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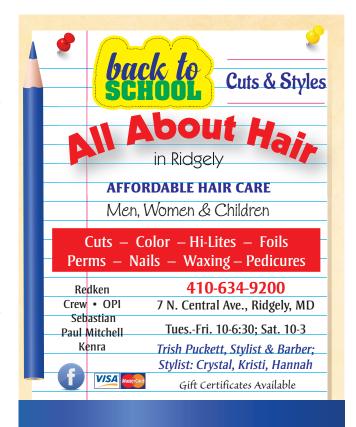
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#### **Greensboro Baptist Church 100th Anniversary**

Come celebrate with the members and friends of Greensboro Baptist Church, 401 W. Sunset Avenue, Greensboro, on Sunday, September 12, to commemorate the church's 100 years of service!

The church service will begin at 10 a.m. with memories and reflections from previous church pastors. The worship service will begin at 10:45 a.m. A luncheon will follow the service in the Family Life Center. An archive and church history will be on display in the church's old sanctuary during the entire day. At 3 p.m., Servant's Heart, led by former Greensboro pastor Chan Hubbard, will provide a musical service.

On September 12, the church will celebrate the rich history and the promise of a brilliant future. God has blessed us and is continuing to keep his arms around us. The church will honor and remember those who provided significant years of commitment, persistence and sacrifices in paving the way for today's Greensboro Baptist Church.





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For more information, call Sally at 410-829-3559. CarolineHumane.org



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#### Caroline County's Information Magazine Since 1980

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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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## Why I Got Vaccinated: Sue Simmons

Caroline County Recreation and Parks
Director Sue Simmons is no stranger to
hardships posed by the COVID-19
pandemic. As head of a department that
provides direct public services, Sue has
witnessed the virus' devastating effects
on her community, and her team has
faced its own share of obstacles over the
last year and a half.

Initially, when little was known about the virus, Sue's department was forced to bring its regular events and programming to a grinding halt. When the County assembled an emergency response team to combat the virus and communicate with the public, several members of Sue's staff were redeployed as part of that effort. Others provided organizational and logistical support for meal delivery, including for the public school system. Sue's team had to remain adaptable and cautious as they worked to provide non-traditional services in any way possible.

Sue understood the danger and uncertainty surrounding the virus early on; since its onset, her younger brother has served on the frontlines as an emergency nurse at Johns Hopkins. He encouraged her frequently to follow CDC-recommended guidelines and to get vaccinated as soon as possible. Sue was determined to take whatever steps were most likely to protect herself, her loved



**CCRP Director Sue Simmons** 

ones, and the community at large -- to strive always, in her words, "to do the next right thing."

When vaccinations became available in Caroline County, Sue knew that getting hers was the next right thing. She received her two doses last winter while volunteering at one of the County's vaccination clinics. The availability of vaccines has given her and members of her staff much greater flexibility in navigating the many challenges that remain.

"COVID is an incredibly crafty, incredibly opportunistic virus," said Sue. "Think about those you love and those to whom you are beloved, and perhaps let that become your guide to protect yourself and those around you from this virus. A vaccination is an incredibly effective way to do that."



COVID-19 vaccines are readily available and **FREE** for all Caroline County residents ages 12+.

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#### A Walk in the Weeds: Chad Dean Hikes Across Caroline County

by Chad Dean

Readers may be familiar with the creative non-fiction book *A Walk in the Woods* by Bill Bryson that chronicles the aging travel writer's abortive attempt to complete all 2,200 or so miles of the Appalachian Trail. Robert Redford and Nick Nolte subsequently starred in the film version, though they were depicted as much older than Bryson and his companion Stephen Katz were at the time. With these works of art fresh on my mind and with total disregard for my deteriorating forty-something body, an idea for a romanticized quest dawned on me: I should walk across Caroline County. So I did. This is my story, gonzo journalism style.

To my knowledge, no county native has ever completed or even attempted the journey and for that matter probably never even contemplated such a quixotic endeavor. None of the fanfare, laurels, and global publicity -- not to mention free dinners for life at local restaurants -- that undoubtedly would accompany the feat could be counted as motivation, however. To be sure, the role of walking personality is a job that pays zero dollars. Little Enos Burdette in Smokey and the Bandit put it more bluntly: "A legend and an out-of-work bum look a lot alike." Ouch. Nevertheless, I persisted across Caroline County.

So why did I embark on a seventeen-mile easterly jaunt from Tuckahoe State Park [or Bradleysburg, as the vicinity was originally known] to Hickman? For starters, if you have read my other Caroline Review think pieces, you know I am drawn to travel checklists like a moth to a flame. Google "moth memes" for further information; you will be greatly entertained. Anyhow, I have previously submitted articles about topics such as visiting national parks, purposefully driving tiered highway systems, and completing treks through all the counties in each state among other largely impractical yet satisfying pursuits. One column in particular was dedicated to the existence and promotion of the American Discovery Trail, by which users can hike from one coast to the other -- that is to say, from the Atlantic Ocean to the Pacific Ocean or vice versa. Delaware to California. California to Delaware. Through Maryland. Including Caroline County. Apparently Delaware and Caroline are nationally significant after all -- though neither has yet to produce a legitimate president. Maybe one day.

The American Discovery Trail undeniably needs to become locally significant, marketed as a marquee attraction of Caroline County. Cape Henlopen State Park and the town of Lewes, Delaware, benefit economically from the number of ADT hikers who begin or end their walks there. Multiple hotels, restaurants, convenience stores, and other shops are well known in that area for being welcoming to and patronized by hikers and their families. Park rangers distribute brochures to direct them to points of interest on the route. The government



The first Caroline County Courthouse to be built on this site was completed in 1797



A modest tribute to civic all-star Max Chambers adorns the courthouse green in Denton.

entities who erect road signs in Delaware have even affixed turn-by-turn arrows with the American Discovery Trail logo to help along the way. I could continue but I want my usual naysayers to experience this for themselves, as I am not pulling any of these assertions out of thin air.

On the Maryland side of the state border, however, ADT users fall off a metaphorical cliff. Once in Caroline County by way of Hickman, there is nothing. No assistance whatsoever. No trail markers, not even improvised ones. There's a primitive shelter at the border with Queen Anne's County privately built as an Eagle Scout project. That's it. So my journey was partly to pinpoint where and how the American Discovery Trail could, with the endorsement of community stakeholders, increase public awareness in our area. This advocacy is apparently a one-man crusade: even though the trail goes directly past the building that houses the county tourism office, multiple museums, town halls, visitor kiosks, shopping districts, and more, the only sustained voice to acknowledge an otherwise nationally-esteemed thoroughfare bisects Caroline County is yours truly. We have a valuable resource here and it should be promoted for the benefit of all; thanks for coming to my TED Talk.

I don't want the publicity -- as an issue advocate who has also watched Stroker Ace, I am merely the messenger. Upon further reflection, however, maybe there is some self-serving motivation



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behind walking those seventeen miles. The likely assumption, based on my local media footprint, nightly meeting attendance, and instigatory whispers carelessly relayed to me, is that I am everywhere all the time because I intend to run for office in 2022. Nope. Not going to happen. You have my word [and an unexpected George Michael reference. Wham! While I would love to see an actual Caroline Countian (not a Cross Keys resident, ahem) occupy the governor's mansion in Annapolis, or follow in the footsteps of Robert P. Dean as state senator or my namesake grandfather as a multi-term county commissioner -- who by the way gave this area considerable local autonomy through the adoption of Code Home Rule and preserved our "Green Garden" landscape by initiating the Maryland Agricultural Land Preservation Program here -- I am not the Maryland version of Florida politician Lawton Chiles, who walked 1000 miles across his state while campaigning (successfully, I might add) for U.S. Senate in 1970. I am an unaffiliated voter if you were wondering and a "little-l libertarian" if you actually had to ask.

Shockingly, everything I've done as it relates to historiography and informal lobbying over the years here has been for my personal fulfillment and your enjoyment. So, local cynics, here is your anti-climactic albeit predictable denouement as I wallow in McClellanesque self-restraint: walking is good exercise for both the body and the brain. My fitbit is pleased with the steps I have taken on the ADT and the endorphins released from being active out in nature get my mind right. This method works whenever life deals me a miserable hand. Try it sometime; just make sure you don't get run over and don't step in anything undesirable on the shoulder of a gravel road whilst on your own cathartic journey through the weeds and wildflowers of Caroline County.

With all of that off my chest and on the record, let's review the route I took as well as the flow of consciousness musings generated along the trail:

• I started literally on the Crouse Mill Pond bridge at Tuckahoe State Park. Visiting is always a bittersweet experience for me, as our family used to own and farm several significant parcels here until the land was eminent domained to house a state correctional facility which did not materialize and then the park which of course ultimately did. When I was a boy we would ride our bikes there unaccompanied by adults and our cattle dogs would follow. No proto-Karens said a word and no one with

two or four legs caused anyone to bat an eye. Today, I shake my head whenever I pass the "lake" sign erected by the Department of Natural Resources because every single native worth their weight in grain calls this body of water the Mill Pond due to the adjacent existence of Crouse Mill over a century ago. I once testified against that dubious wording at a public DNR hearing; the panel scoffed at the suggestion and rudely sent me away, also disregarding a request to add interpretive historical markers on the grounds. Huzzah, bureaucracy. Huzzah, governance from afar.

I'll get off my soapbox for now and point out something you may have never noticed on Crouse Mill Road heading towards Ridgely. On the right hand side of the road sits a family cemetery known as Howard's Hope with grave markers dating back to at least 1869. Though it is gated and obscured by vegetation, there is a clearly visible wooden cross and some seating, believe it or not, so visitors may respectfully pause and reflect on over a dozen grave markers. The burial site predates the founding of Ridgely; locals

- still call the vicinity Jumptown, as it was first known.
- Once in Ridgely, the trail steers hikers to Railroad Memorial Park. Visitors, provided they are passing through when the campus buildings are open, may tour the restored 1892 train station and a 1937 telephone exchange maintained by the local historical society. While the station was witness to the bustling golden age of Ridgely about a century ago when strawberries were shipped in refrigerated cars throughout the Eastern Seaboard, I maintain a special dedication to the latter structure. Technological advances led to the phasing out of the original telephone operator protocols, so the building was moved down the road from our farm to be used for a time as a church and schoolhouse. I passed it many
- times on my bike, on a tractor, or in a farm truck as it aged, so I am glad to see that it was rescued and repurposed.
- What has long been accepted as the widest main street in Maryland escorts trail users out of town and towards Denton. I am not nearly as nostalgic about Central Avenue considering its current lethargic condition. People a generation older than me can name a plethora of iconic businesses that graced the center of Ridgely decades ago, but my memory only goes as far back as the 1980s -- and modern Chad sees mostly empty or underutilized and dilapidating spaces. Walking by the storefronts between Railroad and First Street stirred pleasant images of Young's Video [I still remember our member number as well as the excitement of when it was my turn to rent the
- latest WrestleMania VHS tape], a pet store [bought a parakeet there], a tanning salon, and Sam's Pizza among other random commercial ventures, as well as the longtime location of the town post office, bank, and the United Methodist Church that features a stained glass window memorializing five of my relatives [my great-grandfather was pastor there during the 1920s]. Those glory days are long gone despite the fact that the population of "Dream City" is approximately double what it was when I was a child; I might enjoy explaining the perceived reasons for the decline but personal decorum prohibits it here.
- The next landmark along the Caroline section of the ADT takes some time to appear on the horizon. Once hikers complete the current Choptank River bridge, a more modern span

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# Steve Steve Stouffer

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Authority: Citizens for Steve Stouffer, Keli Jones, Treasurer

replacing one that infamously collapsed as busses and carpooling teachers crossed in 1976, nearly giving us our own version of the Mothman saga, foot traffic is directed down to the Wharves of Choptank Visitor and Heritage Center. While the town of Denton certainly meant well when the facility opened, it remains rather sparse in terms of actual heritage-based content. It is only a few years old, so in the future I hope there is far more when it comes to local history brochures, artifacts of archaeological significance from centuries of documented Caroline settlements, other interpretative materials or panels that promote our unique way of life, and the merchandising of branded souvenirs or locally-made products on display. One suggestion I have proffered is to house a replica of a Mason-Dixon Line marker as is done at a parallel visitor center on the Maryland-Pennsylvania border outside of Gettysburg. Our entire eastern boundary with Delaware is the result of the survey work of the two men immortalized by the line bearing their name; an authentic but craggy crownstone is still standing and visible in Marydel. We so obviously should use this asset to our advantage and the wharf building is an ideal place to do so.

- Traveling up Market Street, visitors will encounter a town center full of history. The current courthouse building, specifically the front facade, dates back only to 1966 but the rear, if one circles the green, is significantly older. That part was constructed in 1895, replacing the 1797 original. When completing that same lap, hikers will also capture in their sightlines the Museum of Rural Life, a display noting the location of a speech President Roosevelt gave to a curious but skeptical crowd in 1938, a subtle tribute to Caroline County Hall of Fame first ballot inductee Max Chambers [if such a shrine existed], an information kiosk, and the current Denton Town Hall. National Park Service passport enthusiasts often visit the municipal office to obtain Underground Railroad rubber stamp impressions, another untapped tourism market yet to be acknowledged and exploited for revenue. While tossing out suggestions, I would like to add that the kiosk itself is decades and decades old; it should have its own descriptive signage as well as much more content that promotes all Caroline County has to offer instead of mostly outdated, misspelled, and weathered handbills made using a home printer. First impressions are everything, especially in the competitive world of tourist dollars.
- It saddens me as a historian and as a county native with verified Mid-Shore ancestry dating back to 1634 (we landed at Jamestown, Virginia, in 1609, by the way) that more is not done to showcase what the entire nation should instantly recall about us any time our place names and notables are mentioned. Why isn't more accomplished or at least attempted despite a surplus of source material and ideas offered by myself and



myriad other would-be volunteers? I am not going to sully the pages of the Caroline Review with speculation or gossip, but I will say the American Discovery Trail passes directly in front of the tourism office as the route follows Legion Road, yet the ADT has never once been mentioned in any official county literature, maps, or other similar opportunities despite polite repeated requests from multiple trail enthusiasts. Go figure. If readers care about our history and heritage whatsoever, I urge all relevant stakeholders in the county government and various historical organizations be petitioned so that more projects can be initiated and sustained. We should not be among the poorest and most isolated counties in the state: there is ample room for growth or at the very least a tangible return on the about \$90,000 in local tax money the tourism office is annually allocated by our commissioners. I've done more for years -- for free -- as have plenty others.

Stepping down from my soapbox once again, I
thoroughly enjoyed walking through Andersontown
and Hobbs en route to the Delaware line. For whatever
reason, when we went to the beach as children, my
father drove this way in our 1973 Chevrolet Caprice
convertible. We always looked forward to harassing
each other over mini golf, go carts, and boardwalk



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standards such as the ball-rolling horse race game featuring the entrance music of the NWA tag team known as the Midnight Express] and Bop the Beaver, which I did not learn until adulthood everyone else knows it as Whack-a-Mole. No comment. What I would like to elaborate upon, however, is a quasiincident witnessed while completing a stretch along Hobbs Road. I was wearing a shirt my wife gave me for Fathers Day that read "Best Beagle Dad Ever" and so I can't imagine I looked imposing to anyone as I walked; regardless, at least one vehicle that approached in my direction slowed to cast a suspicious eye before swerving to create a wide and overly-exaggerated berth around me as if they had just encountered a serial killer stalking unsuspecting prey in the hinterlands of the hinterlands that are Caroline County. Fortunately, neither they nor I ended up in the nearby Ames United Methodist Church cemetery -- which I found intriguing considering the at least one dozen markers denoting people with the last name of Hobbs. It's that type of hyperlocal history one does not notice or appreciate when passing through at 55 mph or more.

• The Maryland section of the American Discovery
Trail ends in the vicinity of Hickman. Hikers have two
options for completion, though I did them both for
the sake of this article and bonus opportunities for
discovery. First, a regret: there is an urban legend [or
is it a rural legend?] that a headless horseman of sorts
haunts the area -- I looked but did not find him or him
me. What I did find, however, is a crossroads known
as Five Points. Long before we could drive, middle
schoolers overheard stories about parties consistent
with 1980s hair band music videos happening
there. Sadly no action was observed on the Saturday



This sign greets Tuckahoe State Park visitors just inside the Cherry Lane entrance.

morning I passed through, nor evidence of a decadent Friday evening noted, but the thought of these likely embellished if not totally mythical parties of yore nonetheless gave me a chuckle and inspired me to switch on my Spotify app playlist to some Mötley Crüe to accompany me first to the Delaware sign to take a selfie and then back to the dirt road portion of Hobbs Road indicated as the final Maryland waypoint on the official trail map. Think I am neurotic or at least alone in my quest? I waited behind three other groups who had serendipitously stopped to take the same pictures I was at the state line. Ignore the benefits of the American Discovery Trail at your own peril, Caroline powers that be.

I have walked other sections of the American Discovery Trail: along the Delaware coast, on the western shore of Maryland, in West Virginia, and elsewhere. With that said, completing the Caroline County portion allowed me to enjoy a special sense of accomplishment known only to other acutely competitive natives. My sincere hope moving forward is that locals will now try to retrace these steps, or better yet, attempt a north-to-south crossing. Templeville to Reliance by car is over 40 miles, so prepare cautiously and accordingly for a walk of that magnitude. Dedicate your odyssey to the observance of the 250th anniversary of the founding of our county, which comes around in 2023. Hopefully yours will not be the only celebration scheduled; the time to start planning a calendar of events is now.

Chad Dean has many ideas for the county to formally and officially celebrate its 250th anniversary should the stars align, but in the meantime his next expedition to highlight Caroline history is to take a boat up the navigable length of both the Choptank River and Tuckahoe Creek in search of lost, hidden, or forgotten sites of interest.

An Afternoon of Music

At the residence of Bill and Gail Towers

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Sunday, September 26 at 2:00 pm



Southern Gospel
Music with
Lawrence Tyler

Bluegrass
Music with
Flatland Drive



Bring a chair

and come enjoy an afternoon of music and fellowship.

## Antique Appraisal Day in Denton

The Caroline County Humane Society is hosting the Antique Appraisal Day on Saturday, September 11, 10 am – 4 pm in Denton. The town has blocked off 4th Street in the Denton Artsway A&E District, between Market & Gay Streets for a day of appraisals, music, food, shopping and a day of fun in Denton.

Where else can you bring your most valuable treasure, find out the history, the value, and be able to learn about other people's interesting valued antiques that are brought to the event? It is likely you will see an item that is appraised much higher than expected, which is exciting for all. Just like the Antiques Roadshow. At the same time, benefit the Caroline County Humane Society, for the priceless animals in your life.

Yes, it all happens here and Charlene Upham and her husband, Steve Blumenauer of Charlene Upham Estate Antiques, voted Best Antiques on the Eastern Shore 2020 and 2021 by Metropolitan Magazine, are headlining the event. They have a combined 65 years of experience and have made rare treasures their life's work. They perform insurance and fair market appraisals for individuals, estates and institutions. Like this event, they perform numerous appraisal benefits for charitable organizations and non-profits throughout the year. Their store in Mardela Springs is filled with incredible antiques, jewelry and truly unique art. You may visit their shop by appointment only.

Besides the headliner, while you wait and observe other appraisals, the Caroline County Council of Arts, with over 40 local artists who have the opportunity to exhibit and sell their work through the Foundry art gallery, will be open for business. The Foundry sells a variety of pieces that capture the essence of Eastern Shore living, from paintings and photography to handmade jewelry, woodwork, note cards, pottery and other unique items. On display in The Foundry are over 75 glazed tiles from our Community Tile project. Also open will be Jan

Bakers Studio and Gift Shop, a little shop filled with treasures, hand painted designer furniture, artisan's handmade jewelry, original paintings and prints.

There will be food and music nearby. So, make a day of it in Denton and make a difference for the animals in Caroline County.







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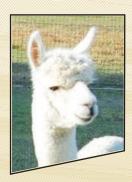
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## **DOLLARS AND SENSE**

#### The Benefits of Refinancing Your Mortgage

The recent announcement that Fannie Mae and Freddie Mac were eliminating the .50% Adverse Marketing fee has leveled the playing field once again by putting refinance rates in line with purchase rates. Depending on your current situation you could save hundreds or even thousands of dollars in interest costs.

The Adverse Marketing fee was implemented on December 1, 2020, and was charged on all conventional refinance mortgages. The effect of this fee either increased closing costs by 50 basis points (a basis point is 1/100th of a percent so 50 basis points is 1/2 %), or it increased the interest rate by 1/8%. A \$200,000 loan would cost \$1,000 more in closing costs or the monthly payment would increase by \$13 per month.

In announcing the implementation of this fee on all conventional loans the Federal Housing Finance Agency stated it was needed to help the Government Sponsored Enterprises (GSA's) also known as Fannie Mae and Freddie Mac recoup losses from forbearance defaults and to help manage the higher risk of lending at that time.

Many felt this was just a money grab on the part of the GSE's because the initial shutdown of the real estate market due to the pandemic in March of 2020 was

short lived and by June 2020 the real estate market took off. Low interest rates and limited inventory of homes for sale made for a seller's market that we have not seen in decades. Demand for homes was and is at an all-time high as those whose income was not impacted by the pandemic scrambled to find more open spaces and larger more accommodating homes for their changing work from home lifestyle.

First time buyers, stung by the rapid rise in monthly rents, have scrambled to buy a home where their new mortgage payment would be comparable to what they are paying in rent. And in some cases, their mortgage payment was less than what they were paying in rent.

Hence the GSAs have not suffered huge losses because of forbearance, 75% of those who entered into forbearance agreements have exited those agreements successfully so it can be argued that Fannie and Freddie did not suffer any significant financial loss due to forbearance agreements.

The effect of eliminating the adverse marketing fee means that interest rates for owner occupied refinance transactions are the same as purchase transactions. No more interest rate bump because you are refinancing a mortgage instead of purchasing.

Interest rates are hovering in the 2% to 3% range with the lowest rates for those with higher credit scores, 760 or higher and shorter than 30-year term. Real estate values are the highest they have been in over a decade and appear to have a little more room to go up. Homeowners interested in refinancing are the beneficiaries of a perfect storm of low rates and high values.

Unless you have refinanced in the last 12 months you need to take the time to look at your overall financial situation, starting with your current mortgage balance, or balances if you have a home equity loan. Consolidating a first mortgage with a home equity should be on everyone's radar screen if the home equity has a significant balance. When interest rates begin to go up, the prime rate will be first, and long-term rates will go up also. Consolidate and refinance them both for the shortest term you can reasonably afford.

If your mortgage balance is less than \$60,000 and your current rate is less than 4% you could not justify the expense of refinancing of \$3,000- \$5,000 depending on several variables. The biggest variable affecting costs and interest rate is how much additional money you are borrowing.

If only borrowing enough to pay off your existing mortgage plus closing costs it is considered a rate and term refinance. If you are borrowing additional funds, more than rate and term, this is called a cash out refinance and the closing costs and interest rate will be higher than a rate and term refinance.

Another consideration is how much longer you have until your current mortgage is paid off. I recently had a homeowner call me about refinancing whose interest rate was 6.25%. They had eight years left on a 30-year mortgage and their current principal and interest payment was \$477. They needed to

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borrow \$40,000 to cover the payoff of \$37,000 plus \$3,000 in closing costs.

The shortest-term loan most secondary market lenders can do is ten years and the payment at 2.5% would be \$376 or \$101 per month less than they were currently paying. Sounds like a good deal until you consider you are adding two years to the life of the loan. If they paid an extra \$83, or \$459 per month on the 2.5 % mortgage they would pay off in the same amount of time, eight years. Once we concluded that they would only be saving \$18 per month comparing the new loan with 8-year term, they decided to keep what they had.

The irony in this experience was that the borrower was calling me after their current lender had reached out trying to convince them that because their rate was so high they must refinance. Had we not had our conversation he would have gone through with it. Another reason to get a second opinion.

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If considering refinancing, you must, absolutely must, look at shortening the term of your mortgage or at the very least not add years to the term of your existing loan. If you have 20 years left on your current mortgage consider refinancing to a 15 year, or worse case a 20-year term loan. I am a firm believer that homeowners must manage their mortgage debt so that when retirement rolls around the requirement to make mortgage payments is not in the retiree financial plan.

I look at 30-year mortgages much like the minimum wage. It is a place to start. The intent of a minimum wage for workers initially was to provide entry level earnings for those entering the work force. As these entry level workers gained experience and additional skills, their wage would increase to levels greater than the minimum wage. Without getting into a political discussion, suffice it to say that this is the theory behind a minimum wage. Many workers remain at minimum wage for years, without meaningful movement in the income scale.

I believe 30-year mortgages work in much the same way. They provide first time buyers and, in many cases move up buyers, the opportunity to purchase a home with the lowest possible payment, or a "minimum" payment. But when interest rates drop below 3%, which is where they are now, every homeowner

with a mortgage needs to evaluate where they are with their current mortgage. What is the rate? How much is the payment? And what would their payment look like if you refinanced to a shorter-term loan?

If your current lender has reached out to you soliciting you to refinance, ask some very specific questions. How much are my closing costs and at what interest rate? Do not accept that there are not any. Somehow, in some way, the closing costs are being paid, either by increasing the new loan amount or the interest is raised significant enough for a lender credit to be issued in an amount to offset the closing costs.

What are my options for going with a shorter term? And will I need to have a new appraisal if I am only borrowing enough to pay off my loan plus closing costs?

A final consideration for those homeowners with significant equity in their homes is whether to take cash out from the refinance to do other things. Right now is a great time to take cash out to do home improvements, if you can find a contractor who is not up to their eyeballs with projects for people who have already jumped on the home improvement bandwagon.

If you have not looked at the benefits of refinancing your mortgage, give me a call. If you are confused about buying a home in this crazy market, give me a call. You may just find a way to better manage your mortgage obligation, or at the very least, be able to sleep better at night because you at least looked at options when rates were 2.5%, or lower.

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



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#### **Building Permits**

Shane and Courtney Hansley, 10919 Miller Road, Denton, Deck.

Noel J. Johnson, 23350 Grove Road, Preston, Renovation.

Brandon C. and Mary A. Butler, 26160 Boyce Mill Rd, Greensboro, Pole Bldg.

Christopher II, and Michelle L. Herold, 22845 Peaviner Road, Ridgely, Solar Energy System.

Grainne & Robert Levine, 15204 Jarrell Road, Goldsboro, Fireplace.

Kirk A. and Donna M. Marks, Parcel #0607016654, Agricultural Building.

Robert W. and Virginia L. Pinder, 25609 Goldsboro Road, Henderson, Pole Building.

Jo Ann Carlson, 10870 Collinswood Drive, Denton, New Home.

Kenneth Darrick Long, 26778 Whiteleysburg Road, Greensboro, New Home.

Michael Hamilton Little, 7558 American Corner Rd, Preston, Pole Building

Norman Franklin Sova and Josephine A. Grant, 8105 Haven Street, Denton, Renovation.

P&R Properties, LLC, 2792 Veterans Drive, Federalsburg, Renovation.

Kevin S. Harding, 28268 Bridgeville Road, Federalsburg, Ag. Building.

Michael and Marcia Sprankle, 14022 Drapers Mill Road, Greensboro, Deck.

Morris E. Sr. and Joanne M. Jones, 25865 Dogwood Road, Fireplace.

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Edward D. Jr. and Nancy L. Sparks, 23668 Sparks Road, Ridgely, Agricultural Building.

Jeremy C. and Amanda L. Brown, 6216 Laurel Grove Road, Denton, Pole Building.

Gannon and Hester Lyons, 5835 Newton Road, Preston, Ag. Building.

Matthew and Jacob Luckett, 15764 Meeks Road, Goldsboro, Shed.

Armand Floyd and Ann Mary R. Boschi, 6399 Harmony Road, Preston, Remodel / Renovation.

Viola H. Wood and Matthew James Hutchins, 25308 Towers Road, Denton, Pole Building.

Patricia L. and Glenn F. Focht, 15151 Oakland Road, Goldsboro, Carport.

James M. and Ginger Costa, 4171 White Road, Federalsburg, Foundation.

Brett Walk, 11410 Central Avenue, Ridgely, Pole Building.

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#### New Chesapeake Agriculture Innovation Center Announces Board Members, Plans for the Future

Mike Thielke, Eastern Shore Entrepreneurship Center (ESEC) Executive Director, recently announced the members of the Advisory Board that will work with the newly-established Chesapeake Agriculture Innovation Center (CAIC), a new program of ESEC's F3 Tech initiative.

"We are proud that CAIC has attracted the attention and interest of such a distinguished and accomplished group of people involved in Maryland and Delaware's agricultural industry," Thielke said. "I look forward to working with them to accomplish CAIC's long-term goal of creating a 'national hub' for developing innovation and new technologies in agriculture and aquaculture."

The new Board members are Nikko Brady, Delaware Department of Agriculture; Charlotte Davis, Maryland Department of Agriculture; Holly Porter, Delmarva Chicken Association; Andrew Rose, MidAtlantic Farm Credit; Lindsay Thompson, Maryland Grain Producers Utilization Board; John Torres, Maryland Farm Bureau; Shelby Watson-Hampton, Southern Maryland Agricultural Development Corporation;



Donald Webster, Maryland Aquaculture Coordinating Council; Richard Wilkins, Delaware Farm Bureau; Roxanne Wolf, Shore Gourmet.

CAIC was established in late 2020 by a two-year, \$470,800 grant from the U.S. Department of Agriculture. CAIC will allow the F3 Tech initiative to expand its focus on food technology, one of its three components – the other two focuses are farm (agtech) and fish (aquatech).

Thielke has scheduled an Advisory Board meeting for the first week in February to discuss implementation of CAIC's programming that will focus on value-added producers – farmers and food businesses that turn commodities into products.

The Board also will plan for CAIC's activities to establish the services, including mentorship services, that the Center will provide for its constituency. "We will elevate the level of technical assistance that typically has been available to valueadded producers," Thielke said.

#### Shore Gourmet's Roxanne Wolf Brings a Comprehensive View of Value-Added Production to CAIC Advisory Board

#### by Muphen R. Whitney

Shore Gourmet's Roxanne Wolf readily signed on when she was conscripted by her sister Beth Brewster to leave her pharmaceutical position and take a position providing services to value-added food producers.

"I want to work to create healthy and economically stable families of fishermen and farmers and to provide services to as many value-added producers as possible," Wolf said recently.

Wolf's position with Shore Gourmet offers her a broad view of the value-added producer community. Shore Gourmet offers a food take-out service, a market stocked with local products, and a community kitchen available to value-added producers. From this vantage point it did not take Wolf long to discover a very prevalent problem within Maryland's agricultural sector.

"The industry is rife with silos," Wolf explained. "I am not a farmer or a fisherman, but it was easy to see the state of agriculture in this area and how the silo reality affects value-added producers."

Identifying this problem gave Wolf a basis for her interest in the Chesapeake Agricultural Innovation Center where she serves on the Advisory Board. She now has a way to leverage her expertise to provide an overall view of the needs of those involved in agriculture and aquaculture in Maryland and Delaware.

"Everyone's goal is the same," Wolf explains. "We need to bring together academia, government agencies, non-governmental agencies, and the private sector to break down the silos."

"The Ag Innovation Center can provide the critical mass for doing this. They can bring together all the resources people need – especially the technology. Currently this industry does not take full advantage of the technology available to it. CAIC can help change that."

Shore Gourmet is on the Web at shoregourmetmarket.com. They are located in the Caroline Schoolhouse in Denton. Hours,

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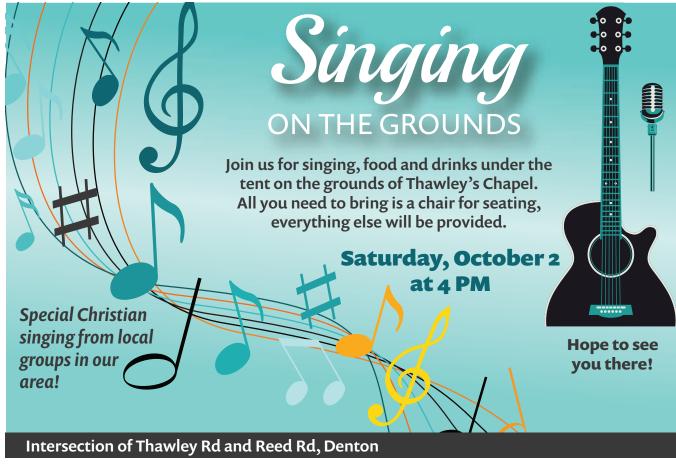
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#### Marriage Licenses

Marcia Aparecida, 54, Newark, NJ and James Robert Martin, 57, Denton

Stephanie Marie Kemper, 30, Easton and Wade Alan Harvey, 31, Greensboro

Chris Noel Bell, 53, Federalsburg and Mark Allen Jones, 62, Federalsburg

Haven Elesha Craig, 19, Smyrna, DE and Andrew Christopher Robertson, 20, Dover, DE

Helen Maria King, 23, Church Hill and Erik Anthony Knower, 24, Waldorf

Olivia Anne Cloud, 28, Hebron and Logan Zachary Leigh, 28, same

Isa Rececca Chaney Bacorn, 26, Goldsboro and Kyle Wayne Crossley, 26, Sudlersville

Savannah Paige Dadds, 23, Ridgely and Austin Alexander Dumas, 23, same

Kali Rebekah Bixler, 30, Dagsboro, DE and Steven David Gregson, 31, same

Bobbi Jo-Ann Born, 41, Glen Burnie and Frank Milton Garrison, 45, Denton

Angela Marie Greene, 39, Federalsburg and Tyrone Lamar Dickerson, 39, same

Ashley Nicole Catterton, 33, Denton and Charles Edward Keen, Jr., 33, same

Sandra Ivett Roman, 60, Denton and Rigoberto Sostre Pagan, 58, same Christina Noel Robinson, 42, Greensboro and Randy Darnell Robinson, Sr. 47, same

Michele Rena Whitaker, 54, Ridgely and Eriberto Gonzales, 56, same

Ysemaelite Saint Louis, 27, Federalsburg and Jameson Belus, 29, same

Christein Ruth Capel, 31, Henderson and Daniel David Palmatory, 39, same

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- Social Security card



## Library Corner



Caroline County Public Library www.carolib.org info@carolib.org 410-479-1343

#### by Jeanne Trice

## Check Out What's New at Your Library

#### New library hours begin on September 6th

#### **DENTON:**

Monday: 10 am - 6 pm Tuesday: 12 - 8 pm Wednesday: 10 am - 6 pm Thursday: 12 - 8 pm Friday: 10 am - 6 pm Saturday: 10 am - 2 pm

#### FEDERALSBURG:

Monday: 10 am - 2 pm and 3 - 6 pm Tuesday: 12 - 2 pm and 3 - 8 pm Wednesday: 10 am - 2 pm and 3 - 6 pm Thursday: 10 am - 2 pm and 3 - 6 pm

#### GREENSBORO:

Monday: 10 am - 2 pm and 3 - 6 pm Tuesday: 10 am - 2 pm and 3 - 6 pm Wednesday: 10 am -2 pm and 3-6 pm Thursday: 10 am - 2 pm and 3 - 6 pm

## Don't miss Community Appreciation Day at your library!

Come out and spend the day with us celebrating our 60th anniversary in style-with games, food, music and more!

The Juggling Hoffmans will make balloon animals while DJ Randy spins the tunes. Blue Monkey Street Tacos will be on hand with their amazing homemade tacos, nachos, and more. Register for "Chalk the Spot" and decorate a parking spot. Whichever spot gets the most votes wins!

Want to take the fun home with you? Show your support for the library and help us fund our renovations by buying raffle tickets, available at all three of our library locations. Visit our website for basket descriptions--our local businesses have donated some amazing prizes!

Saturday, September 18, 10 am-2 pm, Central Library, Denton

#### One Maryland, One Book: Read the book that all of Maryland is reading

This year's selection is *The Book of Delights* by Ross Gay, a collection of lyrical essays. Gay wrote one essay per day over a tumultuous year and took the time to find "delights" in his everyday life. Readers can look to Gay's collection as a guide to finding their own delights. Join one of our book groups to explore

this beautiful book.

Contact Jeanne Trice; jtrice@carolib.org, or 410-754-8397 for more information.

**Hooked on Books:** Tuesday, September 14 at 6:30 pm, Federalsburg Branch.

**Jeanne's Bookies:** Tuesday, September 21 at 1:00 pm, Federalsburg Branch.

**Tuesday Night Book Club**: Tuesday, September 21 at 6:30 pm, Central Library, Denton.

#### Chess Club is back!

Whether you're new to the game or an old pro, join us every Tuesday to play a few matches, learn new moves, and discuss strategy with our staff. All ages and experience levels welcome. Snacks served too!

Tuesdays in September, 4-5:30 pm, Central Library, Denton.

#### Among Us IRL

There's an Impostor among us! Come in after hours to complete tasks, try not to be sus, and find the impostor!

This program combines the fun of the indie video game with engaging in-person activities.

For ages 13-19; registration required. Register on our website or stop by the Denton library to sign up.

September 10, 6-8 pm, Central Library, Denton.

#### Storytime returns!

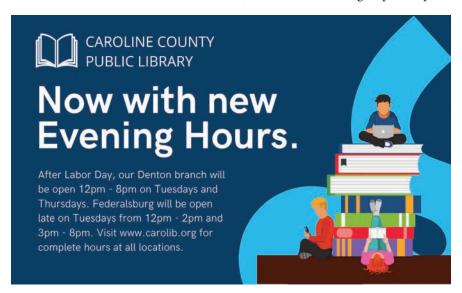
Join us for a weekly Storytime at both our Denton and Greensboro locations.

This program is designed for children birth to age 5 and their caregivers.

Wednesdays beginning September 15, 10:15 am, Central Library, Denton.

#### Federalsburg Movie Nights return!

Join us for a free series of recentlyreleased movies on the big screen! All



program. Win prizes and learn Spanish words in this traditional game that's similar to Bingo. All ages are welcome; registration is limited to 20 people for ease of play.

September 24, 4-6 pm, Central Library, Denton.

#### Federalsburg Movie Nights return!

Join us for a free series of recentlyreleased movies on the big screen! All ages are welcome. Snacks, drinks, and popcorn will be served. A drawing will be held to win a copy of the movie being shown.

September 24, October 22, and November 26, 6 pm, Federalsburg Branch.

#### **Paws for Reading**

Grigsby is back! Book a half hour slot to read to Grigsby, a trained service dog. This program helps kids improve their reading skills and eases the pressure of reading aloud.

Begins September 30; register for a time slot: 4 pm, 4:30 pm, 5 pm, or 5:30 pm, Central Library, Denton.

#### His Hope Haven at the Federalsburg and Greensboro Branches

Do you need assistance with services such as shelter, housing support, independent living skills, job searching and résumé writing, problem-solving and interpersonal skills? His Hope Haven staff visits our library Branches weekly to assist you!

Please call the His Hope Ministries Resource Center for more information at 443-448-7297.

Wednesdays, 10 am - 5 pm, Federalsburg Branch

Thursdays, 10 am-5 pm, Greensboro's North County Branch

#### VIRTUAL FUN AND LEARNING FOR KIDS AND TEENS

Discord for teens at the library

The library and its Teen Services and

### **CHRISTMAS TREE SALES**

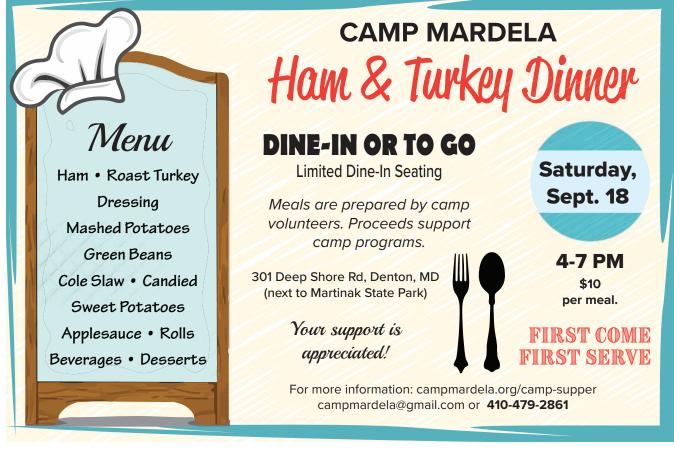
Christmas trees are arriving at the end of November, near Thanksgiving. Please keep us in mind when you are picking out your tree this



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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.

#### VIRTUAL PROGRAMS FOR ADULTS

#### Use Ancestry.com for free

You can access our Ancestry Library Edition free on our website from home through the end of 2021 with your Caroline County Public Library card.

Find it at www.carolib.org, click on "Online Resources", and choose "Featured Digital Collections". Scroll down to see Ancestry (and check out all the other great library resources on the page).

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

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

Bullocks Deli, Tenchi in Greensboro, and the Federalsburg Family Restaurant.

Enjoy a sweet treat and the sweet knowledge that you are helping your library! To join, visit carolineFOTL.com, or call 410-479-1343, Ext. 106 to receive your application in the mail.



#### **Upper Shore Genealogy**

The Upper Shore Genealogical Society of Maryland Research Center will be open from 9 am to 2 pm on the following dates: August 28; September 18, 25; October 2, 16, 23, 30; November 6, 20; December 4, 11. To arrange a special appointment at other times, please contact us by email at usgsmd@yahoo.com. The Center is located on the Denton/Greensboro Road, Rt. 313. Look for the sign with the flag.

## Choptank Fiber Bringing Broadband to the Eastern Shore

By Debbie Bowden, Director Caroline County Economic Development



The pandemic shined such a harsh light on the lack of access to broadband here – and elsewhere. For years, the County has made broadband a priority, but like all things, the lack of infrastructure and the price tag to solve the problem are huge.

We are fortunate to be the headquarters for a business that is doing something about the internet access problem – the community knows it as Choptank Electric Cooperative, and its new subsidiary, Choptank Fiber.

"Broadband" is defined generally as download speeds of up to 25 megabits per second and upload speeds of up to 3 megabits per second. These speeds and reliability are crucial operations, from downloading engineering plans to quickly doing a credit card transaction. More important than a technical definition of broadband is the answer to a practical question, "Can I access the internet and do my work quickly and effectively?"

Choptank Fiber's effort to bring broadband to the Eastern Shore started in earnest in 2018. I was fortunate enough to testify in Annapolis in support of legislative changes that could open the door to Choptank Fiber in 2019. Before COVID, the Choptank Electric Cooperative team and partners were espousing the benefits of fast, reliable internet to ensure access to health care and education, and economic vitality.

Then 2020 provided a real-life example of the importance of the internet. Everyone needed broadband everywhere – students, patients, workers, business owners. Shutting down buildings really showed how much we rely on reliable and fast connectivity.

Fortunately, the ball was rolling before March 2020, and Choptank Fiber is ready this year to leverage federal and state funds to get fiber in the ground.

Their work is happening quickly, and the best place to get information is on their website at Choptankfiber.com. On the website, click "Check Availability" and you are taken to a page where you can learn when Choptank Fiber will arrive in your neighborhood or business.

For updates on any future business support, please visit carolinebusiness.com, sign up for our newsletter, and follow Caroline County Economic Development on Facebook.

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

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#### Fiber Arts Center of the Eastern Shore Presents:

Priscilla Hodge Basic Sewing Class

Tuesdays, October 5 and 19, 10 am-2 pm. 4 hours for each class. \$40 for 2 sessions.

Objective: To develop basic machine sewing skills.

Age Limit: 16 years +. Maximum: 6 students

Class Description: Introduction to the wonderful world of sewing. Students will learn the basic parts of their sewing machines including how to thread their machine, wind a bobbin, change and insert a needle and change a presser foot. Students will also review where their controls are for stitch type, stitch width and length, if applicable.

Students must come with a working sewing machine with a manual. A manual can be downloaded for most machines from the internet. Please do so before class.

Students will make a pillowcase for the first session. The pillowcase kits will be available at class for a nominal cost. An apron will be made for the second session. Students will be told what type and how much fabric to buy for the second class.

#### Supply List For Session One. Oct. 5

- Working sewing machine with a manual
- FABRIC: Pre-washed and ironed

100% cotton woven fabric-3 coordinating colors. You will be buying enough to allow for normal shrinkage when prewashed and ironed before class. 7/8 yard for pillowcase body; ½ yard for pillowcase cuff &1/8 yard for accent strip. 100% cotton fabrics should be 42-45 inches wide • If you would like to make two pillowcases, please buy: 1½ yards for body of two pillowcases; 7/8 yard for pillowcase cuff; ¼ yard for pillowcases' accent strips

- PLEASE PREWASH and IRON your 100% woven Cotton fabric BEFORE class. Ask a salesperson in the fabric store for 100% woven cotton fabric. Quilting fabric is perfect as long as it is 100% cotton.
- THREAD: Please buy coordinating thread for pillowcase.
   None of the thread will show when finished. Prefer Gutterman Thread 100% cotton.
- Scissors, rotary cutter with sharp blade
- 6 x 24 inch clear ruler
- 80/12 Universal Schmetz needle pack or 80/12 needle that works in your sewing machine for woven fabric

#### Supply List for Session 2

- Working Sewing Machine with manual, apron pattern (bought at first session)
- FABRIC for APRON: Pre-washed and ironed 100% woven cotton (will talk about amount at first session). Pre-washed and ironed coordinating 100% cotton fabric for lining (will talk about amount at first session)
- THREAD: Coordinating thread for apron (Prefer 100% cotton Gutterman thread.)
- Scissors and rotary cutter with sharp blade
- 80/12 Schmetz Universal needle pack

 Additional Kit or Other Fees for Student: Cost for machine needle if student didn't bring one or one breaks. Thread, if students do not supply it. Apron pattern to be purchased at first session for \$2.

## Baltimore Country Cousin Quilt Wall-hanging Class

Come join us for a lovely quilt adventure at the Fiber Arts Center! In this class we will be focusing on the hand applique techniques to render four beautiful quilt blocks to make a wonderful quilted wall-hanging. Each month we will construct a block and learn how to applique stems, flowers, circles and more. You will become quite adept at appliqueing lovely designs! Contact instructor, Kay Butler for further questions at 410-829-5136 or email: quilts4kay@aol.com.

October 9, November 13, December 4, January 8, 2022

Cost: \$60. Time: 10-2

### **Baltimore Country Cousin Fabric Requirements**

Each block in the quilt wall-hanging is 16" square. We will be focusing on 4 blocks for this class and will feature a block each month.

- Background: 2 yards of cream or white tone on tone prints
- Border: 1 ½ yard
- Green for stems and leaves: 4-5 fat quarters. I use five different greens in medium to dark values



#### **Aaron's Place**

Caroline County's Community Resource Center is located at the home of the former Wesleyan Center in Denton.

We offer food assistance, housing assistance, utility assistance, senior classes, clothing and furniture needs, working on youth programs, music programs and a soup kitchen for all. There is a lot of wonderful and new things coming to this center.

If you are in need of assistance, please call 443-243-5906 or 410-479-5237 or email at aaronsplace28@gmail. com. The address is 401 Aldersgate D., Denton, MD 21629.

#### **FOOD PANTRY**

**Aaron's Place - Food Pantry** 401 Aldersgate Drive, Denton Tues - Wed - 9 AM to 2 PM

Aaron's Place 11 Food Pantry 435 Main Street, Goldsboro Sunday: Produce Day 1- 4 PM Wednesday: Pantry Day 10 AM - 1 PM

### **Living Waters Assembly -** Food Pantry

9058 Double Hills Road, Denton Wednesday 7 PM - 8 PM

#### Civic League Building - Food Pantry

3439 Laurel Grove Rd, Federalsburg Wednesday 4-6 PM

Please call 443-243-5906 if any questions.

Aaron's Place is in need of volunteers. If you would like to support a community food pantry, please contact Cheryl Beulah at 443-243-5906.

- and ranging in color from yellow greens to dark hunter greens.
- Red for flowers, hearts, and details: a couple of far quarters or scraps.
- Yellow for flowers and details: a couple of fat quarters or scraps.
- Blue for vases, flowers and details: a couple of fat quarters
- Pink for flowers and details: a couple of fat quarters

#### **Class Supplies:**

- Blue water soluble pen (you can find these in Walmart)
- Pencil

- Applique Pins
- Embroidery fabric scissors
- Applique Needles or Sharps #10
- White quilting thread (we'll use for basting)
- Matching thread for leaves, flowers, basket, etc.
- Optional: light box (I'll have one available)
- Painters tape (I'll be happy to share mine)



## Do you need assistance with any of these community resources?

- Writing resumes
- Finding a job
- Education support- GED, college
- Shelter
- Eviction prevention
- Rapid rehousing services
- Independent living skills
- Learning about finances
- Connections with healthcare
- Local clothing & food resources
- Assisting with applying for gov. assistance



## We are here to help!

OPEN, 10 AM TO 5 PM

Wednesdays at the library in Federalsburg, MD.

123 Morris Avenue, Federalsburg MD, 21632

Thursdays at MRDC in Greensboro, MD.

101 Cedar Lane, Greensboro MD, 21639



For more information please contact the resource center at 443-448-7297



September is National Recovery Month, the month when courthouses are lit purple, vigils and awareness events are held, and newspapers run articles about the opioid epidemic that's been plaguing our country and putting a strain on law enforcement, government resources and families. We read and hear so much about heroin and the opioid epidemic that we frequently forget about the dangers of that legal substance known as alcohol.

According to the National Council on Alcoholism and Drug Dependence (NCADD), alcohol is the most abused addictive substance in America. More than 7 million children live with at least one parent who suffers from alcoholism. It has a significant impact on many families, and especially the children, because it can interfere with the parent's ability to meet their children's basic needs. From being emotionally and physically unavailable, to having violent outbursts or spending the family's income on alcohol rather than food, clothing, housing and healthcare, alcohol use can deprive a child and the family of their basic needs. Simply put, alcohol is frequently the root of what tears families apart.

Most parents do not intend to neglect their children. But when the child's basic needs aren't met, the child welfare system will intervene, investigate the situation, and remove children from potentially dangerous situations to ensure the child's safety and prevent further neglect. The child may be temporarily placed in a foster home or with relatives who are willing to step in.

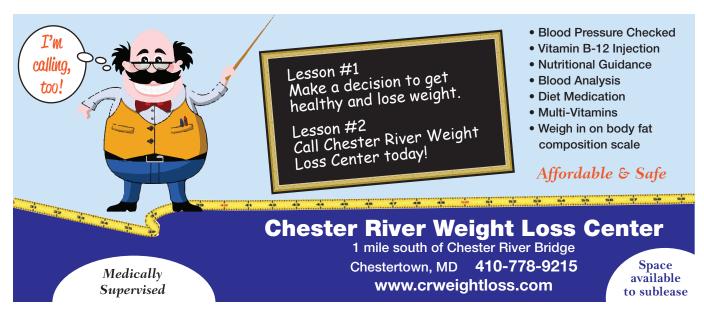
At CASA of Caroline, the goal is to keep families together and support reunification efforts for those who've been separated for the temporary safety and well-being of the children. "Hopefully we can encourage parents to take necessary steps toward recovery so they can be reunited with their kids" says Shelly Kulp, Executive Director at CASA of Caroline. "Parenting can be challenging for everyone at times. It's important that parents understand we want to see them succeed. We want families to be together and it's OK if the parents need outside support."

According to Leah Parrack, Community Liaison with Sun Behavioral in Georgetown, DE, "Many times, parents are afraid to seek help because they're afraid that if they admit they have a problem, their children will automatically be taken away. In reality, parents who seek treatment stand a much greater chance of keeping their family together



and building healthy relationships." She stresses the importance of all family members taking the time to heal from traumas, both past and present, saying, "Our goal at Sun is to make sure they heal as individuals and as families so the end result is that all the pieces of their family are put back together."

Many parents who've temporarily lost custody are reeling with their own pain. Ms. Kulp says, "We want to help parents understand that their children's removal and placement in foster care are temporary supports to help them through a difficult time. And our CASA volunteers who are assigned to their children are just another added layer of protection for these kids. Sometimes the CASA volunteer is the only consistent adult in their lives while their parents work to get back on track. We all want what's in the best interest of the children so that all kids have the opportunity to thrive."



Parents whose children are removed from their care must meet certain requirements before reunification can happen. Despite these requirements, the number of parents who receive and/or complete treatment is low. "It's important that people who are struggling with alcohol or other substances don't get to where it's too late", says Ms. Parrack. Agencies like Sun Behavioral offer resources like free alcohol and drug telehealth assessments, inpatient and outpatient treatment services, family counseling, and Mommy & Me groups. The Department of Social Services offers resources such as parenting classes and support groups.

While access to services and resources in a rural community like Caroline County can be difficult, it doesn't have to be the deciding barrier. Sun Behavioral offers rides to their inpatient treatment facility. Many folks who attend AA or NA will offer rides to meetings. DSS can offer options too – it's just reaching out and asking! "At CASA, we're always rooting for the parents to succeed. I'm thrilled every time I read an update that reports the parents are meeting their goals for reunification," said Ms. Kulp.

She and Ms. Parrack agree that reaching out is the greatest first step for you and your children. "It's OK to get help because in the end, you're keeping your family together and teaching your children about strength and resilience," said Parrack. Ms. Kulp added, "By seeking help, you become a positive role model for your children. And while you take the time you need, our volunteers will be advocating for your children's best interests."

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.



## 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.

#### **Ridgely Rails Legacy**

By Rebekah Colburn

A town so small that it doesn't have a single traffic light might not seem like a worthy setting for a novel, but as an author with a vivid imagination and a love of history, I found Ridgely, Maryland, perfect for my generational small-town-America series.

I didn't grow up on the Eastern Shore, but my father did and we often came here to visit family. Some of my earliest memories are of riding in the old station wagon across a great expanse of water on the narrow road which spanned it. I usually had my nose in a book, so my mother would make sure that I didn't miss it. I would peer out the window at the waves far below as we traveled across the two-lane bridge to the other side of the Chesapeake Bay, where we would enter what seemed like another world. The land was flat and once the water had faded from view, the roads were lined with fields and pastures interspersed with towns that captured my young mind with their Victorian architecture and fading glory.

As an adult, I had the opportunity to move into such a town and into just such a house as I had always dreamed. (Little did I imagine I would one day marry a local resident and historian!) It inspired me to learn all I could about Ridgely and to use it as the background for my next series. This was achieved thanks to a gentleman who saw the value of his hometown and captured as much of its history as he could through old newspapers and interviews with senior citizens and compiled them into booklets. Tommy Rampmeyer's collection was an invaluable resource to me as I researched the town's history and development through the years.

The town of Ridgely didn't come into being until 1867 when farmland owned by Thomas Bell and the Reverend Greenbury W. Ridgely was purchased by the Maryland and Baltimore Land Association. They mapped out their plans for a grand city which would boast wide boulevards, beautiful parks, prosperous factories and stores, and which would sprawl as far as the Choptank River, with busy docks and a successful shipyard.

This "dream city" died, however, when the Land Association went bankrupt within its first year. Ridgely consisted of only four buildings, including a railroad station, hotel, and two private residences. One of these was owned by James K. Saulsbury and was known as the "Ridgely House." Today, it serves as the Town Hall building.

Ridgely would have remained no more than a crossroads on a map if not for the railroad. Lots were sold at public auction, the surrounding area was settled by farmers, and an economy based on crop production was established. Strawberries, peaches, huckleberries, vegetables, eggs, and poultry were shipped out to be sold in larger towns and cities throughout the Eastern Seaboard. The Ridgely train station became a bustling center of business.

Many towns on the Eastern Shore which are now rundown or mere stopping points on the way to somewhere else flourished during this age, when commerce depended on riverways and railroads. Thus, as a tribute to its roots—memorialized by the train station museum in the center of town—I named my series "The Ridgely Rails Legacy."

This series chronicles the growth of the town as it follows three generations of women. The first is Ella Mae, a young woman who grew up on a farm just outside of town in the late 1800s. The second book in the series picks up with her daughter Sophie in 1915, when the United States is inching closer to The Great War. The third book concludes with Gloria, Ella Mae's granddaughter, who experiences World War Two on the homefront. Each woman must face the unique obstacles of her era while holding on to her faith, to family, and to the men they love.



A sweeping saga following three generations of women through the most dynamic and rapidly changing times in American history, The Ridgely Rails Legacy series is also rich with local history and bound to be appreciated by both Caroline County residents and fans of historical fiction/romance.

#### Book 1: Where This Road Ends

1895--Ella Mae Hutchins knows exactly what she wants from life. Getting it turns out to be much harder than she expects. She has only two dreams: to marry Daniel Evans and to become a successful novelist. When neither dream seems achievable, she sets out to build a life without either.

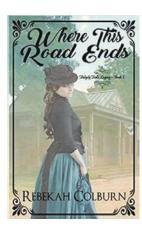
#### Book 2: Along the Way

1915--Sophie is a teenager when the United States joins the Great War and mandatory conscription is enacted. All her dreams hang in the balance when her fiancé is drafted and sent to France to fight in the trenches.

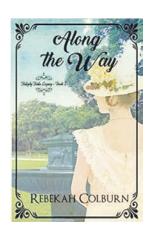
#### **Book 3:** A Passing Mist

1943--After the United States enters World War Two, Gloria joins the Women's Army Auxiliary Corps in hopes of adventure. Her escape is short-lived, however, and duty calls her back to the family farm—but returning to Ridgely means facing memories she'd rather

leave behind. As she struggles to make peace with her past, a new challenge arises. German POWs are hired to help work the farm. Gloria never imagined she would find love again, and certainly not with a man on the wrong side of the war.











## Bitcoin: Investing or Speculating?

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

any people have decided that bitcoin is the next big thing – and they are backing up their enthusiasm with dollars. Should you, too, consider putting money into bitcoin or other cryptocurrencies?

First of all, keep in mind an essential piece of financial advice: Don't invest in something you don't understand. And bitcoin is not easily understandable. There's no physical bitcoin, nor is it backed by a bank or government. It's a digital currency, used for transactions on a decentralized network of computers. The market's demand for bitcoin largely determines its price, though other factors are also involved.

And this price can vary widely. Since bitcoin was introduced in 2009, it has gone through periods of enormous gains and precipitous declines. Its short history has reminded market watchers of the bursting of the "dot.com" bubble in 2000 and the housing market bubble in 2007. These results have raised the following question about purchasing bitcoin: Is it investing or speculating?

Feeling like you paid too much in taxes this year?

Contact your financial advisor today to learn about investing strategies that could benefit you.

Ann M Jacobs
Financial Advisor
105 Franklin St
Denton, MD 21629-1207
410-479-0271

Edward Jones
MAKING SENSE OF INVESTING

There's a big difference between the two. Speculators engage in risky transactions with the hope of profiting from short-term price fluctuations in various financial vehicles. Investors, on the other hand, stick with these practices:

- They follow a long-term strategy. Real investors follow a long-term strategy based on their goals, risk tolerance and time horizon. Generally speaking, long-term investors don't do a lot of buying and selling, saving on fees and potential taxes. But this "buy and hold" approach doesn't mean investors put their portfolios on autopilot. Instead, they review their portfolios at least once a year to make sure their investment mix is still appropriate for their needs.
- They focus on quality. Long-term investors stay away from the flashier and riskier financial instruments. Instead, these investors seek quality. When they're considering stocks, for example, they look for companies with solid fundamentals, including strong management teams, competitive products and services, and business plans that bode well for the future. When they buy bonds, they seek those with high credit ratings issued by the independent rating agencies. Focusing on quality doesn't yield quick results, but it can instill confidence in one's investment choices.
- They diversify their holdings. If a downturn in the financial markets affects one type of asset particularly hard, and your portfolio contains a high concentration of that asset, your financial strategy could be jeopardized.
   Long-term investors reduce this risk by owning a variety of investments. While diversification can't guarantee profits or protect against all losses, it can help reduce the impact of market volatility on your portfolio.

And here's one more difference between investors and speculators: track record. Investors put their money into companies that provide tangible goods and services, and these companies have historically grown with the overall economy. Stocks and bonds are established investment vehicles with well-defined and regulated markets. Consequently, investors can assume a certain degree of predictability, though, of course, stock prices will always fluctuate in the short term and there are no guarantees against loss of principal. Cryptocurrencies, on the other hand, are relatively new, largely unpredictable, and will likely face increased regulation in the future, with the ultimate risk being an outright ban by some governments.

You work hard for your money – so think carefully about how you can best put it to use to help you reach your lifetime goals.

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



## Your Chamber at Work

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

September brings a lot of change and fun for all! Here are a few things we are working on at the Chamber....

We had the pleasure of having Sara Rich, President and CEO of Choptank Community Health Systems as our Chamber Chat podcast guest recently. We learned a lot about the innovative work Choptank Community Health is offering to us throughout the region. If you would like to listen visit our YouTube channel or visit our website!

Our Small Business Academy continues with Networking hybrid style! Set for September 8, this will be an open forum for all attending to share their best networking tips to keep your business growing, in person or virtually! This class is free for both members and non-members. Join us by visiting our website at www.carolinechamber.org/events.

In September we will host a dinner in place of the **Care in Action Day**. We will share all the details on the Chamber website. If you or your business/co-workers would like to volunteer your time or wish to join us, please email us at info@carolinechamber.org.

Please join JZ Farms for their **Fall Festival season**. New members of the chamber we are excited to share their information. They will open on September 18th!

Here are a few things to note:

Hours are as follows: Thursdays thru Sundays 10 am-5 pm until October 31st. The fee to enter will be \$8 per person and those two and under are free. Activities include a ten acre engineered corn maze, pumpkin patch, combine slide, tire playground, two jumping pillows, trikes, rubber duck races, \*paintball and many more family friendly activities. You can find out more by calling them at 443-786-7183 or visit www.jz-farms.com. You can also find them on Faceboook: https://www.facebook.com/JZFarms1 \*=Extra cost

#### Mactoberfest 2021

Our third Mac and Cheese Festival/ Competition is set for October 30 from 11 am - 4 pm at the 4- H Park in Denton! Cost is \$10 for adults and \$5 for kids 12 and under. We have a great line up of chefs and vendors. We hope you will come out and join us for axe throwing, cupcakes, games, DJ and alpacas! Kelly Distributors beer truck will be there with cider, a craft beer, Bud Light and Bud Light Seltzers. It's going to be a gouda time!

Thank you for your continued support of the Caroline County Chamber!!



## Caroline County Farm Bureau Awards 2021 Scholarships

Caroline County Farm Bureau recently announced their 2021 scholarship winners. Five graduating seniors were selected to receive \$1,000 each. The winners are: Emma Carmean (past Miss Caroline Farm Bureau) who will be attending William Penn University with a major in music performance. She was also recruited to be on the women's wrestling team. Gillian Cheezum will be attending Lebanon Valley College majoring in music. Mitchell Willoughby will be attending Chesapeake College with a major in computer science. Will Turner will be at Delaware Technical Community College with a major in Agricultural Business and Caroline Carmean (no relation to Emma Carmean) will attend the University of Maryland with a major in Business Analytics and Operations Management.

Normally, the scholarships are presented at the Farm Bureau annual picnic in July, but was cancelled with restrictions on large gatherings due to the coronavirus pandemic. Farm Bureau Scholarship Chairman, John Saathoff, wished all the winners a successful college experience and career. He also noted how all the winners come from families with a rich tradition in Caroline county agriculture.



Winners with parents: Greg Turner, Will Turner, Beth Carmean, Emma Carmean, Gillian Cheezum, Christina Cheezum, Mithchell Willoughby and David Willoughby.



Left to right; Will Turner, Emma Carmean, Gillian Cheezum and Mitchell Willoughby



Left to right: John Saathoff and Caroline Carmean



As the later phases of our Delmarva summer begin to blend into the first portions of our fall season here on the Peninsula, the members of the Marydel Lions Club are looking forward to resuming more of our normal activities. The next large project is the resumption of our very popular BBQ Chicken Dinner and 'World Famous Funnel Cake' Event on Saturday, October 9, at State Line Gas in Marydel from 9:30 am to Noon.

This particular event will be a STOP, ORDER, PAY, GRAB 'N GO activity for both the Chicken BBQ Dinners and the Funnel Cakes. Each BBQ Chicken Dinner will include a one-half, full sized 'Eastern Shore Style' BBQ Chicken, Baked Beans, Apple Sauce, Dinner Roll, and Beverage. The Club's 2022 Weather, Gardening And Outdoor Calendar will be available for sale as well. Look for our Club's Ad in the October Issue of the Caroline Review.

We trust and hope that we have a 'sell out' event since this activity and the

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 or call/text 410-924-7402.

several other upcoming fundraising activities are the only way that we have to raise funds for our Club's projects and programs that serve the children, youth, families, adults and seniors in our service area of Northern Caroline County, Southeastern Queen Anne County in Maryland and a major western portion of Delaware's Kent County. And, please know that per Lions Clubs International regulations, 100% of all of the monies raised at our Club's activities is returned to all of the folks, families and communities that we serve through our Club's programs and projects.

Our Club's membership meetings are held the first Tuesday of each month at the Marydel Community Hall beginning at 7 pm, while our monthly dinner meetings will commence at 6:30 pm on the second Tuesday in the dinning room of the Marydel Volunteer Fire Company.

Should you feel led to seek more information about becoming a member of the Marydel Lions Club all you need to do is contact Terry Higgins at terryhiggins38@outlook.com or call 302-492-3354 or 302-363-5823. Remember 'We Serve' as Lions because 'We Care, We Help and We Accomplish!'



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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:

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

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.

## Events at Tuckahoe and Martinak State Parks

As the season begins to cool, and Covid rates begin to climb, getting outside can help keep us healthy mentally, physically, and emotionally. Martinak and Tuckahoe State Parks Healthy Parks, Healthy People in conjunction with local partners have a variety of no to low cost programs from exercise programs to music or art. Think about joining one or several of these programs.

### **Events**

Music in the Park: On Sunday, September 5, at 6 PM at the Martinak State Park Amphitheater a free concert will be held. Penny Pistolero, an alternative country and cow punk band from Maryland's Eastern Shore, will perform.

Art Reception: Rob Brownlee-Tomasso's Eastern Shore landscapes are action packed and eye grabbing. For his show, Natural Constructs, on view August 31 through October 30, this Denton artist painted bold, colorful scenes inspired by his hiking and birding visits to the woods, marshes, bays, and ocean in both Maryland and Delaware, but these landscapes aren't just pretty scenes. Bristling with compressed energy and startling perspective, they are painted on large, angular shaped canvases textured with local earth and sand and often sporting sticks, hardware, or other found objects.

There will be a reception to meet the artist on Saturday, September 11 from 3 to 5 PM at Adkins Arboretum.

**Music in the Forest:** Saturday, September 25 from 2 to 4 PM at Adkins Arboretum. Area musicians performing throughout the forest. Presented in partnership with Chestertown's National Music Festival.

**Outdoor Movie Night:** Outdoor Movie Night sponsored by the YMCA, Saturday September 25, 7:30-9 pm, Federalsburg Marina.

### Walks and Hikes

Senior Walk: Meet at the Martinak State Park Office at 10:30 AM on Thursdays for a guided walk on 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 afternoons at 4 PM. Meet at the Martinak State Park Office to begin your guided walk challenge and meet others.

Fitness Steps: Meet at the Martinak State Park Nature Center on Tuesday at 4 PM and on Thursday at 9 AM for a two mile brisk walk that includes body weight exercises and resistance bands. Guaranteed to shape your legs and arms!

**First Saturday Guided Walk:** Discover native habitats as you walk at Adkins Arboretum on September 4 at 10 AM. Registration is required. Call 410-634-2847.

**Bird Walk:** Join Wayne Bell on a guided bird walk through the Adkins Arboretum's forest and meadows on Saturday, September 4. Many of these birds are colorful and full of song! Meet Wayne in the parking lot at 8 AM Call 410-634-2847 to register. The cost is \$5.

Explore Your Park: Meet at the Tuckahoe State Park Office on Friday, September 24 at 9 AM for a three mile guided walk. Explore the various plants and trees along the way.

### Yoga

AM and PM Stretch: Meet at Martinak State Park Amphitheatre on Tuesday evenings at 6 PM for a relaxing stretch and Thursday mornings for an energetic practice at 8 AM. Both sessions are designed to improve your flexibility, core development, and balance through exercises and yoga. Please bring a yoga mat or towel.

## NCHS CLASS OF 1966 55<sup>th</sup> Reunion

\$10 per person

Sat., September 18, 2021 3 PM

Towers Family
Historical Museum
26299 Sennett Road, Denton

### **Contact:**

Darlene Stubbs Zlock drzlock@hotmail.com 302-382-2384 33144 W. Dorchester St., Lewes, DE 19958

### drive through pick up



## RUTRIZEM DE



### Saturday, September 11 | Noon until...

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

For more information, contact:

Karen at 302-222-2541 (call or text), karenstubbs93@gmail.com or George at 443-786-0871 (call or text) or gbradleyd17@gmail.com

Burrsville Ruritan Club, Inc. • 1 Ruritan Road, Denton

### Tuckahoe Equestrian Center

TEC at Tuckahoe State Park, 619 Crouse Mill Rd has miles of riding trails, arena, clubhouse, monthly events, and camping with your horse (T.E.C. Members only). See our website: www.TuckahoeEquestrianCenter.com for event details. For information call Stacy at 410-634-2130.

### Cycling

**Cruiser Cycling:** Borrow bikes from the Martinak State Park Nature Center on Tuesdays at 5 PM and Thursdays at 11:30 AM for an easy guided ride through the park and nearby low traffic roads.

**Pedal Power:** Cycle ten miles on roads near the parks. Meet at the Martinak State Park Office on Wednesday, September 8 and 22 at 5 PM and on September 1, 15, and 29 at the Tuckahoe State Park Lake Parking Lot. Helmet required and lights suggested. This guided ride is for beginner road riders. Average speed is 10 mph.

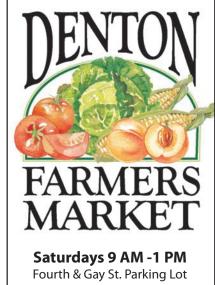
**Caroline Cycles:** Western Maryland Rail Trail and C&O multi-trail trip for cyclists who have participated in park cycling programs.

### **Craft and Art**

**Yarning at the Arboretum:** Join us for Yarning at the Adkins Arboretum on Wednesday, September 8 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 https://go.activecalendar.com/doit-md/?&ql=y&search=y Or https://www.carolinemd.org/141/Recreation-Parks or like us on Facebook at Caroline County Recreation and Parks.

For more information, call 410-820-1668 or email karen.gianninoto@maryland.gov.



Continues Through 2<sup>nd</sup>

Continues Through 2<sup>nd</sup>
Weekend in October

NOTE: NO MARKET ON SEPT. 4, LABOR DAY WEEKEND





## COMPLETE AUTO AND TRUCK SERVICE SHOP

Monday-Friday 7:45- 5:30 Rt. 480, Ridgely, MD 410-634-1166

Our goal is to offer the best services available at affordable prices to get you back on the road in no time.

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• Computer Diagnostic Evaluations • 30, 60, 90 & 120 Mile Scheduled Maintenance • New and Rebuilt Engines •

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### **Recreation & Parks**

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

Fresh off spending the 32nd annual Summerfest Under the Stars, we're excited to rollout our full slate of fall programming. Be on the lookout for our full Fall Program & Activities Guide, including information about youth basketball and indoor soccer, as well as special events such as Turkey Trot, in late September or early October.

A link to program registration and facility rentals is always available online at www.carolinerecreation.org, and for programming updates follow us at www.facebook.com/CCRecAndParks.

### **Beginner Pickleball Lessons**

What is Pickleball? Come learn the fastest growing sport in America. Perfect if you don't have any experience or if you've played before but aren't as comfortable with the rules and other aspects of the game. IPTPA 1 Mace Davis, Caroline County Ambassador, will start with the fundamentals and move your group forward at its own pace. Lessons are limited to just four participants to maximize your individual attention and play time.

18+ yrs, Tuesday or Saturday, 9/14 - 9/28 (all dates individual), 6:15 - 7:15 pm, Fretterd Community Center, Gym, \$39 each date.

### Tiger Cubs 1

Introduction to Karate through exercises and games. Learn this ancient martial art and improve self-confidence and self-respect, build character, body dynamics and physical fitness. Make new friends and have fun. Instruction includes warm-up, basic techniques, and kata/forms under the direction of Sensei Karine Ireland. Youth classes require an attendance minimum for belt-testing advancement. No experience required.

- 5 8 yrs, Mondays, 9/13 12/13, 6:15 6:45 PM, Fretterd Community Center, Gym, \$59 (No class 11/22)
- 5 8 yrs, Thursdays, 9/16 12/16, 6:15 6:45 PM, Fretterd Community Center, Gym, \$59 (No class 11/25)

### Tiger Cubs 2

Karate through exercise and games. Participants may be younger than 8 years old if they have already earned a white belt with yellow stripe. Learn more about this ancient martial art and further improve self-confidence and self-respect, build character, body dynamics and physical fitness. Make new friends and have fun. Instruction includes warm-up, intermediate karate techniques, kata/forms, and sparring under the direction of Sensei Karine Ireland. Youth classes require an attendance minimum for belt-testing and advancement.

8 - 12 yrs, Mondays, 9/13 - 12/13, 7 - 8 PM, Fretterd Community Center, Gym, \$69 (No class 11/22)

8 - 12 yrs, Thursdays, 9/16 - 12/16, 7 - 8 PM, Fretterd Community Center, Gym, \$69 (No class 11/25)

## Beginner/Advanced Shotokan Karate

Accelerate skill development with focused instruction and interaction with beginning and advanced students. Participants younger than 12 years old must have a special invitation from the Sensei. Instruction includes warm-up, basic karate techniques, kata/forms, and sparring and self-defense under the direction of Sensei Roger Price. Belt testing and advancement requires attendance minimum.

12 yrs & up, Mondays & Thursdays, 9/13 - 12/16, 7:00 - 8:15 PM, Fretterd Community Center, Gym, \$135 (No class 11/22 & 11/25).

Parents – do you want to take Karate alongside your child but are only interested in participating once a week during their class? Contact our office for a one-day Beginner/Advanced option at a reduced cost or register online and receive the discount during checkout.

### **Open Gym Advanced Volleyball**

Ready for some competition? Come out and join the fun. High energy group of adults. Must have previous volleyball experience.

18+ yrs, Fridays, 9/17 - 12/17, 6 - 8 pm, Fretterd Community Center, Gym, \$4 at the door (no class 11/26).

### Open Gym Basketball

Up for some good competition? Come out and join the has-been, should have been or could have been for two hours of full court basketball!

18+ yrs (out of high school), Wednesdays, 10/6 - 12/22, 6 - 8 pm, Fretterd Community Center, Gym, \$4 at the door (no class 11/24).

40+ yrs, Sundays, 10/3 - 12/19, 5:30 - 7:30 pm, North Caroline High School, Gym, \$4 at the door (no class 11/28).





## **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, MD. 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 410-479-2070 charliehuber@comcast.net.

### Speakers Schedule

September 1: Program: Matthew Peters, Executive Director of the

Chesapeake Multicultural Resource Center

September 29: Business meeting

### Spotlighting Rotary Discount Card Participants

Like most nonprofit organizations, the Denton Rotary Club has had to find new ways to raise money to support their mission to provide service to others, promote integrity, and advance global goodwill and peace. The Denton Rotary supports community endeavors such as Lifetime Wells/Wells For Ghana, Imagination Library, Chesapeake College Scholarship, Farming 4 Hunger and countless other activities and organizations in our community, including Eagle Scouts and CASA of

Caroline's Pinwheels For Prevention campaign. This year, Denton Rotary introduced a discount card to raise money and encourage people to get back in to local businesses. There are 10 Caroline County businesses featured on the cards and this month, the spotlight is on 2 restaurants.

Katie Mae's is a wonderful family restaurant located at 201 Main St. in Preston. They specialize in New York style pizza, hot and cold subs, sandwiches, wraps and pastas. They also have homemade soups and desserts and offer daily specials 6 days a week! But most importantly, Katie Mae's has a relaxed, familyfriendly atmosphere where customers are made to fell at home as soon as they walk through the door. And if that's not enough, owner Katie Frase has offered a very generous 20% discount with the Denton Rotary Discount Card! To see their complete menu, please visit www. katiemaespreston.com.

Denton Diner is another great local restaurant, recently opened in the Denton Plaza by Hasan and Ozzy Bastas. They have been part of the community for years and are excited to display their years of cooking experience to you and your family. Denton Diner serves homestyle meals in a family-friendly atmosphere. Ozzy will always greet you with a warm smile before being ushered to one of their comfy booths. They are offering a 10% discount on dine-in or take-out with the Denton Rotary Discount Card. To see their menu, please visit www. dentondiner.com.

In addition to these 2 great restaurants, the discount cards are good at Clayton Farms, Joviality, Patti's Petals, Greensboro Pharmacy, Ridgely Pharmacy, Gift Shop and Café, Purple Peake, The Foundry, and Luck & Love Homestead. The cards are just \$20 and can be purchased at any of the participating retailers, by contacting Denton Rotary through their Facebook page, or at the Caroline County Library front desk. Interested in joining the Rotary? They are welcoming new member interest and meet Wednesdays at noon at Caroline Culinary Center.





### Caroline County Bird Club

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

Maryland Ornithological Society (MOS) is a nonprofit, statewide organization of people who are interested in birds and nature. It was founded in 1945 and incorporated in 1956 to promote the study and enjoyment of birds. MOS promotes knowledge about our natural resources and fosters its appreciation and conservation. The Society also maintains a system of sanctuaries to encourage the conservation of birds and bird habitat, and to help record and publish observations of bird life.

We are back to having in-person meetings at the Caroline County Public Library in Denton starting in September. Recognizing that we are not through the COVID-19 pandemic yet, we are following CDC's and Caroline County Health Department's recommendations of everyone wearing face masks when indoors in public places.

If you would like to join the Maryland Ornithological Society, dues plus our \$5 local dues are: Individual \$25.00; Household \$30. With your membership you will receive the MOS newsletter, The Yellowthroat. For young people (age 18 or younger) who would like to join, the cost is only \$10. To join or renew your membership, go to https://mdbirds.org/join/.

Saturday, September 11: Bird Walk. Nature Conservancy Track bird walk with Rich Downs. Meet by the gate at 8 am. Location is on East Cherry Lane. Coming from Ridgely north on Rt 312, turn right on E. Cherry Ln. The gate to the property is about 100 yards on the left. Park on Cherry Lane.

Thursday, September 16: Program. Welcome back and celebration of our Club's 70th Anniversary; including cake, presentation of Best of Danny Poet photos, and election. 7:30 pm, Caroline County Public Library, 100 Market St., Denton.

**Saturday, September 18: Fall Bird Count.** Contact Debby Bennett at dabennett1996@gmail.com.



Sunday, September 26. Field Trip. Bird Banding observation in Chestertown. Jim Gruber and Maren Gimpel, Banders. 8 am. Great for kids. Adults welcome too. To register and for directions, contact Danny Poet at 410-827-8651 or birder231@hotmail.com.

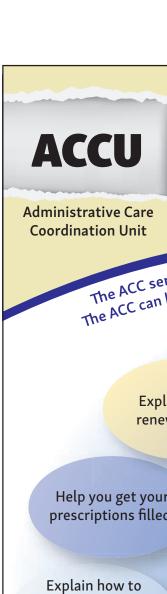
Saturday, October 2. Basic Bird Walk at Camp Mardela, 301 Deep Shore Road, Denton (just before you get to Martinak State Park). Leaders: Robin Lahnemann and Debby Bennett. Park and meet by the pavilion at 8 am. The pavilion is on the left hand side as you are going down the lane before you get to the main campus area.

Sunday, October 10. Caroline's Big Sit. Location: Adkins Arboretum's Wetlands Overlook near the Visitors Center. Will run from 7:30 am to early evening for some owling. Dress comfortably, bring your binoculars, a chair to sit on, food and drink.

All activities are free and open to the public.

Check out more Caroline County Bird Club information at: http://carolinebirdclubmos.blogspot.com. And don't forget to visit our Facebook page and Like us! Just go to Caroline County Bird Club!









The ACC serves as a local resource for all Maryland Medicaid members. The ACC can help you understand your benefits and how to access services.

The ACC can help you understand your benefits and how to access services. Explain

> your Managed Care Organization (MCO) choices.

Explain how to renew benefits.

Help you resolve billing issues.

Help you get your prescriptions filled.

update your information and obtain a new card.

> Explain your appeal and grievance rights.

> > Explain annual right to change MCO's.

Help you find a doctor within your MCO.

> **Explain services** available out of network, without a referral.

Help link you to transportation services.

Help you find a dentist for your child.

Helps you understand your benefits and how to access services.

ACCU

For more information call 410-479-8189 or visit www.carolinehd.org

### **Community Calendar**

### **ONGOING**

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

### **SUNDAY**

In person worship every at 3 pm at Eternal Life Ministries, 807 Market St., Denton, where we are "Free at 3"! Contact Brother Mike at 410-714-4793 for more information.

### **MONDAYS**

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

### **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.

In person **Bible Study** at 6 pm, Eternal Life Ministries, 807 Market St., Denton.

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

### **SECOND FRIDAYS**

The Greensboro Historical Society Museum, 104 E. Sunset Ave., "Friday Night at the Museum" is usually held on the second Friday of each month at 6:30 with various presentations of historical interest. Also open by appointment. Our mission is the preservation of our local history and heritage, education and outreach to the greater Greensboro

community. Stop by to see local artifacts and to learn about Greensboro of olden times. We also look forward to hearing your memories of old Greensboro and your thoughts on how best to preserve the history and heritage of our community. Masks must be worn and social distancing observed. For more information call 410-482-8903.

### **SATURDAYS**

Preston Historical Society has resumed Saturday hours. NOTE: Preston Historical Society will be closed for the Labor Day weekend holiday, regular Saturday hours will resume September 11. For more information on the museum and its upcoming reopening and events visit www.prestonhistoricalsociety.com, Facebook at "Preston Historical Society," or call 410-943-1891.

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

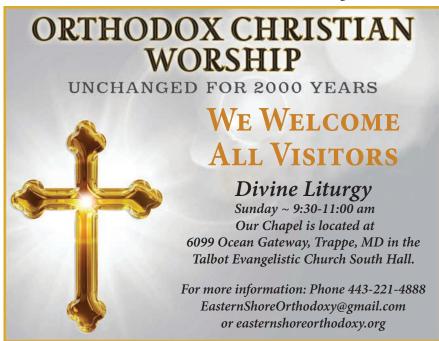
### **FIRST SATURDAYS**

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

Ridgely Train Station, sponsored by the Ridgely Historical Society will be open the 1st Saturday of the month from 10 am until 1 pm 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, SEPTEMBER 3**

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road from 5-7 pm. Menu to be determined. Cost is \$8. Entertainment is Jeff Washington on guitar from 7-11 pm. Info: 410-479-2708.

### **SATURDAY, SEPTEMBER 4**

Preston Historical Society will be closed for the Labor Day weekend holiday, regular Saturday hours will resume September 11.

### **THURSDAY, SEPTEMBER 9**

Activities Singles Klub (ASK) meeting on new day of the week and new place. The Activities Singles Klub (ASK) will meet at the Elks at 502 Dutchmans Lane, in Easton. Feel free to come visit with us. We order our meal at 4:45 pm, the meeting will start around 5:45 pm. after we have had our meal. Single, widowed, divorced and separated individuals are invited. Call Irene at 410-690-8059 or Sharon at 410-490-9177 for further information.

### **FRIDAY, SEPTEMBER 10**

Sandwich Sale at the Federalsburg Museum, 100 Covey-Williams Alley between 11 am and 1 pm. Available are Pit Beef, Pit Turkey, Pulled Pork sandwiches with chips, pickles, chocolate chip cookie, and bottled water for \$9. Deliveries and pickups will be available beginning at 11 am. More info from Dicky at 443-786-1614 or Robert at 443-786-2971. All proceeds go to support the Museum's operations and events.

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion Road from 5-7 pm. Fish and/or Shrimp for \$8 or \$12. Entertainment is Alan Cheezum on guitar from 7-11 pm. Info: 410-479-2708.

### **SATURDAY, SEPTEMBER 11**

Eternal Life Ministries will be hosting a Community Cookout at 807 Market Street in Denton from 1-3 pm where we will be giving away school supplies.

### **SUNDAY, SEPTEMBER 12**

Join us for our **Grandparents Appreciation Sunday** at Calvary Baptist Church at 11 am. Pastor Don Reynolds will preach. Sunday School for all ages is at 10 am. If you have questions, contact Don Reynolds, Pastor of Calvary Baptist Church, 1120 Market Street, Denton at 410-924-6404, donaldwreynolds@comcast.net www.calvarybaptistchurchofdenton.org.

**It's Bring Your Grandparent's to Church Day!** Honoring Grandparents on Grandparents Day, please attend our Free at 3PM! Worship Service at Eternal Life Ministries, 807 Market Street, Denton.

### **MONDAY, SEPTEMBER 13**

**Grocery Bingo** at the Cordova Firehouse (changed to second Monday due to labor Day Holiday). Doors open at 6 pm and

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\$3 parking fee per car

Vendors:

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443-496-2688

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games start at 6:30 pm. Refreshments are available for purchase. For more information, call Cathie at 410-924-6535.

### **THURSDAY, SEPTEMBER 16**

**Food Giveaway** at Aaron's Place, 401 Aldersgate Drive, Denton at 11 am. Sponsored by Living Waters Assembly. If any questions, please call 443-243-5906.

### **FRIDAY, SEPTEMBER 17**

**Friday Nite Dinner at Denton American Legion Post #29**, 9238 Legion Road from 5-7 pm. Sons of the Legion serving a menu to be determined for \$8. Karaoke with Linda Webb from 7-11 pm. Info: 410-479-2708.

### **SUNDAY SEPTEMBER 19**

Eternal Life Ministries will be collecting coats and hats for our Winter Coat Drive starting 9/19 where you can drop off during our Free at 3 PM! worship services, or any Wednesday



# YARD SALE at the Mill

All proceeds go to the restoration and maintenance of the Linchester Mill.

Yard Sale is held during Open Market Day and will have vendors of all types.

## Looking to sell some unwanted treasures?

Come set up a table at the Linchester Mill! Cost is \$10 a spot. Bring your own tables and chairs.

Contact Brittany Emerson at 410-829-7108 if you would like to set up a yard sale table.
Vendors, please contact Linda Andrew at 410-310-6008.

3390 Linchester Rd Preston, MD

evening during our 6 pm Bible study hour, 807 Market Street in Denton.

Ridgely Car Show from 9 am - 4 pm featuring the "King" Richard Petty and some amazing stars such as Linda Vaughn, Sheriff Mark Lamb, Herb McCandless, Moonshiners, and more. Free admission. Pre-registration is highly encouraged. \$20 Car / Truck/ Motorcycle; \$25 day of event. Vehicles and vendor registration: www. ridgelycarshow.com

Ridgely Lions will be participating in the 10th Annual Ridgely Car Show. Lions along with over 60 other vendors will be selling their delicious pork parfaits, pizza and cotton candy. For more info about the Car Show go to www.ridgelycarshow.com

### **MONDAY, SEPTEMBER 20**

Preston Historical Society will hold a membership meeting at 7 PM at the society's museum, located at 167 Main Street in Preston. Guest speaker will be Gene Harris, who will give a presentation on the search for Charles Dickinson's grave. The public is invited to attend. For more information visit www.prestonhistoricalsociety.com or call 410-943-1891.

### **TUESDAY, SEPTEMBER 21**

The Community Club of Preston will hold its first meeting of the 2021-2022 year at the James T. Wright Memorial Park on Back Landing Road in Preston, at noon. New members are invited to attend. Bring a packed lunch, drinks and desserts will be provided. In the event of inclement weather the meeting will be held at the Lion's Club Building, 114 Williamson St. For more info visit Facebook at "Community Club of Preston, Maryland" or call 410-673-1119.

### **SATURDAY, OCTOBER 23**

There will be an Indoor Craft & Yard Sale to benefit the Caroline County 4-H Program from 8 am to 2 pm at the Caroline County 4-H Park, 8230 Detour Road, Denton. All vendors are welcome! Crafters, direct sale consultants\*, household items, furniture, jewelry, antiques, horse tack, tools, pet items and .\*Direct sale consultants will be kept to one consultant per venue. \$15 per table. Payment must be received to reserve tables. Set up is Friday from 6-8 pm or Saturday from

6-7 am. Proceeds from sale of table spots will benefit the Caroline County 4-H Programs including scholarships, club needs, leadership and service learning activities. For more information or to reserve a space, please call Joanne Wooters at 410-479-0565. Early deadline for ensured table space is October 8. Tables tend to sell out fast so get your reservation in quickly.

### **FRIDAY, SEPTEMBER 24**

Friday Nite Dinner at Denton American Legion Post #29, 9238 Legion Road from 5-7 pm. Menu to be determined. Cost is \$8.00. Entertainment is Denise Dicey on guitar from 7-11 pm. Info: 410-479-2708.

### **SATURDAY, SEPTEMBER 25**

The Community Club of Preston will host a Fall Craft/Yard Sale, from 9 am to 1 pm, at the James T. Wright Memorial Park on Back Landing Road in Preston. Spaces are available to rent for \$10, vendors must provide own tables/chairs. Refreshments will be available. Rain date is October 2. To reserve a space call 410-673-1481 or 410-443-4767.

### **SUNDAY, SEPTEMBER 26**

Join us for our First Responder Appreciation Sunday at Calvary Baptist Church at 11 am, lead by Keith Johnson. Sunday School for all ages is at 10 am. Worship/Communion 7 pm. Questions: Don Reynolds, Pastor of Calvary Baptist Church, 1120 Market Street, Denton at 410-924-6404, donaldwreynolds@comcast.net www. calvarybaptistchurchofdenton.org.

The Committee for the Preservation of the Tuckahoe Neck Quaker Meeting House would like to invite you to a celebration of "Thanks and Commemoration", 2-4 pm on the grounds of the Meeting House 24820 Meeting House Road, Denton. This date commemorates the first meeting held 219 years ago and celebrates the completion of the restoration project. All are welcome. For additional information go to: www.carolinehistory.org.



46 Denton Plaza, Denton

#### **Events**

3rd Mother and Son Dance "A Country Night" – September 3, 6:30-9:30 pm Cow Barn Events, Ridgely

\$30 YMCA members/Couple; \$35 Non- Members/Couple \$5 Additional Child

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

### YMCA Caroline Mentoring Project MD4Y Mentee of the Year 2021

Last week the Maryland United 4 Youth Conference was held virtually. During this conference several organizations and individuals were recognized. Makayla Bellamy, from the YMCA Caroline Mentoring Project was recognized as the MD4Y Mentee of the Year 2021, This award is presented to a young person who is a regular participant in a formal mentoring program or relationship who has consistently demonstrated excellence and thoughtfulness in several areas, including: leadership within program, school, community; overcoming obstacles; and overall coach ability. Young people 18 years of age and younger who are actively matched with a mentor and / or regularly participate in a mentoring program in Maryland are eligible to be nominated and recognized.

"Makayla is a great example of how that mentor/mentee relationship can positively benefit youth. In the past school year, Makayla made a big change not only as an individual but she also had a great improvement during the school year. She deserves that recognition for her hard work, effort and commitment during the past school year." said Angel Perez, Program Coordinator.

Furthermore, the YMCA Caroline Mentoring Project was one of the three finalists for Mentor Program of the Year 2021 and Mrs. Karen Jensen, one of the mentors in this program, was one of the four finalists for Mentor of the Year 2021.





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## **Deed Transfers**

MG Premier Properties, LLC to C. Kenny Secrist and Carl Secrist, 22506 Hillsboro Road and 2.69 acres on Hillsboro Road, Denton, \$50,000.

Stafford General Contractors, LLC to Joann Carlson, Lot 25, Collinswood Drive, \$55,000.

Bradley Lynch to David Allen Mattison and Courtney Marie Mattison, 25831 Brookwood Road, Greensboro, \$240,000.

The Estate of Joseph H. Owens, Jr. to Michael G. Mattox and Tammy Lynn Mattox, 4521 Bethlehem Road, Preston, \$325,000.

Ronald Paul Chester and Kristen Marie Chester to Dane Lawver and Brina White, 202 Carter Avenue, Denton, \$265,000.

The Estate of Jerald A. Large to Francis Michael Gascon, 4310 Bethlehem Road, Preston, \$80,000.

Pealiquor LLC to Shane J. Wallace and Tiffany J. Hassis, 8534 Harmony Road, Denton, \$250,000.

The Estate of William L. Trippett, III to Eugene J. Leitner and Frances M. Leitner, 43.880 acres on Eveland Road, Ridgely, \$335,000.

JGMH Ventures, LLC to Stillwater Builders, LLC, Lots 23, 24, and 25, Mallard Drive, Greensboro, \$90,000.

Country Wide Builders to Stillwater Builders, LLC, Lot 22, Mallard Drive, Greensboro, \$25,000.

Nicholas Betz and Chelsea Elizabeth Betz to Michael David Skivers, Jr. and Emily Katelyn Cohoon, 25989 Fox Grape Road, Greensboro, \$255,000.

James E. McCafferty, III to Nicholas Christopher Betz and Chelsea Elizabeth Betz, 25260 Depue Landing Way, Greensboro, \$427,000.

Draper's Mill Road, LLC to J. Brian Smith and Penny L. Smith, 1.0785 acres and 17.57 acres southeast side of Drapers Mill Road, Greensboro, \$140,000.







Josh B. Reinke to James T. Worm, III, 207 and 209 Main Street, Preston, \$33,000.

Brittany N. Brown to Virginia K. Rogers, 120 Caroline Drive, Denton, \$218.580.

Franz-Denton I, LLC to 106 North Division Street, LLC, 322 Market Street, Denton, \$219,000.

Arthur G. Porter to WHRB Enterprises, LLC, 9643 Legion Road, Denton, \$120,000.

Crain Highway, LLC to Clay W. Stevens and Donna J. Stevens, 10181 River Landing Road, Denton, \$689,000.

Oliver Henry Morgan and Tandy June Morgan to Brittany Brown and Michael Kursch, 8452 Harmony Road, Denton, \$357,000.

The Estate of Joan N. Reed, Barbara J. Porter and Marian Annette Wales to Michael A. Brown and Charlotte L. Brown, 121.36 acres, Tax Map 37, Parcel 13 on Hignutt Road, Denton, \$850,000.

J M K A Rentals, LLC to Muse Property Management LLC, 203 & 205 N. Main Street, Federalsburg, \$200,000.

Joseph A. Amalfitano, Jr. and Anthony L. Amalfitano, Sr. to Muse Property Management, LLC, 206 N. Main Street, Federalsburg, \$220,000.

Melanie Brittingham to Joseph F. Witek, 1901 Blue Heron Drive, Denton, \$190,000.



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### FREE ESTIMATES

The Estate of Scott W. Thompson and Cynthia Williams to Blake A. Williams, 513 W. Sunset Avenue, Greensboro, \$219,300.

Nancy C. Sherbert to David D. Casey-Motley, 224 Apple Lane, Preston, \$267,000.

H & W Properties LLC to Red Oak Properties LLC and Brian Philip Dinkel and Crystal Dinkel, 11310 Maplewood Drive, Ridgely, \$405,900.

Cascade Funding Mortgage Trust HB1 to Brandon Allen Welch and Suda Nicole Welch, 5150 Frazier Neck Road, Preston, \$69,000.

Peter H. Turkopuls to Wyatt Rousseau, 22319 Butler Court, Denton, \$265,000.

Sean D. Hill and Andrea J. Hill to Jake Kevin Perron and Malynda Erin Hurley, 1410 Blue Heron Drive, Denton, \$175,000.

Michael Thomas Trott to David G. Green, 525 Market Street, Denton, \$215,000.

Jeffrey Heid and Diane Heid to Sierra Davey and Patrick Davey, 23648 Shore Highway, Ridgely, \$260,000.

Irvin O. Drummer, Jr. and Catherine G. Drummer to Bruce Lessig and Melissa Lessig, Parcel 258 and 107 Noble Avenue, Preston, \$220,000.

Brian K. Rich, Jr. and Jenny L. Rodenhizer to Ryan Lewis and Bethany Ann Stevens, 207 S. University Avenue, Federalsburg, \$205,000.

Tibor G. Toth, Jr. and Holly L. Toth to Tracy Y. Brice, 207 Reliance Avenue, Federalsburg, \$185,000.

Christina J. Parker to Sean W. Parker and Kimberly L. Wood, 26280 Hobbs Road, Denton, \$160,000.

Federalsburg Builders, LLC to Michael Shannon Winters and Shawn McKee, 803 Gay Street, Denton, \$235,000.

Catherine P. Moore to Damaris Abigail Santillan, 9140 Tuckahoe Road, Denton, \$7,000.

Jack Fletcher Gowen, Jr. to Racheal Torcisi, 13001 Beech Lane, Greensboro, \$385,000.

Holly Way Farm, LLC to Ji-Won Kim and Yang Hyuk Lim, Map 23, Parcel 198, Lot #4, Holly Road and 11429 Holly Road, Ridgely, \$1,800,000.

Brian Thomas Spiering and Susan

Cowan Spiering to Charles L. Gailunas and Erika M. Gailunas, 27502 Boyce Mill Road, Goldsboro, \$480,000.

Nancy L. Kibler to CMH Homes, Inc., Kibler Road, Greensboro, \$38,000.

Holly P. Shockley to William Ruffner, 5412 American Corner Road, Federalsburg, \$275,000.

Catherine P. Moore to Wilbarger, LLC, 26519 Three Bridges Road, \$2,443.68.

Thomas M. Woods, III to Cecil C. Terry and Tyler C. Terry, 110 Sunrise Avenue, Ridgely, \$255,000.

Matthew A. Trukositz, Jr. and Kathleen K. Trukostitz to Norman Vargas and Soraya Villacorta, 11544 Ridgely Road, Ridgely, \$415,740.

Mary Louise Vonville to Skkam Properties, LLC, 6240 Harmony Road, Preston, \$219,000.

Timothy N. Sweany to Macedonio M. Ortiz, 217 S. Main Street and 219 S. Main Street, Federalsburg, \$20,000.

The Estate of Harvey Torbert Williamson to Passion B. Tilghman, 311 S. Main Street, Federalsburg, \$291,500.

Walter K. Johnson and Stephanie D. Johnson to Qasim N. Rana, 1709 Blue Heron Drive, Denton, \$180,000.

Ashley P. Carbo-Hiatt to Ashley Critzman, 207 Bee Tree Road, Henderson, \$200,000.

The Estate of James Francis Hubbert, Sr. to Macedonio M. Ortiz, 313 Maple Avenue, Federalsburg, \$18,000.

Joshua T. Brooks and Brittany F. Lofland to Deborah A. Sneed, 18974 Harman Road, Marydel, \$185,000.

Robert L. Clancy and Mary Jo Clancy to Joshua T. Brooks and Brittany F. Lofland, 23267 Shady Oak Lane, Denton, \$407,000.

Leah Taylor to Sean Blandford and Janae Blandford, 303 Mallard Drive, Greensboro, \$219,900.

Thomas Alexander Blunt to Norma L. Schultz and Francis E. Schultz, 213 N. Academy Street, Greensboro, \$193,000. Devon Higgs to Jacob Jones, 24592 Goldsboro Road, Henderson, \$319,900.

Wilma L. Anthony to Lindsay Andrea Hernandez, 205 Greenridge Road, Federalsburg, \$58,000.

The Estate of Harvey Torbert Williamson to Angela Bartolomeo, 204 Charles Street, Federalsburg, \$290,000.

Megan M. Coxon and Jacob T. Coxon to Dennis W. Boykin and Beverly Boykin, 7573 Harmony Road, Preston, \$425,000.

Travis Daniel Rahe to Madison Lynn Green, 21936 Main Street, Hillsboro, \$245,000.

The Estate of Beverly A. Gernet to Jessica Ann Gernet, 112 North School Street, Greensboro, \$155,000.

Jo Ann Carlson and Jacqueline N. Snyder to Willard V. Taylor, III, 1111 Ruddy Duck Court, Denton, \$349,000.

Amanda E. Daubach to Amber Leigh Albright, 24696 Tribbett Circle, Ridgely, \$375,000. Matthew A. O'Neal to Robert Levine and Grainne Levine, 15204 Jarrell Road, Goldsboro, \$295,000.

The Estate of Edith O. Harris to Brandon Welch, 24042 Saulsbury Road, Denton, \$120,000.

Ryan M. Maloney and Pam L. Geib to Franco Alberto Medri and Renee Medri, 204 N. Sixth Street, Denton, \$252,000.

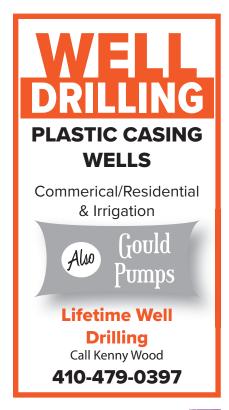
William Linwood Wright and Elizabeth A. Wright to Michael Gillis and Stacey Gillis, 13457 Holly Road, Greensboro, \$347,000.

Giovanni Figueroa and Samantha Figueroa to Jaclyn A. Gobert and Winston A. Gobert, 3 Robins Court, Ridgely, \$358,000.

Matthew D. Nelson to Joshua Daniel Baker, 103 Maple Avenue, Greensboro, \$186,000.

Susan F. Force to Russell V. Nicholson, 107 N. School Street, Unit 2-F, Greensboro, \$110,000.

Lynn M. Canade and Kevin J. Canade to Samantha J. Parker, 1513 Cattail Commons Way, Denton, \$310,000.







### **Senior Moments**

*by Mary Moran* 410-829-2535/ 410-490-3078

Open Enrollment is just around the corner, folks! It begins October 15th and ends December 7. Remember that your Caroline County SHIP, Mary Moran, is here to assist you with drug plan evaluations and plan changes during this enrollment period! For those who want to prepare for OE, the following is a guide for beneficiaries to evaluate any changes to one's current Medicare prescription drug plan as of January 1, 2022.

Medicare Part "D" prescription drug plans will be sending out your Annual Notice of Change (ANOC) in mid-September. It is typically mailed with the Evidence of Coverage notice (EOB) which outlines a more detailed list of the plan's costs and benefits for next year. If you are in the habit of not reading, or just tossing, the monthly statements you get from your prescription drug plan, do not toss this one! You need to read both notices to look for any upcoming changes for 2022. They will help you decide if you will be

staying with the same plan next year. After reading the notices there is the real possibility that you will need to switch to a different plan which better suits your needs, and purse, come the new year.

Drug costs and deductibles change annually. Remember that the deductible is your out-of-pocket cost before the plan starts to pay. For most plans in 2021 the deductible has been \$435. Be forewarned that this amount continues to climb every year.

Drug tiers are a way for insurance companies to establish medicine costs. The higher the tier, the higher the plan's cost of medicines, thereby establishing higher out of pocket costs for beneficiaries. Every year the drug companies can, and do, change the tier (cost level) of medicines. Each tier, or level of coverage, has a defined out of pocket cost. The annual deductible is applied to tier 3, 4, & 5 drugs. A medication that was tier 2 this year may change next year to a 3, or even a 4, and kick in the deductible in your current plan. Fortunately, Tier 1 copays can be as little as \$0 for generics and Tier 2's are cheap!

Tier 1: Preferred, low-cost generic drugs.

**Tier 2:** Non- preferred, low-cost generic drugs.

**Tier 3:** Preferred Brand name drugs and some higher cost generic drugs. May have some lower cost generic or brandnamed alternatives in level 1 or 2.

**Tier 4:** Non-preferred brand name and some non-preferred, highest cost generic drugs.

**Tier 5:** Highest cost drugs includes most specialty medicines which are generally disease specific and high technology drugs plus those that can require special dispensing conditions.

If a beneficiary is on a specialty drug that is not on the EOB formulary for 2022, and it is not listed on any tier in your EOB, it will not be covered by the plan next year. This means you will pay full price for the drug. One may make an appeal and request that the plan add it to their formulary, but there are no guarantees that it will be accepted or become much more affordable. You, or your prescriber, can go directly to the drug manufacturer to apply for participation in their Patient Assistance Programs (PAP) and get the medication at a reduced cost if you meet program criteria.

Note that if one participates in a program, such as SPDAP or EXTRA Help, which allows beneficiaries to change plans outside of open enrollment, the out of pocket amount they have paid toward the deductible follows that beneficiary to the new plan when a change is made. It does not start over!

Finally, check to make sure your Pharmacy of choice is still in network and verify its preferred (vs. standard) status. That status distinction can drastically affect costs! If you have not received your ANOC and EOB by the end of September, contact the plan and request it, so you can be ready for Open Enrollment. Sometimes the formularies issued are incomplete, so don't hesitate to contact the plan directly for specific 2022 coverage information. t has been this SHIP's experience that plans don't have solid pricing established until a week or two after Open Enrollment starts! Therefore, if you call your current plan to check on specific coverages before October 15, be sure to write down the name of the representative, the date, and all important information from the conversation to protect yourself in case the rep gives you misinformation!

### TURNING 65?

Confused about all the Medicare Terms & Options? Let Me Help You!



## Anthony Insurance Services Ann M. Anthony

Specializing in Medicare Supplemental Plans, Medicare Advantage Plans, Medicare Part-D Plans, Dental and Vision, Long Term Care, and Life Insurance Call Ann Today for an Appointment 410-708-0899 • anthonyins17@gmail.com 22850 Fleming Road, Denton, MD 21629 Research shows that part "D" beneficiaries can lower costs by shopping other plans. Even if you are satisfied with your current drug plans formulary for 2022, it is still a wise decision to look at other plans for the upcoming year to compare costs and tiering differences. Due to the current Covid environment, SHIP will not be having on-site face to face appointments this year. By utilizing tried and true methods, we will continue to serve your Open Enrollment needs successfully again this year! Call your Caroline County SHIP, Mary Moran, at the above numbers for assistance comparing, and enrolling in, part "D" plans during Open Enrollment.

This time of year is when we get bombarded with slick advertising from all possible sources about Medicare opportunities offering vision and dental. Behemoth sized health systems are nationally advertising Medicare Advantage, which is technically Medicare, but is not Original Medicare. This advertising is frustrating to both beneficiaries and rural Medicare professionals because, generally, it is not available here on the Eastern Shore and the blanket advertising offering vision and dental gets people's hopes up for "better" coverage, only to be disappointed to find it is not available here! Grrrrr!!

The type of Medicare Advantage generally being advertised is HMO (Health Maintenance Organization) localized insurance. Advantage PPO (Preferred Provider Organization) plans are more regional and comprises an entire state. In Maryland, PPOs tend to be employer based. SNP (Special Needs Plan) is for those with specific diseases and characteristics. None of these are available on the Eastern Shore for the average Joe and Josephine!

University of Maryland is the only Advantage plan available in our area, and they have chosen to only accept individuals or couples who are QMB eligible. (Qualified Medicare Beneficiary) This means that if an individual's income is higher than \$1,083 per month, or a couple's income is higher than \$1,457 per month, they do not qualify for the

Medicare (Advantage) being advertised on TV, radio, and through the mail in Caroline County. If your income qualifies you, and your lifestyle would work with the geographical limitations, contact Mary Moran to enroll you during OE if you are currently in QMB. If not yet a QMB beneficiary but are income eligible, contact Mary Moran for an application for QMB enrollment process. If you are not eligible for QMB but you call the number on the screen, talk to a phone solicitor, reply to a mail solicitation, or click on the link, you will be told after their song and dance sales pitch that there is nothing available in your area. So, change the channel, hang up, close the computer window, or shred those solicitations to save yourself time and aggravation!

All Medicare Advantage programs are for profit entities. It is network-based Medicare insurance subcontracted out by the Federal Medicare program to save the Federal system money. Medicare Advantage (MA) is called "C" in the alphabetical language Medicare uses! "A" for Hospital, "B" for Medical, "C" for Advantage, "D" Prescription Drug coverage.

HMO Advantage networks differ from plan to plan. So, depending on which local Advantage plan one is enrolled in, patients must only see in network doctors within a certain geographical profile. Advantage is typically more restrictive with coverage than Original Medicare, in that it generally allows only a certain number of tests, visits, or treatments per year. Beneficiaries must choose a primary care physician who determines what treatment is needed. The primary care provider must issue a referral to all specialists, or the cost of the specialist care will not be covered. A plan may require the provider to ask the plan's permission, or prior authorization, for certain services. If one chooses to see a doctor out of network, the plan provides zero coverage, and the entire cost of medical services is on the beneficiary. Any services preformed outside of the plan's restrictions is paid for out of pocket by the beneficiary.



These health care systems enter into agreements with Medicare and are under CMS oversite. Depending on the plan, different rules, costs, and restrictions apply to beneficiaries. Just like Original Medicare, by and large they take the monthly part "B" premium of \$148.50 out of one's Social Security check every month. Advantage plans can also charge additional premiums for additional coverages, such as prescription drug coverage, vision, dental, and hearing. Depending on the plan, the advertised add-ons of hearing, vision, and dental place strict limits on services, how much the plan will cover, and how often coverage can be used. For many, the drug plan they offer, with its limitations and restrictions, is your only option. If one is enrolled in Advantage with prescription drug coverage, you cannot enroll in a stand-alone Medicare part "D" plan, since this will disenroll you from the entire Advantage plan!

The biggest perk is that Advantage spreads the part "B" 20%, annual

### September Tide Table

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

Dat	e	АМ				PM		
1	4:03	Hi	10:31	Lo	3:58	Hi	10:41	Lo
2	4:57	Hi	11:24	Lo	4:52	Hi	11:33	Lo
3	5:53	Hi			12:17	Lo	5:50	Hi
4	12:26	Lo	6:47	Hi	1:10	Lo	6:47	Hi
5	1:20	Lo	7:38	Hi	2:01	Lo	7:44	Hi
6	2:13	Lo	8:27	Hi	2:50	Lo	8:38	Hi
7	3:05	Lo	9:14	Hi	3:37	Lo	9:31	Hi
8	3:56	Lo	9:58	Hi	4:22	Lo	10:22	Hi
9	4:47	Lo	10:42	Hi	5:07	Lo	11:12	Hi
10	5:37	Lo	11:25	Hi	5:52	Lo		
11	12:01	Hi	6:28	Lo	12:08	Hi	6:39	Lo
12	12:51	Hi	7:19	Lo	12:53	Hi	7:28	Lo
13	1:42	Hi	8:11	Lo	1:40	Hi	8:19	Lo
14	2:36	Hi	9:04	Lo	2:32	Hi	9:12	Lo
15	3:33	Hi	9:58	Lo	3:30	Hi	10:07	Lo
16	4:32	Hi	10:52	Lo	4:33	Hi	11:03	Lo
17	5:32	Hi	11:47	Lo	5:38	Hi		
18	12:01	Lo	6:31	Hi	12:42	Lo	6:42	Hi
19	12:58	Lo	7:26	Hi	1:35	Lo	7:42	Hi
20	1:54	Lo	8:18	Hi	2:25	Lo	8:37	Hi
21	2:47	Lo	9:06	Hi	3:13	Lo	9:29	Hi
22	3:38	Lo	9:50	Hi	3:59	Lo	10:15	Hi
23	4:26	Lo	10:32	Hi	4:43	Lo	10:59	Hi
24	5:13	Lo	11:12	Hi	5:26	Lo	11:40	Hi
25	5:59	Lo	11:50	Hi	6:10	Lo		
26	12:21	Hi	6:45	Lo	12:28	Hi	6:54	Lo
27	1:02	Hi	7:32	Lo	1:06	Hi	7:40	Lo
28	1:45	Hi	8:20	Lo	1:47	Hi	8:28	Lo
29	2:31	Hi	9:09	Lo	2:31	Hi	9:17	Lo
30	3:22	Hi	10:00	Lo	3:22	Hi	10:09	Lo

Add or subtract hours and/or minutes as indicated:

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

deductible, and "A" copays out into smaller amounts for doctor visits and any In-Network services. Beneficiaries cost sharing obligations depend on the plans they are enrolled in. Medicare Advantage members are not permitted to buy Medi-gap Supplemental policies. (These are the policies that cover the 20% part "B" coinsurances and "A" copays for those in Original Medicare.) Advantage beneficiaries have an out-of-pocket limit (\$7,550 in 2021 which includes copays and deductibles) for in network care before the plan pays the full cost of health care. The Medicare Advantage plans that claim to offer zero premiums generally have higher out of pocket costs to see a doctor. Despite the slick advertising, nothing is free, folks!

These large health care systems work best in highly populated areas. There are often multiple, competing Advantage plans available if one lives in a large city or in highly populated suburbs For those in rural areas, Advantage options are restricted or nonexistent. Since Advantage plans are geographically based, someone moving here from out of state or even across the bridge loses their health care coverage when their zip code changes.

Beneficiaries of Original Medicare have more flexibility with medical coverage in all 50 states. Referrals are not required to see a specialist and one can see any health care provider who accepts Medicare. Medigap supplemental insurance pays the 20% plus all copays after the annual "B" deductible is met and, by federal mandate, is accepted in all 50 states. Multiple Prescription drug plan options offer the opportunity to choose drug coverage tailored to your needs. Contact Mary Moran for more information.

On another note: Our new session of classes will start soon at the Caroline Senior Center. To join in on the fun, please call the center for more information on class dates and times. We are still offering Enhance Fitness with Jennifer, Ceramics, Crafts and lots of Healthy Nutrition classes and presentations. Blood Pressure screenings are once a month with Anne Clucas. Come join us for lunc!! Lunch is served Monday, Wednesday and Friday at Noon and Tuesday & Thursday's at 11:30 a.m. for \$2.50. Please call Jennifer Acree at 410-479-2535 for any questions about activities and the classes listed above. Feel free to stop by the center to pick up our Monthly Calendar, Newsletter and Menu!

### Federalsburg Senior Center

The members of the Federalsburg Senior Center invite you to join us on Tuesdays and Thursdays from 9 am to 3 pm. The center is located above the town hall.

The month of September brings a lot of good things to keep you healthy and active. A continental breakfast is available at 9 am and a hot lunch for \$2.75 is served at noon. Each morning there are many hour-long programs of interest to seniors such as Health Coaching with Tyrell James; Jennifer Tunis presents Exercise for Seniors; Melanie Chapple from University of Maryland Shore Regional Health will be taking blood pressures on September 14 at 10 am and talking to anyone that has any questions on medications. A Diabetes Educator will be here

on September 28 at 12:30. Tiffany Scott from Priority Partners will be presenting a presentation on, "Men's Health."

During September we will be doing fall themed projects. Thursdays after lunch the seniors will be playing Bingo. Come join us and enjoy the programs and activities.

### Caroline Medical Adult Day Care

by Carole Friend LMSW

Happy September!

Caroline Medical Adult Day Care would like to thank everyone who stopped by the MADC booth at Summerfest. Congratulations to all prize and raffle winners. The MADC Center would like to extend a sincere thanks to all who made donations to the Center. Your contributions are appreciated. Also a big thanks to all the volunteers who made Summerfest a success.

Those who received vouchers for an observation day at the MADC Center, please remember to call to utilize the voucher soon. We are looking forward to serving you and your family. For anyone who did not receive a voucher at Summerfest, please feel free to call the Medical Adult Day Care to schedule an observation visit.

### Check This Out.....Celebrate National Adult Day Services Week

National Adult Day Services week is September 19-25. Caroline MADC would like to extend an invitation to the community to visit the Center at in the Caroline County Health Department (HAPS) building at 403 South 7th Street in Denton on the first floor.

Adult Day Services Week is designed to inform the public about the features MADC provides; the "who, what, where and how" of the service. Additionally, Adult Day Services Week is designed to educate the consumer on the guidelines for quality of care such as the facility's accreditation, years in operation, licensure, staffing, services provided, fees, payments, hours of operation, policies and eligibility to name a few.

Likewise, the intent is to inform potential participants and families

of what to look for when selecting a reputable adult day care facility. For example, a useful tool on an observation site visit is a checklist. Reflections such as, did you feel welcome, did you witness meaningful and appropriate activities, was the facility easily accessible, clean and pleasant to visit. If you are interested in a complete checklist, feel free to call the Caroline Medical Day Care and the Social Worker will be happy to accommodate you.

Celebrating National Adult Day Services Week, also gives us an opportunity to reflect on the contributions to the community. MADC provides stabilization, financial contributions, education, and wellness programs benefiting the community. MADC offers family respite care as well as participant assistance with maintaining independence in the community. Caroline Medical Adult Day Care has been in operation in the HAPS building over 19 years and celebrated its 30 year anniversary in 2019. CMADC also has dedicated caring employees with over 20 years of loyal employment history.

We would like to invite everyone interested in adult day care services to visit the facility, meet its dedicated employees, and find out how CMADC can assist you and your family. Additionally, the Adult Day Care would also like to remind caregivers in the area that the care giver support group will be meeting again each month in the near future and all are welcome, regardless if you have a loved one enrolled in the MADC. For more information about the care giver support group and the Medical Adult Day Care, please call 410-479-8065.

There has never been a more critical time for adult day care services as caregivers and families return to the workplace. Caroline Medical Adult Day Care is steadfast in assisting families with respite services as well as combating loneliness and social isolation in our community. The pandemic has ensured that the ways we serve seniors has forever changed. However, with these changes we are also presented with unprecedented opportunities for our services.

We look forward to serving you and your family. Stay safe.

### Queen Anne's Chorale Fall Season

### **Practice Starts in September**

Queen Anne's Chorale is pleased to announce its 33rd season with the Fall 2021 semester. Monday night rehearsals begin September 13 at Centreville UMC, 608 Church Hill Road. Each semester begins with an "Open House" to welcome new and returning singers. Registration starts at 6:30 pm, with rehearsal at 7:00 pm and ending with a brief social. Regular 7 - 9 pm weekly rehearsals resume September 20 and run through November 29.

Participants will be preparing repertoire for concerts on the weekend of December 4 & 5, with a Community Service Concert planned for Monday evening, December 6. The theme is "A Family Christmas". Selections include old favorites such as "Silver Bells" and "Winter Wonderland", fun pieces such as "Mele Kalikimaka", "You're a Mean One, Mister Grinch" and "Nutcracker Jingles", along with other holiday standards that all ages will enjoy. Each concert includes the Select Ensemble, a traditional audience sing-along, and other special music.

Queen Anne's Chorale is an all-volunteer, non-auditioned community chorus with the motto "Entertaining, Engaging, Educating since 1989". The ability to read music is helpful, but not required. All singers should be fully vaccinated for COVID-19 to maintain safety for everyone. Masks are optional.

For more information visit www. qachorale.org. Email artistic director@ qachorale.org with any questions.

### **Deaths**

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

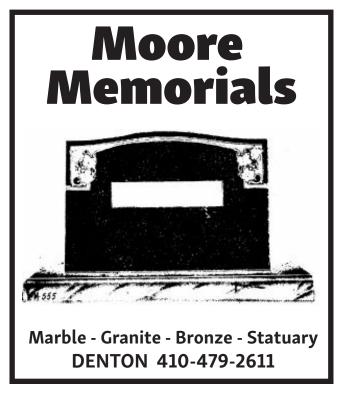
July 16	Richard "Dickie" Blaine Bragg, 71, Henderson
July 22	David Paul Williams, 71, Greensboro
July 29	Dan Rholetter, Sr., 76, Goldsboro
Aug 10	Margaret Ann "Peggy" O'Meara, 67, Dover, DE

Aug 11 Evelyn Mae Medlar, 84

Aug 14 William "Tad" Earl Cook, Sr., 78

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

June 23	Marion E. Collins, Jr., 74, Secretary
July 17	Irma Irene Dorman, 85, Federalsburg
July 18	Lucille Holmes Collins, 83, Salisbury
July 18	Ray West Webb, 72, Greenwood, DE
July 19	Faith Elizabeth Regulski, 22, Hurlock
July 20	Teresa Ann Murphy, 65, Federalsburg
July 22	Katherine Ann Hicks, 30, Claiborne
July 24	Joyce Ann Collins, 86, Federalsburg
July 25	Gladys Esther Kalinevitch Adams, 89, Greenwood, DE
July 29	Robert R. Wahl, Sr., 92, Rhodesdale
July 29	James William Stokes, Jr., 84, Bridgeville, DE
Aug 1	Bernice "Lare" Louise Arner, 85, Greenwood, DE
Aug 1	Karl Lyle Thomas, 57, Hurlock



Aug 3	David "Davey" Daniel Cyr, Jr., 25, Seaford, DE
Aug 8	Henry Micheliche, Sr., 88, Hurlock
Aug 8	Hester "Hessie" Emily Payne, 88, Denton
Aug 10	James Troy Brooks, Sr., 56, Preston
Aug 11	Barbara H. Hamstead, 91, Greenwood, DE
Aug 15	Anita Newnam Parrott, 82, Neavitt
	Moore Funeral Home - Denton

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

July 5	Charles A. Hollingsworth, 84, Greensboro
July 19	Beverly Susan Kee, 71, Denton
July 20	Janet Susan Coleman, 69, Ridgely
July 22	Lowell Carl Candel, 71, Preston
July 23	John Darrell Dill, 64, Hurlock
July 23	John Clayland Wilhide, 73, Denton
July 24	Debra Ann Lucas, 61, Denton
July 26	Dorothy Grace Zinser, 94, Easton





### BUSINESS DIRECTORY \$2.50 each line, each month. 3 month min.

### **ACCOUNTING**

Kram, McCarthy, Ayers & Frost, LLC 410-643-4477 / Stevensville

#### **APPLIANCES**

**Meredith's Appliances** Federalsburg 410-754-9519

### **AUTO SUPPLIES**

**B & R Auto Parts, Inc.** Denton / 410-479-3322

### **BEAUTY SHOPS**

All About Hair

7 N. Central Ave. Ridgely 410-634-9200

#### Anita's Hair House

Rt. 311, Henderson 410-482-7244

#### Connie's Cut Above

Goldsboro, MD 410-482-2348

### Perfect Touch Hair Design

Rt. 404 Denton 410-479-2833

### Tracy's Cuttin Up

Federalsburg 410-754-5549

### **BEVERAGES**

**Bargain Beverage** 

100 Franklin St., Denton 410-479-2215

### CONSTRUCTION

### **Sinclair Construction**

Commercial & Residential Construction 30 yrs. building experience throughout the Eastern Shore MHIC#31929 410-479-1025 443-439-9712

### **ELECTRICAL**

### **Applewood Electrical Services LLC**

Fast, high-quality electrical service at an affordable price. Licensed & Insured. 410-310-6061

### Ray's Electrical Service

410-479-1864 410-479-0157

### **EVERGREENS**

Don's Tree Farm

Privacy Evergreen Trees Greenwood, DE 302-349-0555

### **FLORIST**

### A Just Because Florist

Bridgetown - 410-634-1222 - Facebook www.ajustbecauseshoppe.com

### **Greensboro Florist**

Greensboro, 410-482-2143 greensboroflorist1@verizon.net

#### **John's Four Season's Florist**

Stein Hwy at Reliance near Federalsburg 410-754-5835 or in DE 302-629-2644 Find us on Facebook

#### **FUNERAL HOMES**

Fleegle-Helfenbein Funeral Home Greensboro 410-482-8914

Moore Funeral Home, P.A.

Denton 410-479-2611

### **GAS APPLIANCE SERVICE**

### Gray's Gas

Serving & Installing Gas Appliances Cleaning and Conversions 410-482-6551 Fax: 410-482-8959

### **HEATING EQUIPMENT**

B.J. Distributing Company

Greensboro 410-482-2421

### **HEATING & AIR**

**Ray's Electrical Service** 410-479-1864 410-479-0157

### Steele's Refrigeration

Heating & Air Conditioning, Inc. Denton 410-479-5560 410-643-0005

### INSURANCE

Gondeck Insurance Agency, Inc. 410-479-2463 / 410-310-1597 bullsandbears@comcast.net

### **KARATE**

Youngsan Karate (Centreville); kids and adult karate, and ladies' fitness program. Enroll today in the 'Get Started' Program! www.youngsankarate.com

### **LIQUOR STORES**

**Bargain Beverage** 

100 Franklin St., Denton 410-479-2215

### **MONUMENTS**

Fleegle-Helfenbein Funeral Home Greensboro 410-482-8914

### **Moore Memorials**

Denton 410- 479-2611

#### NAILS

**Tips and Toes by Kelly** Henderson 410-482-7244

### **PAINTING / ART WORK**

Jan Baker's 4th Street Gallery

12 N. Fourth St, Denton 443-786-8574

## PLUMBING & SEPTIC PUMPING

**Bishop's Backhoe & Plumbing, Inc.** 410-482-2195

### **REAL ESTATE**

Benson & Mangold

Mike Shipley, Denton, 410-924-4807

### Long and Foster

Barbara Blosser, Denton 410-924-8603

### **SWIMMING POOLS**

Sparkle Pools, Inc.

10375 River Rd, Denton 410-479-1447 sparklepoolsinc.com

## TIRES/MECHANICAL REPAIR

Cook's Tire (two locations)

Goldsboro - 15309 Church Lane, 410-482-6557 and Harrington, DE, 12 Clark St, 302-398-3751 www.CooksTireCenter2.com

### **VETERINARIANS**

**Denton Animal Hospital** 

Dr. Michael D. Schriver Pet Animal Practice Office Hours Daily & Sat. mornings Rt. 313 & Fleetwood Rd Denton "Next to McDonalds" 410-479-0388

### **WELDERS**

R & E Welders

John Richard Mace & Elmer Jefferson Liden School Road 410-479-2479

### **WOODSHOP SUPPLIES**

Big Shop Supply. Supplies for your woodshop/business. Sand paper, glue, rags, razors, gloves, earplugs, wood, chip brushes, pencils & more! Denton. 410-714-1202 bigshopdist@yahoo.com

### **NEW CHURCH**

### Eternal Life Ministries

807 Market St. Denton

Free at Three Worship Service. Join us On-line or in person. Social distancing observed. Contact: (410) 714-1087

### **Caroline Review Word Puzzle**

### **More Sound Alikes**

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

Т L Ε S R M U R R M Т R Α 0 Ε Α G Ε C Н P E C Ε C Ε Ε Α Α D M Α B U Α P L M B A V T Ε D U L Α N E Y 0 Ε Ε F P E Н Н W R Α R L D Α Н R Т Ε C F S G S R Α R ı Α L Ν Н Т П Т S R C Ε Ε S U ı R Т U Α Н ı Α Α Ν Α M Т Ε M 0 Ν Ε Н н D P S V L Ε Α F Α N Т Т 0 Т T Н Ε R Ε Ε R R M T L M L G U U F 0 н Α N Α N L Ν G Α 0 L Α Ε L S Т S Н L ı B W N W Ε Α н R N Н L Α Z Ε 0 Т Α W C Ε Α Ε 0 L Α 0 В Α E R U F K R S Т Α M B Н L В R ı 0 C L L R U D Y W Ε P G 0 Y Ε N S Т R E S C K T R R N G Α Ε U Т Т P 0 E Ε Т S W S R 0 0 M Ε R S R U 0 Y W Ε B R 0 Α P В U F Α Ν Ε Т Α G Т R S Ε Ε 0 S L L 0 Т P Α C G F D L ı Н N S L Y R Н D Н N P Ε Y N X 0 Ε

Band / Banned
Bite / Byte
Bow / Bough
Bowl / Bole
Capital / Capitol
Chute / Shoot
Colonel / Kernel
Crepe / Crape
Cruise / Crews
Current / Currant
Dual / Duel
Fane / Fain
Faze / Phase

Flair / Flare
Flea / Flee
Friar / Fryer
Gait / Gate
Grate / Great
Hair / Hare
Hale / Hail
Hall / Haul
Heard / Herd
Horse / Hoarse
Lynx / Links
Main / Mane / Maine
(Manor) / Manner

Mat / Matte Mews / Muse Naval / Navel Pair / Pare / Pear Piece / Peace Plum / Plumb Prays / Praise Rhyme / Rime Ring / Wring Roomers / Rumors Seed / Cede Sheer / Shear Soled / Sold
Sore / Soar
Stile / Style
Tale / Tail
Taught / Taut
Tern / Turn
Their / There
Tooter / Tutor
Wain / Wane
Waist / Waste
Whether / Weather
Your / Yore

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portion
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