Center**

The Senior Center will be observing Social Wellness Month in July. We will be having a presentation by Tiffany Scott from Priority Partners presenting, "Social Media and Your Health," and a presentation from Mary Moran about "Farmer's Market Coupons."

On Tuesdays and Thursdays, Tyrell James will be in the Center doing, "Health Coaching and Exercise." We will also have a new Sail program called Healthy Living taught by Jennifer from

Chesapeake College. In between time we will be have crafting taught by our own Norma Phillips.



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## **Irene May Ashen Celebrates 100th Birthday**

Irene May Ashen of Lister Estates in Ridgely, celebrated her 100th birthday with 80 family members and old friends at Tuckahoe State Park on June 12. Mrs. Ashen was surrounded by three children, three grandchildren, 11 great grandchildren and the newest 5th generation, great-great grandchild.

With several friends of more than 30 years who had traveled from Prince Georges County, numerous church friends from Christ Church, Denton, and special entertainment by "Kindred Spirits", Irene was feted as "the Queen of Birthdays". As a member of the "Greatest Generation", her life story was retold from the time when she first emigrated to the United States from Great Britain on the Queen Mary as a G. I. War Bride with two children on April 5th, 1946.

At her celebration, she was presented with birthday greetings from the White House signed by President Joe Biden, a Governor's Citation from Governor Larry Hogan, a personal congratulatory letter from Presiding Bishop and Primate of the Episcopal Church in the U.S., Michael B. Curry, and a special bouquet of red roses from the Bishop of the Diocese of Easton, Santosh Marray.

In addition, having been born in Blackwood, Wales, she was to receive birthday greetings from her Majesty Queen Elizabeth of the United Kingdom which were en route, but delayed in the mail. Also, her great grandson had arranged for the American flag to be flown over the U.S. Capitol on June 14th, her actual birthday, to be sent to her later as a memento of her special birthday milestone.

Irene had a joyous celebration among all those whom she loved and attributed her longevity to faith in God, the love of family and friends, and just to carrying on.





## Deaths

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

- May 17 John Richard Mace, Jr., 80, Federalsburg
- May 18 Larry Gene Carrow, 78
- May 19 Geraldine Mae Green, 68
- May 22 Ruth Beatrice Sheldon, 92, Greensboro
- May 27 Patricia Ruth Thomas, 73, Ridgely
- June 2 Thomas Webster Holland, 87, Greensboro
- June 3 Sandra Jean "Sandy" Quillen, 76, Ridgely
- June 3 Franklin "Frank" McKinley Parks, 65, Denton
- June 7 Richard Joseph Greenley, 1
- June 11 John "Pete" Wesley Lord, 75, Millington
- June 12 Melvin Vincent Burris, Jr., 34, Marydel
- June 13 Wilson Lloyd Hignutt, Jr., 78, Henderson

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

- May 23 Charles "Mr. Charlie" Victor Harrison, Sr., 86
- May 25 Linda Irene Booze, 60, Bozman
- May 26 Jonathan Brandon Persico, 28, Ft Lauderdale, FL
- May 28 Elizabeth Irene Venable, 86, Greenwood, DE

- May 30 Frederick Timothy Kastel, 74, St. Michaels
- June 6 Patricia A. Leberknight, 82, Federalsburg
- June 11 Courtney Elizabeth Joseph, 28
- June 15 Shirley Roe Wooden, 88, St. Michaels
- June 15 Russell Conwell Moore, 94, Greenwood, DE
- June 19 Tina Marie Hearn, 49, Harrington, DE
- June 21 Betty Noble Schevel, 92, Federalsburg

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

- May 1 Mary Ellen Breeding, 95, Denton
- May 11 Manross Edward Scofield, 73, Denton
- May 17 William T. Joiner, 92, Greensboro
- May 19 Helen Marie Conard, 90, Denton



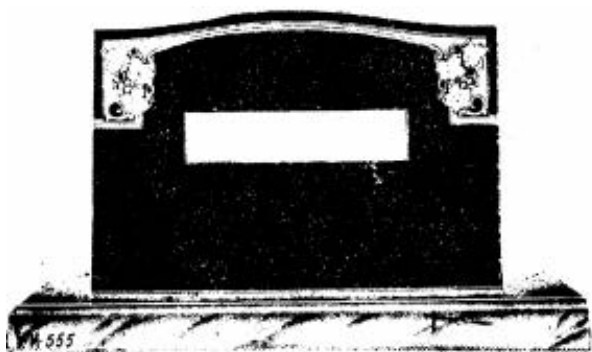
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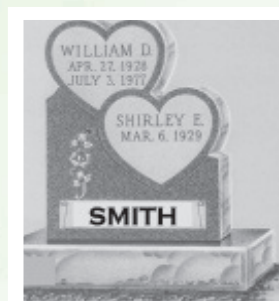
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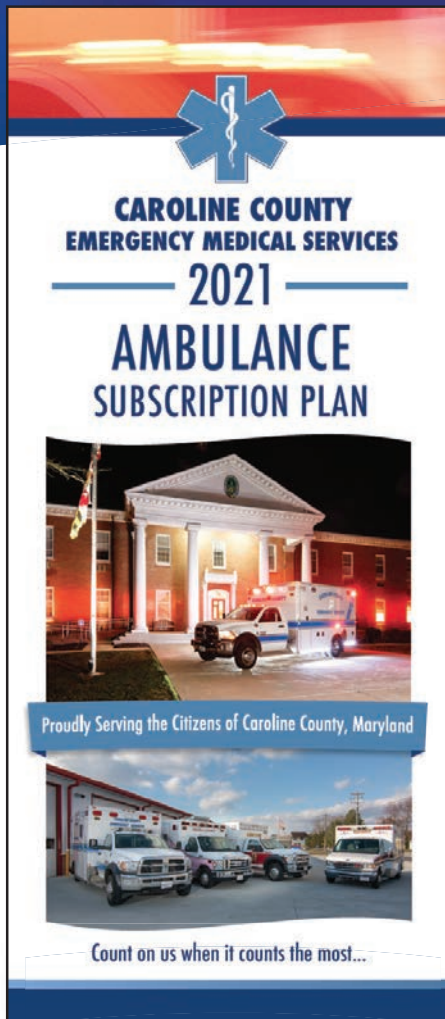
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Join us On-line or in person.  
Social distancing observed.  
Contact: (410) 714-1087

ENROLLMENT IS OPEN FOR THE 2021

Caroline County Emergency Medical Services

# AMBULANCE SUBSCRIPTION PLAN



## Your Subscription:

- » Ensures you won't have any out-of-pocket expenses associated with emergency ambulance transportation from your home to the hospital.
- » Gives back to the community—funds support Caroline County's emergency service providers.
- » Costs only \$45 for an individual/family of 2 or \$75 for a family of 3+. Business plans are also available.

Sign up with the enrollment packet that was mailed to all Caroline County residents or online at **CarolineDES.org**.

CarolineDES.org | 410.479.8140 | [eminfo@CarolineMD.org](mailto:eminfo@CarolineMD.org) 



➔
Open Year 'Round
➔



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9620 New Bridge Rd., Denton

Mon-Fri 11-6 | Sat-Sun 10-6

Ask about our Cocktail  
Horseradish & Tartar Sauces!

ASK ABOUT COURTESY STEAMING!

**CRABS** (LIVE OR STEAMED)

**SOFT SHELL CRABS • CRABMEAT**  
Jumbo Lump Crab Cakes,  
Backfin Crab Cakes, Crab Balls,  
Crab Pretzel, Crab Dip

**SPECIALTY CRABS**  
Crawfish, Snow Crab  
& King Crab Legs

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**OYSTERS** Shucked or  
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**Calamari, Mussels  
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FROG LEGS - ALLIGATOR

**Lobster**  
*Two days notice needed  
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**Fish**  
A Wide Variety of Fillets  
& Whole Fish available

We also carry delicious hand breaded shrimp, oysters, and clam strips.

**Chilean  
Seabass**

8 oz portion

\$13

**Butterfly  
Shrimp**

3 lbs.

\$22

**Swordfish**

8 oz portion

\$5

July Specials  
(exp. 7/31/21)

Quality Seafood  
Since 2007

## Life at the 50 Yard Line

Book signing at the What's  
New Shop on Market Street  
in Denton on July 10 from  
11 AM to 2 PM

John Gondeck grew up telling stories on the street corners with friends. He graduated from Catonsville High School in Baltimore and joined the Army National Guard. He entered the insurance industry as an agent and got married the same year. The author started to write letters to the editor, and the content got transferred into books. He first published a book in September 2010, and the second book was published in 2013. Inspired by God, the title Life at the 50-Yard Line came to him.

John writes, "Where does life truly begin, and where will it take us?"

Everyone starts somewhere. When will we reach the halfway point? Just maybe, we have passed it. Unlike those who play football, we can't see our own fifty-yard line. We know that it is out there somewhere, but where? Have we passed it, or are we approaching it? Or, just possibly, are we standing on it? These are questions that may never be answered. Our parents make plans and dream dreams for us, and we, in turn, make plans for our children. However, God has His plans for us as well. "For I know the thoughts that I think toward you, says the Lord, thoughts of peace and not of evil, to give you a future and a hope."

Published by Covenant Books of Murrells Inlet, South Carolina, John Gondeck's new book makes us look at our life from several points of view.

Readers can purchase "Life at the 50 Yard Line" at bookstores everywhere or online at the Apple iTunes store, Amazon, or Barnes and Noble.

Covenant Books is an international Christian-owned and operated publishing house based in Murrells Inlet, South Carolina. Covenant Books specializes in all genres of work which appeal to the Christian market. For additional information or media inquiries, contact Covenant at 843-507-



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