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Stories of the Chesapeake Heritage Area

*Nothing About Me, Without Me
Making Shared Heritage
Interpretation A Reality
A Free Virtual Workshop Series*

Often heritage stories are told without input or viewpoints from those whose story is being told.

Stories of the Chesapeake Heritage Area seeks to address this issue with a series of workshops, "Nothing About Me Without Me: Making Shared Heritage Interpretations A Reality". Join us on January 25, February 8, and February 15 to learn from projects that have uncovered ways to collaborate and include all voices.

Jan 25, 1 PM Stories of Success

Feb 8, 1 PM Building on Success:
Emerging Projects

Feb. 15, 1 PM Creating
Collaboration for Projects

Join us virtually to learn about the importance of including community voices in project development, networking, and opportunities for collaboration, and to envision grassroots projects that tell our collective stories.

To learn more, visit www.storiesofthechesapeake.org.

Registration is required. To register for this virtual workshop series: info@storiesofthechesapeake.org.

Interpretive window display increases access to stories of African American history. Additional digital content, including a virtual tour of the building's interior can be viewed with a mobile device on site or on a computer from a distance.

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Proofs will be sent the following week.

ALL ARTICLES MUST BE SENT VIA EMAIL.



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16TH ANNUAL
DADDY | DAUGHTER

Sweetheart Dance



SUNDAY, FEBRUARY 20

Escort your "princess" to our special evening full of smiles, dancing and lots of fun. Dad and his Little Princess, 3–12 years of age, will enjoy dancing, crafts (can you guess what the stuffed animal will be?), refreshments, and great music.

There will be a special twist on souvenir pictures this year. A photographer will be at the dance to take pictures that can be ordered directly from them.

Register early for this very special evening. Registration deadline is February 11. Dance has limited number of spots so sign those princesses up early!

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Register anytime through our finish line production partner Seashore Striders at **seashorestriders.com**.

Early registrants guaranteed a commemorative performance long-sleeved tee.



Registration begins at 7:30 am
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\$27 for 5K, \$12 for 1-Mile Fun Run

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February 28. Shirts not guaranteed for late registrations.

Let's Go Antiquing

By Jean H. Hurst

QUILTS

Many of us have a quilt that we treasure. Perhaps it was made by a great-grandmother and passed down to us. Perhaps it caught our eye in a shop and we purchased it, but it is treasured for the time and skill required to make it.

Our American quilts started out as strictly utilitarian articles to provide warm covers for beds. Our English ancestors had been quilting since the Crusades borrowed the idea from the Turks. They had discovered that the Turks wore comfortable quilted fabric under their armor. The ladies made these quilted undies for their knights and also quilted petticoats for themselves.

The art of quilting as bed covers flourished in America between the years 1775-1875. "Quilting Bees" became very common and served two purposes: to do a task that would have taken one woman months, and to have a sociable gathering.

A quilting frame would be set up in the middle of a room and the quilt would be readied for the stitching. Quilt tops were made in blocks, then set, and sometimes bordered. A muslin or cotton backing was added. The quilting design was marked on top of the quilt using a pencil or chalk.

If the quilt was mainly for "show" it would be filled with a cotton batting rather than wool. It was tacked to the wooden frame and rolled. It was then ready to be quilted by the needlewomen.

These quilts were often "presentation" gifts for the minister, teacher or other prominent members of the community. Many of these presentation quilts still exist. Most are found in good condition as they were never used.

Women prided themselves on their needlework and even the very young made samplers to acquire skills for more elaborate stitchery. Young girls were sometimes allowed to make a "plain" quilt before they began on quilts for their hope chest or dowry. It was expected that each young bride would bring 13 quilts to her new home. She made 12 on her own and the 13th was made by her friends and relatives.

The "bride's quilt" was unique to the Baltimore area and Rhode Island during the 1840s and 1850s. These quilts always had one or more blocks containing a heart or hearts. Many quilters would not use a heart in a pattern for a bride, they considered it to be bad luck.

Some of us have fallen heir to "friendship" and "autograph" quilts. Many a young man went off to military service accompanied by a "freedom" quilt made for him by his loving mother, sisters, and lady friends when he reached his majority.

Bereaved husbands were presented with "memory" quilts made from the clothing of his dead wife. These are probably very rare as clothing, even in wealthy families, was passed along to the next wife.

Crib quilts were very popular as were doll quilts. These small quilts are eagerly sought after today. Quilts, as are all textiles, are very much in demand. As with all antiques, they must be given proper care. The ideal way to store any textile is to roll it. However, most quilts are stored in chests or trunks.

If a quilt is stored folded it should be taken out occasionally and refolded to reduce the stress on the cloth and stitches. Museums use acid-free paper and boxes to store their textiles. These can be obtained from dry-cleaning establishments.

It is best not to wash an old quilt. To freshen them and remove some stains, hang them outdoors between two clothes lines distributing the weight evenly. Let the dew-fall dampen it and the natural rays of the sun dry it.

Quilts are considered by many to be authentic American Folk Art. The unusual one in excellent condition commands high prices from collectors. Whether used as wall hangings or to grace a bed, they stand as testimony to the needlewomen who made them.

This article was written for the January 1982 issue of the Caroline Review by a long time contributor and friend, Jean Hurst. Jean's articles were related to antiques, of which she was very knowledgeable.

All About Hair
in Ridgely

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Economic Resiliency



*By Debbie Bowden,
Director Caroline County
Economic Development*

Resiliency – it's a word that has become more prevalent in today's conversations.

I first heard it back in my transportation days related to "freight resiliency" – how to make sure goods are delivered if there was a disruption in the transportation systems. Resiliency is used when talking about ecosystem and environment in making sure our structures and places are around for the future generations. And recently, "economic resiliency" gets a lot of play in business circles.

There are official definitions of resiliency depending on your discipline, but the basic meaning is "coming back" from an emergency, a natural disaster, a disruption, or a pandemic.

During the COVID response in 2020, we were concerned about the impact on the economy and whether Caroline businesses would be able to "come back." In the nearly two years since

then, it seems that the business community is resilient and has recovered from the hardships that the pandemic response had on the economy. But there are new issues threatening the economy – COVID surge, workforce, and macro-economic concerns.

Will Caroline businesses be able to continue to be resilient and get through the tough times in the first quarter of 2022? The COVID surge is anticipated to slow, which should help alleviate some of the workforce issues, but there will still be an over demand of jobs versus an under supply of workers. Supply chain and inflation will still have an impact on business, but businesses will work through those issues to stay open and make a profit. Yes, I think economic resiliency will help protect the county's economy in the near term. What happens after that and what other pressures are going to impact businesses remains to be seen.

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

**Valentine's Day is just around the corner.
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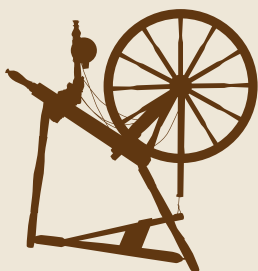
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Your Chamber at Work

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

I for one am glad to see January over and done! It brings us one step closer to warmer weather!

The 2021 Best in Business Nomination Survey is active on both our website and social media page. If you have not nominated your favorite Caroline

County Chamber businesses yet, please do so today! www.carolinechamber.org

The first Small Business Academy begins this month on February 9th at 8:00 AM via Zoom. If you or a member of your team would like to join us for one or all of this year's classes, you can register on our website under Small Business Academy 2022.

We are excited to bring you the first Women in Business 2022 Lunch & Learn February 28th. We always have great leaders, and this year is no different! We hope you and your team will join us for these very fun networking/training events. The cost for members is \$30 and non-members are \$35 and always includes lunch. If your business is a member, you are considered a member too.

We want to welcome two new Friends of the Chamber for the new year- Chesapeake Hydro-Wash and Marvel's

Plumbing Services, LLC. Thank you for supporting our efforts, we look forward to working with you in 2022!

Our Fundraiser Raffle for the 2022 Caroline County Chamber of Commerce Scholarship Fund is under way. Tickets are on sale through our Facebook account or on our website. Tickets are one for \$20 or three for \$50 and all proceeds go to the fund. For more information on raffle prizes, tickets and the Scholarship Fund visit our website.

Applications for the 2022 Scholarship are being accepted on our website. Students applying must live in Caroline County, be a high school senior and have already been accepted into their school of choice.

Do not hesitate to reach out should you have any questions.

Wishing you a wonderful February.

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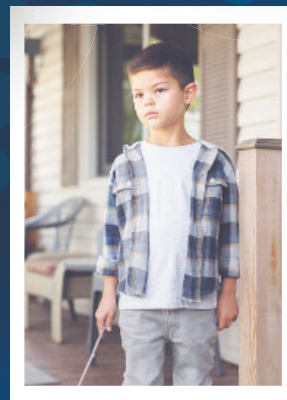
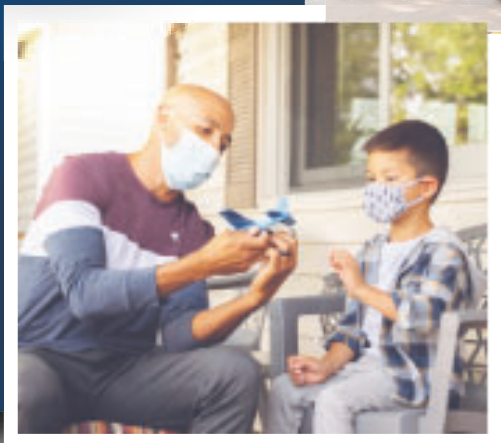
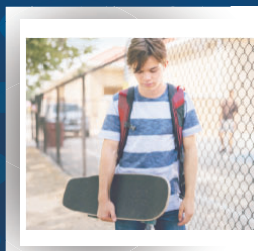
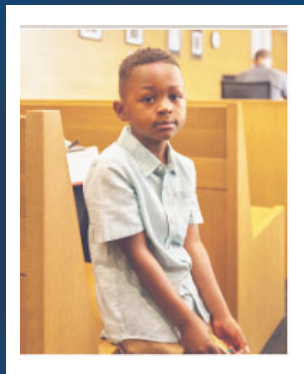
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DOLLARS AND SENSE *by Tolbert Rowe*

Our Health Care System is On Life Support

We in the United States and especially in Maryland are blessed with state-of-the-art health care services. We have world renowned hospitals within a 2-3 hour radius that afford us the luxury of accessing the best health care services in the country, and, in many cases, the world. But our health care system is on its knees right now, struggling to provide world class health care.

The United States seven-day coronavirus case number tops 700,000 for the first time, as reported by Johns Hopkins University on January 10. January 15 reports over 1,300 hospitalized in the state of Maryland with 34% of those tested being positive for omicron coronavirus.

According to a press release from Caroline County Economic Development on January 12, "In just the past two weeks, more than 5,500 confirmed COVID-19 infections have been reported in the five-county region – far exceeding the numbers seen over the two-year lifespan of this pandemic."

"Regional county officials, including the emergency medical services (EMS) departments of Caroline, Dorchester, Kent, Queen Anne's and Talbot counties, and the chief medical officers of

University of Maryland Shore Regional Health and Choptank Community Health, are requesting action by local residents to help alleviate the unprecedented strain that the current COVID-19 surge is placing on the area's EMS personnel, frontline responders and hospitals."

Covid infections, and the accompanying limitation of activity of those who have been exposed is reducing the available workforce not only of health care workers but also those in public schools, manufacturing facilities and retail and food establishments. Every business is struggling to operate with fewer employees.

Access to prompt and efficient healthcare has been severely impacted by the lack of staffing to manage the influx of Covid patients who are overwhelming the system. 45-50% of ICU beds in Maryland are occupied by Covid patients.

Children have not experienced what would be considered a "normal" school environment for two years, and it is unlikely that they will by the end of this school year. Their mental health, and that of teachers, administrators and other support staff has dropped to levels where many feel the only solution is to find another career making a shortage

of teachers before the pandemic even worse.

We all know that the best place for our children is in school, not sitting at a computer at home. But many schools and school systems struggling with 20-30% of their staffs absent are forced to revert back to virtual instruction for the sake of being able to provide any instruction at all. Omicron is Deja Vue all over again.

Fortunately, or unfortunately depending on how you look at it, this surge in positive cases is easily identified. One would think things would be different then they were in the beginning of the pandemic nearly two years ago before vaccines. Omicron's easy transmissibility has moved infection and hospitalization numbers to the highest levels since the Covid pandemic started.

Remember how scared we were about a disease that we had no idea how to deal with its impact on people? We had no idea how to treat those infected other than to keep them comfortable. The sickest were put on ventilators because they were unable to breath on their own. Remember how the automobile industry quickly adapted their assembly lines to make ventilators?

Remember how we struggled to find toilet paper, meat, and other staples we relied upon to survive and thrive in a world we had come to take for granted. Remember how we became laser focused on the progress pharmaceutical companies were making in their quest for a vaccine, a quest that they had already gotten a substantial start on in their research into SARS vaccines.

A common misconception is that the vaccine is not safe because it was brought to the market too quickly. Pharmaceutical research had developed a solid foundation of research into SARS infections so that all that was needed

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was tweaking of certain components of the vaccine to direct action against Coronavirus. The only barrier left was approval by the FDA that was fast tracked to the point that a vaccine was ready in 6 -7 months instead of the 6 - 7 years it could normally take.

But although vaccines have proven their success in lessening the most significant impact of coronavirus, hospitalizations, and death, we are breaking records nearly every day. Have vaccines lulled us into a false sense of security to the extent that we no longer feel coronavirus is a threat to our health? Is the Omicron variant some kind of newly morphed contagion that no vaccine can protect from? To me the answer is simple, just not enough people understand it, or choose not to believe it.

Being vaccinated does not mark you as someone whom the government can monitor and track your every move as your cell phone already does an excellent job of that. If this is your reason for not

getting vaccinated, then I suggest you give up your cell phone. Uncle Sam will think you no longer exist.

People are not dying from vaccines. Sure, some people are sickened by the vaccine for several days, but their reaction to a vaccine is nothing compared to the suffering they could endure in a hospital ICU ward on a ventilator. If you are afraid of getting a shot, admit it. Don't use a lame excuse that you aren't getting one because the vaccine could make you sick.

I am sympathetic to those who should not get the vaccine for a bona fide medical reason. You should always follow the directions of your doctor. But you must ask yourself if the brief discomfort of a shot is better than what could be weeks of pain, hospitalization or in extreme cases, death.

Those who are not vaccinated are suffering and dying from coronavirus the most. This is a fact. Depending on where or when 75% to 90% of

those hospitalized are not vaccinated. The 10%-25% remaining who have been vaccinated have underlying health conditions. Only 5% of those vaccinated and boosted are hospitalized by coronavirus/omicron. If you are vaccinated and boosted, you have a 95% chance of not being hospitalized. This is not to say that those who are fully vaccinated will not get infected. They may. But for most of them the symptoms are much like a bad cold or mild flu.

Ironically, those who have followed the recommended protocols for limiting the impact of coronavirus by getting vaccinated and boosted could suffer unnecessarily by a lack of space in emergency rooms and hospital beds due to those who have "chosen" to not be vaccinated. Those who need urgent medical attention for reasons other than Covid are not receiving prompt and effective medical care, and it is not because overworked medical personnel don't care.

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Let me put this another way for those who may not follow my logic. Currently, our health care system is overwhelmed and those responsible for making it work have hit a wall. There is only so much capacity a building has and when capacity hits 100%, hospitals are saying "no more" and direct patients to other medical facilities, and those who are getting into an emergency room are triaged so the most severely ill or injured are dealt with. Many of those

most severely ill are Covid patients, remember at least 75% of have "chosen" to not be vaccinated.

Now, I will be one of the first to advocate for a person's right to determine what substances they put in their body for whatever reason. Unfortunately, some people choose to put things in their body that may kill them. Illegal drugs do enough damage.

Government does not have a right to "make" you get vaccinated, although they do "make" us vaccinate our children to go to public school. We do have a responsibility to make educated choices by considering all information about the vaccine and to understand the impact of not protecting ourselves, and how not protecting yourself could impact others if you somehow transmit this highly transmissible Omicron variant to others.

Those who "choose" to not get vaccinated are part of the reason that my access to reliable health care is being limited. Because hospitals are at capacity due to a surge in Covid cases, I may not have access to prompt emergency health care. Ambulances with patients waiting for medical care are sitting in ER parking lots waiting to drop patients. Every ambulance waiting to unload a patient is one less available to come to my rescue and people are suffering, and even dying, because of this delay in delivery of urgent medical services.

Emergency rooms are full because Covid patients are most of the cases they are dealing with. Medical personnel are focusing their attention on those with most severe issues. God forbid the nearest hospital is full and the only hospital that can take me is in another state. And when I do make it to my hospital bed, I am there alone, with few if any family or visitors. Covid patients are not allowed to see any family and are suffering without the loving touch of a family member.

Make an educated choice and when doing so think of the impact your decision will have not only on you but on others, especially loved ones. Because I, a fully vaccinated and boosted individual, believe that your right to refuse a vaccine for anything other than a purely medical or bona fide religious reason ends when my access to prompt and efficient health care begins.

Too many people are suffering unnecessarily because of your right to say no. Our health care system is itself on life support and those whom we rely upon to run this system are reaching their breaking point. How much longer do we have to suffer when a resolution resides in a needle in the arm?

If you are not vaccinated, make a good choice and get a vaccine. There certainly will be another variant of coronavirus in our future. Being vaccinated does not protect you from getting it. However, for most people without underlying medical conditions, the symptoms do not put you in a hospital.

Our world will be much less restrictive if more people are vaccinated. You will live to appreciate it and those around will not have to suffer unnecessarily by watching you suffer from afar, and possibly die, because you did not.

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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- Associate Member – Caroline Chamber of Commerce
- Senior Policy Group Member – Caroline County Local Drug and Alcohol Abuse Coalition (LDAAC)

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- 📍 DENTON FIRE HALL
- 📍 PRESTON FIRE HALL
- 📍 FEDERALSBURG FIRE HALL
- 📍 HILLSBORO TOWN HALL
- 📍 GREENSBORO V.F.C. COMMUNITY HALL
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by Jeanne Trice

*FEBRUARY'S IN-PERSON PROGRAMMING HAS BEEN CANCELLED AT ALL LOCATIONS DUE TO COVID-19.

Library Hours

DENTON

Monday: 10 am - 6 pm
Tuesday: Noon - 8 pm
Wednesday: 10 am - 6 pm
Thursday: Noon - 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

Help transform your library for the modern age!

The Denton Branch of the Caroline County Public Library hasn't been renovated since 1995.

Think of everything that's changed since then! In 1995, email was in its infancy. Tablets and e-readers didn't exist, and audiobooks were on cassettes. "Google" was just a silly sounding word. Library renovations to bring this location into the new millennium (and beyond!) will begin in 2022.

Our Friends of the Library group is raising funds to help cover the cost of furniture and fixtures throughout the library. These costs cannot be covered by grant funds, so your support is critical.

Visit the Friends website, www.carolinefotl.com to make an online donation, visit any library location to donate in person, or mail a donation to: Friends of the Library, P.O. Box 363, Denton, MD 21629.

AARP Tax Aide at Federalsburg

AARP Tax Aide is designed for taxpayers of low or middle income with special attention to those aged 60 and older.

Tax preparation and e-filing are free. Due to Covid-19 restrictions, tax prep will be handled remotely.

Please call the Federalsburg Branch at 410-754-8397 for details and to make an appointment.

Appointments: Mondays, 11 am-4 pm; 410-754-8397.

VIRTUAL SERVICES

Books-by-Mail service available

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

No card? No problem! Call us at 410-479-1343, Ext. 106 to setup your free library card account.

Visit our website, click on the Services menu, and click "Books by Mail" or call 410-479-1343, Ext. 170 for more information.

Laptops and Wi-Fi hotspots available for check out

Borrow a laptop or hotspot. It's free with your library card. Must be 18 or older. For details, visit our website, click on the Services menu and then "Laptops for Checkout" or call 410-479-1343, Ext. 106.

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Discord for teens at the library

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

If you are between ages 13-18, and you enjoy discussing things like anime, arts

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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.

***Join a Virtual Book Group at
Federalsburg or Denton***

Hooked on Books: February 8, 6:30 pm – *Nomadland* by Jessica Bruder.

Tuesday Night Book Club: Tuesday, February 15, 6:30 pm – *Dear Evan Hansen* by Val Emmich

For information about joining these groups, call Jeanne at 410-754-8397 or email jtrice@carolib.org.

***His Hope Haven at the
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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,
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Thursdays, 10 am-5 pm, Greensboro

***Free ice cream when you join the
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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.

CLOSINGS

President's Day – Monday, February 21



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Deed Transfers

Henry Forster to Mary L. Vonville, 325 Carter Avenue, Denton, \$185,000.

Griffin Arms, LLC to Thomas C. Kleppinger, II, 4665 Cedar Place, Preston, \$229,000.

Christopher Ryan Norton and Kimberly Anna Norton to Robert P. Bullock, II and Jennifer J. Bullock, Lot 13, Todds Wharf Road, Preston, \$110,000.

Sandra L. Davis, Jayne L. Lister, and Bradford Alexander Bowman to George O. Morris and Moira Ann Morris, 241.28 acres, Willow Pond Road, Denton, \$1,100,000.

Lo Properties, LLC to Darlene E. Armstrong and Clarence R. Armstrong, 212 Granby Street, Greensboro, \$275,000.

The Estate of William W. Prettyman, III to Angel Gomez, 28153 Bridgeville Road, Federalsburg, \$50,000.

The Gardens Land Group, Inc. to Christopher Lee Cummins and Kelly Ann Cummins, 314 Morning Glory Drive, Denton, \$356,025. Parcel 197

Donna Prettyman McDougal and The Estate of William Wesley Prettyman, III to William Wesley Prettyman, IV and Robin L. Mosmiller, 20949 Dover Bridge Road, Preston, \$175,000.

Judy C. Burnette and Barbara Jean Carter to Matthew H. Jones, Knife Box Road, Map 24, Parcel 15, Greensboro, \$457,000.

Michael J. Giardina and Linda J. Giardina to Anthony J. Ambrosini and Brenda C. Ambrosini, 106 Church Street, Greensboro, \$204,900.

John Lewis and June Lewis to Theresa Sue Fogler, 1235 Painted Fern Road, Denton, \$390,000.

Richard S. Peterson and Linda L. Zaragoza to Thomas P. Atwood and Mary Elizabeth Atwood, 209 South Fifth Avenue, Denton, \$390,000.

Catherine P. Moore to Porcier-Miller, LLC, 23993 E. Cherry Lane, \$1,101.23.



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Mitchell Cornwell to Marshall Walton and Lisa Walton, 24011 Carrlyn Drive, Ridgely, \$419,000.

James A. Wade to Wade Zulauf and Stephanie Mahlow, Lot 16, Poplar Street, Goldsboro, \$49,000.

The Estate of Jill S. Hyatt to Julie Carter, 211 Maryland Avenue, Ridgely, \$229,000.

St. Benedicts Church of Ridgely to Shelly P. Wood, 405 Maple Avenue, Ridgely, \$231,500.

Bruce D. Saia and Paula A. Saia to Donald F. Smith, Jr. and Anita A. Smith, 11465 Holly Road, Ridgely, \$930,000.

David F. Yanez and Kimberli M. Yanez to Thomas L. Lough and M. Catherine Lough, 520 Old Denton Road, Federalsburg, \$10,000.

Brandon K. Angell and Susan M. Angell to Donna M. Wood and Wesley C. Wood, 5710 Bethlehem Road, Preston, \$224,500.

William Andrew Fulton to Robert J. Gleason, III and Stephanie N. Gleason, 4 N. Maryland Avenue, Ridgely, \$268,000.

Full House Rentals, LLC to William H. Austin and Tammy K. Foraker, 321 E. Central Avenue, Federalsburg, \$65,000.

The Estate of William R. Brown to Trushun E. Truxon, Sr. and Tracy M. Truxon, 12073 Lincoln Street, Ridgely, \$8,536.

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Samuel Kenneth Bullen and Wanda H. Bullen to Nancy F. Kerner, 18582 Taraila Road, Marydel, \$135,000.

Dawn M. Caley and Brett A. Caley to Julia Ann Neph and Eric Mark Garner, 12969 Ridgely Road, Greensboro, \$365,000.

Dallas Grove Enterprises, LLC to William Christopher Bayliss and Lisa Michelle Bayliss, Brunkhorst Road, Lots 6 & 7, Parcel 215, Preston, \$80,000.

Christopher McDonald and Erica McDonald to David Schreiner and Regina Schreiner, 11220 Shane Circle, Ridgely, \$338,000.

Joseph Michael Pollard, Jr. to Javier Gaspar-Antonio and Edith Cruz-Valle, 203 Park Avenue, Federalsburg, \$45,000.

Bryan Michael Sauerhoff and Kimberlee Michelle Sauerhoff to Tara Gale Hill-Coursey, 1511 Blue Heron Drive, Denton, \$182,400.

The Estate of Curtis Leigh Hall to Arnold Antonio Castrocano, 6049 Newton Road, Preston, \$185,000.

Consider It Done, LLC to Matthew D. Einstein and Brandy C. Einstein, 6208 Bethlehem Road, Preston, \$60,000.

ASI Leasing, LLC to Brandy Dedo, 309 Cedar Lane, Greensboro, \$193,500.

Janet L. Brittingham to Towers Rentals, LLC, 99 Whiteleysburg Road, Greensboro, \$130,000.

Alan D. Kitch to Susan L. Miller and Trisha F. Harper, 133 Main Street, Preston, \$335,000.

Lee Ann Pierce and Allan Medford Holden to Ryan P. Murphy, 1107 Canvasback Lane, Denton, \$350,000.

Kenneth D. Butler to Americo Rivera and William Jones, 322 Brooklyn Avenue, Federalsburg, \$50,000.

Reedy Family Partnership to Ruth Nohemi Bautista Vasquez, 327 Main Street, Marydel, \$200,000.



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Brian T. Johnson and Sarah E. Johnson to My Lord's Gift, LLC, 26540 Sandtown Road, 5 parcels, 648 acres +/-, Goldsboro, \$2,292,000.

Jennifer Lawson Sturmer to Landcraft Environments South, LLC, 12319 and 12321 Ridgely Road, Ridgely, \$1,250,000.

Mary Margaret Miller to Sharon Schipul and Christine Hill, 408 Bernard Ave., Greensboro, \$229,000.

Stanley Richard Bolewski, III to Garay Stephen Goglio, Wesley Emerson Ober, and Jessica Goglio Ober, 403 Sydney Lane, Denton, \$302,450.

Kevin C. Wheatley and Sheila Wheatley to Robert N. Sweitzer and Jason W. Kelser, 805 Market Street, Denton, \$215,000.

Olga Hernandez and Pablo E. Hernandez to Melvin E. Vazquez-Lopez, 305 Mill Street, Henderson, \$100,000.

Terrance C. Slattery and Margaret Slattery to Denton Project I, LLC, 812 Camp Road, Denton, \$250,000.

Choptank Transport, Inc. to Marshy Hope Properties, LLC, 239 Main Street, Preston, \$250,000.

Philip Era and Beverly Era to David Safrit, 26745 Idlewild Road, Federalsburg, \$5,000.



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Recreation & Parks

Check out the complete list of classes and online registration at carolinerecreation.org. Call 410-479-8120 for more info.

Daddy Daughter Dance

Escort your princess to a special evening full of smiles, dancing, and fun at the 16th Annual Daddy-Daughter Sweetheart Dance on **Sunday, February 20 at the Fretterd Community Center**. **There will be two times to choose from this year due to Covid. Times are 4-5 p.m. or 6-7 p.m.** Dads and daughters ages 3-12 will enjoy dancing, games, refreshments, and great music! The photo booth will be back this year for souvenir photos! Deadline to register is February 11. Sign up early! Cost is \$40 per couple and \$5 for each additional young lady. Pictures will start at 3:30 for the 4:00 dance and 5:30 for the 6:00 dance.

Belly Dance

Always been intrigued by Belly Dance? Come out and try Tribal Belly Dance Level 1! It's a modern style of belly dance that uses set belly dance movements, with distinct cues and transitions, to create dance improvisation in a group (tribe). Students will learn the basic belly dance movements and format for how to dance together as a group. Classes are held at the Fretterd Community Center on Thursdays, February 17 - March 24 from 6:15 - 7:15 pm. Cost is \$59.

Come out and try the first class on February 17 for free! No registration or commitment, just RSVP to 410-479-8120 or message us on Facebook so we know you're coming!

St. Paddy's Day 5K and 1 Mile Fun Run

Start your salute to the Irish and your spring fitness conditioning on

this certified fast and scenic course through Denton and Martinak State Park (10K course) Saturday, March 12th at the St. Paddy's Day 5K and 1 Mile Fun Run. Plenty of lucky surprises await on the course and at the finish. Register anytime through our finish line production partner Seashore Striders at www.seashorestriders.com. On-site registration starts at 7:30 a.m. Race starts at 9:00 a.m. at the Fretterd Community Center in Denton. Pre-registration is \$12 for Fun Run and \$27 for 5K and Late registrations (after March 5) add \$5.

The Lil' Leprechaun Dash is a thrilling 100 meter dash exclusively for youngsters five and under down 4th street to the finish line and cheering crowds. Special prizes for all finishers. Dash will be at 8:40 before the St. Paddy Day race and cost is \$5 in advance and \$7 after March 5.

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FOR THE HOLIDAYS



Christmas trees will be delivered on Saturday, November 27 to Denton Diner in Denton Plaza, Katie Mae's in Preston, Tenchi Restaurant in Greensboro, and Tri-Me Foods in Ridgely. These trees will be decorated with tags for animals in CCHS' care while the tags are in place. Please write the animal's name and picture along with the tag number and return it to the location you select to sponsor.

Thank You!

Place your unwrapped tag in a bag or envelope, attach the tag, and return it to Denton Diner, Katie Mae's in Preston, Tenchi Restaurant in Greensboro, or Tri-Me Foods in Ridgely no later than December 27.



WE APPRECIATE YOUR SUPPORT.

Questions? Call Donna at 443-988-3251 or Sherrie at 410-310-8248.

Thank You!

To everyone who participated in this fundraiser for the animals, you are **AMAZING!** One hundred sixty-two dogs, cats and kittens were sponsored, in addition to food for our Community Pet Pantry, cleaning supplies, office supplies, specialty items, and monetary donations. A special thank you to Tri-Me Foods in Ridgely, Ridgely Pharmacy, Tenchi Restaurant in Greensboro, Provident State Bank in Denton, Denton Diner and Katie Mae's in Preston for providing the space for our Christmas trees and promoting this fundraiser. We are truly grateful for everyone's continued support.



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CAROLINE COUNTY
HEALTH DEPARTMENT

Events at Tuckahoe and Martinak State Parks

Walking is a low impact, moderate intensity exercise with plenty of benefits. For starters, walking can increase heart and lung fitness. It can reduce the risk of heart disease and stroke. Walking helps with the management of conditions like high blood pressure, high cholesterol, joint and muscular pain or stiffness, and diabetes. Other results of walking include stronger bones and improved balance. So join us and let's get walking for improved health.

Walks and Hikes

Senior Walk: Meet at the Martinak State Park Office at 10:30 AM on Tuesdays and Thursdays for a guided walk on a paved trail. Walks are approximately 1.5 miles in length or about 3,000 steps and plenty of benches are available for resting and enjoying nature.

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

Explore Your Parks: Meet at the Tuckahoe State Park Lake 10 AM for the first in a series of walks this month. Through the winter, guided hikes will be offered in a variety of parks. Each hike will be three to five miles. Explore the plant diversity along the way. It's a great way to get exercise and meet new people! Email Karen.gianninoto@maryland.gov or call 410-924-1529 for more information and to register for the hikes.

Art and Crafts

Yarning at the Arboretum: Bring your yarn projects for an afternoon of camaraderie and encouragement. Beginners are welcome: experienced knitters and crocheters will help you learn the ropes. Please bring your own chair. Fiber artists will meet on the patio. In the case of inclement weather, plan on meeting in

the Visitor's Center gallery. Call 410-634-2847 to register for this free program.

Art Reception: There's magic in artist John Moran's paintings. Journeys Imagined, his show of watercolor, oil, and acrylic paintings, is full of glowing color and animated trees, hills, clouds, and abstract forms. Visit the gallery, and meet the artist on Saturday, February 19 from 2 to 4 PM.

Paint Afternoon: Paint a bluebird on February 27 at 2 PM at the Martinak Nature Center. Masks are required and participants will be limited. \$25 fee includes paint instruction, materials, and refreshments. All proceeds go to charities. Call 410-924-1529 to reserve a space.

Check our website for more park activities by clicking on the calendar of events <https://go.activecalendar.com/doit-md/?&q=y&search=y>.

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

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Becoming A Fiber Artist - Jeanne Bosse Hechmer

Jeanne is a lifelong resident of Easton. She graduated from Salisbury State College and went on to teach in Queen Anne's County until retiring in 1998. Jeanne's mother, an accomplished seamstress, taught her how to sew and do needlework.

Jeanne sewed clothing and home decorating items for many years. She began quilting in 1980 and has made dozens of quilts and wall hangings. She draws inspiration from nature, her religion, math, vintage odds and ends, and the work of other artists. Her fiber art pieces and wearables reflect her love



of color, fabric, fibers, beads and other embellishments. Jeanne is a member of Bayside Quilters and has exhibited her work in their shows and in local galleries.

The exhibit runs through the end of February. We welcome your visit on Wednesdays Thursdays, Fridays and Saturdays, from Noon - 4 pm each day. The exhibit is free of charge.

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Caroline CASA

Court Appointed Special Advocate

Magistrate Asparagus Retires

For the past 24 years, JoAnn Asparagus has served the families and children of Caroline County as the Family Magistrate. She is the longest-serving magistrate on the Eastern Shore and the first woman of color to hold that position. On January 31st, Magistrate Asparagus sat on the bench for the last time and this month marks her official retirement and the beginning of the next chapter in her life.

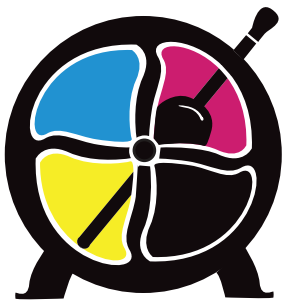
During her tenure, Magistrate Asparagus has made a profound impact on the Caroline community by working to keep children safe and families together. Her philosophy has always been to work with individuals and families to help them reach their own decisions, but she has also recognized the value of a CASA volunteer when children are involved. "She always made sure the CASA advocates had a voice in the cases," said Geraldine Warner, a CASA of Caroline volunteer for more than 10 years. "She has been more than fair with her cases, is very nice and helpful, and it has been a pleasure working with her," added Warner. Fellow CASA volunteer Michelle Gilliam said, "Magistrate Asparagus has been a great asset to the family court in Caroline County. She has always valued the role and reports of the CASA and will be truly missed."

Many people may not realize Magistrate Asparagus travels from Talbot County to get to work and to show up for the Caroline County community in numerous other ways. She attends every CASA of Caroline event, including the Pinwheels for Prevention pinwheel planting. She has attended every Caroline County MLK Day Walk since its inception 10 years ago. And she shows up not just for the events, but for the people. Local attorney Walter Palmer recalls one instance several years ago when touring the Individualized Education Program (IEP) at North Caroline High School. "It was during

an election year and the students' assignment was to present campaign speeches to the rest of the class. I looked around and there was Master Asparagus. One of those students had been in her courtroom and told her about the speeches."

The CASA of Caroline Board of Directors, volunteer advocates, and staff congratulate Magistrate Asparagus on her retirement and thank her for her service and commitment to the children, families, and citizens of Caroline County!

The Governor's Office of Crime Control & Prevention funded this project under sub-award number CJAC-2019-0004 and VOCA-2018-0063. All points of view in this document are those of the author and do not necessarily represent the official position of any State or Federal Agency. This project is supported by a grant from the Maryland Judiciary's Administrative Office of the Courts number AOC-G20CA0225I.



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Authority: Citizens for Steve Stouffer, Keli Jones, Treasurer

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Two time Investigator of the Year - FBI-LEEDA Internal Affairs Investigator
Patrol Supervisor - Criminal Investigations Supervisor - Special Operations Supervisor
Chairman of the Caroline Co. Republican Central Committee (2014-Present)
Donald J. Trump County Campaign Coordinator (2016 & 2020)

"Steve Stouffer was among the best, if not the best officer, who I had the honor of working with."
Lance Richardson, Queen Anne's Co State's Attorney (2009-Present)



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The Foundry

featuring artists in Caroline County

401 Market Street, Denton
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Saturday 10-3

www.carolinearts.org

Featured Artist

Aubrey Bodine

Artist of the Month

In a time when it seems everyone is after finding their niche and following their passions it is amazing to look back on the extensive collection of works from Aubrey Bodine.

While at a young age, Aubrey began work at the Baltimore Sun in necessity as his family required financial support. It was at the Sun as an assistant that his connection to the blossoming photography scene began. It was there in the 1920's that his hardworking nature and willingness to jump into the moment- no matter the difficulty or danger- to capture these unique and impactful moments of life transformed into a passion for the Art of photography.

Though he may not have necessarily sought a niche, he came to find one that would carry with it a legacy not only for his own artworks but a historical account of the vast and beautiful lives of those around him.

In an interview conducted through the Delmarva Almanac, his daughter, Jennifer Bodine, recounted that, "no story was ever beneath him." He was willing to go out in the worst weather and was willing to travel at any time to all sorts of places. In doing so he got himself into many precarious situations,



A sailor studies his meal choices at this coffee house on Baltimore Street, a short walk north from Baltimore Harbor.

standing on highrises or in a boat while not knowing how to swim. Jennifer also recounted that, when asked for advice from other photographers, he would say, "Go out in the worst weather imaginable."

Aubrey Bodine became the Baltimore Sunday Sun feature photographer in 1927 at age twenty-one. He won the Honorary Fellowship for the National Press Photography Association and the Honorary Fellowship of the Photographic Society of America. In 1965 he had a solo exhibition in Russia

as the first solo exhibitor in the Soviet Union since the war.

To this day, Aubrey's daughter Jennifer continues to maintain and celebrate his works through The Foundry in Denton and online at aubreybodine.com. His works can also be purchased through a number of books which are also available on the website.

(Caroline Arts continued on next page)



A. Aubrey Bodine



**Chesapeake Skipjack Dredging
1933**

Upcoming Classes & Exhibits @ The Foundry

Beginners Art Classes

**Every Wednesday at The Foundry
5 – 6 PM**

Join us at the Foundry for fun and exciting kid's art classes! Every Wednesday, kids will be able to participate in a new and fun art activity! There will be classes on watercolors, paint pouring techniques, working with clay, wreath making, ornaments, and more! Classes will be taught by different local instructors including Janice Knauss, Melody Prairie, Lynn Cegelski, and Joanne Gelles.

Classes are \$15 per person. Register for any three classes and get any 4th free!

Write-On

**2nd and 4th Tuesday of Every Month
6:30 – 8 PM**

Write On! is an online adult writers' group that meets the 2nd and 4th Tuesday of every month at 6:30 pm. Come listen, write or share your writing. Every session features a different topic you may write about or use for inspiration. Register the week before to be notified of what the upcoming topic will be, or feel free to share something completely different. This event is free! Pre-registration is required by 3 pm on Tuesday to get the Zoom link. Register at carolinearts.org/classes-events.

Illustration Course

**Nicholas Tindall, Jillian Downes
& Kirin Hopkins
Meets weekly on Tuesdays 5:30-
6:30pm**

This course will have a different focus each week covering techniques such as drawing, inking, shading, composition, perspective, etc. and a variety of styles including cartoons, comic books, people/animals, fantasy/mythology, advertisements, still lifes, and other subjects as requested by participants. Students will gain experience building visual vocabulary by creating sketches and drawings.

Creative Writing Course

**Continuing Thursdays, February 10,
17 and 24**

This 6-week course, taught by writer and editor, Judy Reveal, will focus on teaching students the art of creative writing. This interactive course allows students to work on, create, and improve on their own short story or piece of long-form writing. Topics will include: characterization, world-building, plot development, and more. Work on creating outlines, realistic characters, and natural plot advancement while learning the basics of creative writing.

By the end of the course, students will have either a polished short story or the beginning chapters of a novel that students can continue to work on long after the class is over. Make friends with like-minded individuals and receive peer-edits from students with feedback and suggestions on how to make your story better.

Whether you've already started a story of your own and want a place to be able to talk about and expand on it, or you're just starting off in the creative writing field, this is the class for you! Let the creative juices flow and become a better writer while getting the chance to talk to a published author.

Louis Armstrong Musical Portraits

**Dates for class: February 7, 21 and 28,
5:30- 7:00 pm**

During a three week course, students will paint a fun, colorful portrait of famous jazz musician Louis Armstrong.

Taught by artist Jillian Downes, this course will focus on portraiture and technique. Students will create a sketch on canvas using various methods then build paint layers from an underpainting up to skin tones! We will also explore the popular art style of works from Jackson Pollock, Leonid Afremov and other vibrant paint backgrounds to enhance the mood of our portraits! All this accompanied by Jazz Music from Louie and other classics. Canvas and materials provided.

Valentines Themed Wine and Paint

**Night - Date for class: February 11,
5:30 pm - 7:30 pm**

Join Art Teacher, Jillian Downes for an Outer Space themed Wine & Paint Night and celebrate how your Valentine is "out of this world!" Bring your valentine along and create a connected image of space and epic-ness or go single and make a unique, ethereal gift for your valentine this year!

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

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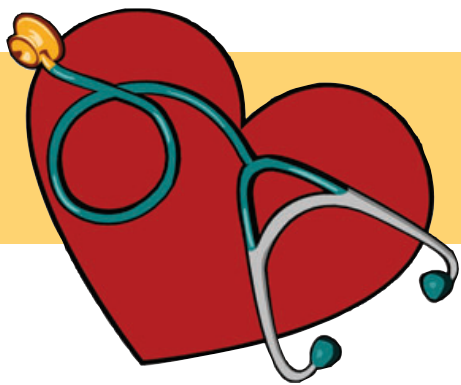
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Health Corner

Tips, Classes and Programs to help you live healthier!

Administering and Reporting At-Home Rapid Antigen Tests

The Maryland Department of Health (MDH) has launched a new web portal through Maryland OneStop for reporting results from at-home rapid antigen tests. Rapid antigen tests are a safe, easy, and fast way to screen for potential COVID-19 cases at home or in the workplace. At-home tests are a convenient alternative for anyone who is unable to access a PCR test right away.

WHO SHOULD USE AT-HOME TESTS?

Any person who is symptomatic and/or has been exposed to someone who has COVID-19 should get tested, regardless of vaccination status. Symptomatic individuals should get tested as soon as possible, though it's important to note that people infected with the Omicron strain may not test positive immediately after onset of symptoms. Anyone who receives a negative result but is symptomatic and has had a known exposure should perform a second test 24-36 hours after the first.

Individuals who are not symptomatic but have had a known exposure to someone with COVID-19 should get tested after five days have passed since the date of exposure. The virus takes several days to build up to detectable levels within the body.

PURCHASING AT-HOME TESTS

At-home rapid antigen tests are available for purchase online and in pharmacies and retail stores. To ease the expense burden of these tests on American families, the White House has issued an order that requires private health plans to cover up to eight over-the-counter COVID-19 test kits per household member, at up to \$12 per test. Consumers can either purchase the kits at no cost or submit receipts for reimbursement from their insurance companies.

PCR tests and rapid tests ordered or administered by a health provider will continue to be fully covered by insurance with no limit.

Additionally, the White House announced that starting on January 19, the website <http://covidtests.gov/> will provide tests at no cost, including no shipping fee. There is a limit of four free tests per household.

TAKING THE TEST

The procedures for administering at-home tests can vary across different manufacturers. For this reason, it is important to read all instructions for each test kit carefully, paying special attention to the timing instructions; reading results too early or too late can result in an incorrect reading. Also be sure to blow your nose and wash your hands before you begin. When it is time to perform the nasal swab, hold the swab by the stick end and insert the absorbent tip $\frac{1}{2}$ to $\frac{3}{4}$ inch inside the left nostril. Move it in a circular motion at least five times for a total of 15 seconds. Use the same swab to repeat this process in the right nostril. Then follow the test kit instructions for obtaining results.

NEXT STEPS

Individuals who receive negative results either (1) do not currently have an active COVID-19 infection, or (2) do have COVID-19 but were tested too early or too late in the virus' progression to show a positive result. It's important to remember that asymptomatic individuals may still transmit the virus to others. To be safe, these individuals should retest 24-36 hours after the initial test and should continue to wash hands, wear masks, and limit contact with others until ten days after a known exposure.

Individuals who receive positive results most likely have an active COVID-19 infection. These individuals should isolate themselves from others, including other household members. They should also report their positive test results to the Maryland Department of Health through the Maryland OneStop Portal and sign up for a laboratory-based test through their local health department to confirm the at-home test result. Positive individuals should follow the



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CDC's recommended guidelines for treating the illness and preventing its spread.

Maryland residents who test positive should communicate their test results to their healthcare provider and inform close contacts that they may have been exposed to COVID-19. To initiate the contact tracing process, including receiving work or school excuse and release letters, you can report your results either through the mobile app associated with your at-home test, or through the Maryland COVID Positive At-

Home Test Report Portal, found here: covidlink.maryland.gov/selfreport.


A note on self-reporting: the at-home positive tests reported through MDH's new portal will not be included in the case numbers reported by MDH on its data dashboard. Only laboratory- or provider-reported PCR results are counted in the daily case numbers.

For more information about self-testing with rapid antigen tests, visit the CDC's website: <https://bit.ly/3fnr49F>

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**Greensboro Lions to hold
Sporting Clay Tournament February 26**

The Greensboro Lions Club will host their Annual Sporting Clay Tournament on Saturday, February 26 at Schrader's Bridgetown Manor, 16090 Oakland Road, Henderson. The tournament will be held from 9-11 AM (Registration and European Start). A Barbeque Chicken lunch will be served from 12:30 - 1:30 PM.

Cost for individual participants is \$75 which includes 50 targets and lunch. Cost for a four member team sponsorship is \$400 and includes a station sponsor sign, 50 targets and lunch for each member.

Cash prizes for Winners, Ladies and Juniors (under 16). Lewis Class will be available for a fee. Special award for Winning Team.

Station Sponsorships with Advertising Sign are being offered at a cost of \$100.

For additional information, call Lion Buddy Bishop at 410-924-0478 or Lion Bill Satterfield at 410-829-7416.

**Greensboro Lion Allen Kinnaman
Named Lion of the Year**

The Greensboro Lions met on Tuesday, December 21st for their annual Ladies Night at the Greensboro Fire Company with dinner being served by the Greensboro Ladies Auxiliary. Lion Allen Kinnamon was presented the Lion of the Year Award for 2021. Lion Kinnamon not only served as Secretary of the Club but was the glue that held the club together during COVID.



Pictured on the left is Lion John Laddbush holding the Lion of the Year recipient plaque and on the right Lion Allen Kinnamon with his Lion of the Year Award.



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Coming This Spring — Marydel Lions Ladies' Purse Bingo And Chicken BBQ Dinners!

Lion Joanna Reedy, a member of the Marydel Lions Club, is planning to host a Ladies' Purse Bingo later this Spring on a Sunday afternoon. The exact date will be announced as soon as Joanna and her team members begin to see some major relief from COVID. The Club's BBQ Chicken Dinner and 'World Famous Funnel Cakes' event is now scheduled for Saturday, May 14, 9 AM to Noon, at State Line Gas in Marydel. Look for more news about these events and their respective advertisements in forthcoming issues of the Caroline Review!

The Marydel Club is now entering its Spring new member drive. If you have a desire to give back, through service, to the communities and environs of Northern Caroline County, this is the opportunity for you. Our Membership Business Meetings occur the first Tuesday of the month at 7 PM in the Marydel Community Hall while our monthly Dinner Meetings begin at 6 PM (new time) in the Marydel Volunteer Fire Company's Dining Hall the second Tuesday of the month from September through June. Our buffet dinners are prepared and hosted by Chef Sandy Houseman and her fellow chefs of the Ladies Auxiliary.

Please know that 100 percent of all of the monies raised through our Club's Fundraisers, including the Ladies' Purse

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Bingo and the Chicken BBQ Dinners, are returned to the children, youth, families, adults and seniors who reside in the communities and areas of the northern part of Maryland's Caroline County. Providing our forthcoming fundraisers are well attended and supported, we plan to resume our College Scholarship Program for local youth beginning with the 2022 – 2023 Academic Year.

Information relative to Club membership, programs and projects can be had by contacting Lion Terry Higgins at terryhiggins38@outlook.com or 302-492-3354 or 302-363-5823.



Financial Advisors Can Help Reduce Anxiety

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

The long-running coronavirus pandemic has fueled a lot of anxieties – including financial ones. But some people have had far fewer worries than others.

Consider this: Among those investors who work with a financial advisor, 84% said that doing so gave them a greater sense of comfort about their finances during the pandemic, according to a survey from Age Wave and Edward Jones.

Of course, many people experience investment-related fears even without a global health crisis, and that's probably not surprising, given the periodic volatility of the financial markets. But financial guidance can come in handy during relatively normal times, too.

A financial professional can help you ...

... *Look past the headlines* – Inflation, interest rates, pandemics, elections – there's always something in the news

that could affect the investment world in the short term. But by helping you construct a portfolio that's built for the long term and reflects your goals, risk tolerance and time horizon, a financial advisor can enable you to look past the headlines.

... *Avoid emotional decisions* – Many people let their emotions drive their investment choices. When the market goes through a downturn and the value of their investments drops, they sell to "cut losses," even though these same investments may still have good business fundamentals and promising futures. Conversely, when the market is on an uptick, some people chase after "hot" investments, even when they become overpriced and may have very little room to grow. But a financial advisor can help keep you from making these fear- and greed-based actions by only recommending moves that make sense for your situation.

... *Work toward multiple goals* – At various times in your life, you may have simultaneous financial goals. For example, you could be investing for a retirement that's decades away, while also trying to save for a child's college education. A financial professional can suggest ways you can keep working toward both objectives, in terms of how much money you can afford to invest and what types of savings and investment vehicles you should consider.

... *Prepare for the unexpected* – Most of us did not need a pandemic to remind us that unexpected events can happen in our lives – and some of these events can have serious financial impacts on us and our loved ones. Do you have adequate life insurance? How about disability insurance? And if you ever needed some type of long-term care, such as an extended stay in a nursing home, how would you pay for it? A financial advisor can evaluate your protection needs and recommend appropriate solutions that fit within your overall financial strategy.

... *Adapt to changing circumstances* – Over time, many things may change in your life – your job, your family situation, your retirement plans, and so on. A financial professional can help you adjust your financial strategy in response to these changes.

Achieving your financial goals may present challenges, but it doesn't have to cause you years of worry and distress – as long as you get the help you need.

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

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



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February Tide Table

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

Date	AM				PM			
1	1:57	Lo	7:43	Hi	2:03	Lo	8:35	Hi
2	2:47	Lo	8:42	Hi	2:56	Lo	9:24	Hi
3	3:36	Lo	9:38	Hi	3:48	Lo	10:10	Hi
4	4:22	Lo	10:30	Hi	4:39	Lo	10:53	Hi
5	5:08	Lo	11:19	Hi	5:29	Lo	11:33	Hi
6	5:53	Lo			12:06	Hi	6:18	Lo
7	12:14	Hi	6:39	Lo	12:53	Hi	7:08	Lo
8	12:54	Hi	7:25	Lo	1:40	Hi	7:58	Lo
9	1:37	Hi	8:12	Lo	2:30	Hi	8:49	Lo
10	2:22	Hi	9:00	Lo	3:21	Hi	9:40	Lo
11	3:11	Hi	9:50	Lo	4:15	Hi	10:32	Lo
12	4:04	Hi	10:41	Lo	5:09	Hi	11:26	Lo
13	4:59	Hi	11:33	Lo	6:02	Hi		
14	12:19	Lo	5:54	Hi	12:26	Lo	6:53	Hi
15	1:11	Lo	6:48	Hi	1:17	Lo	7:41	Hi
16	2:00	Lo	7:41	Hi	2:07	Lo	8:26	Hi
17	2:47	Lo	8:32	Hi	2:57	Lo	9:08	Hi
18	3:32	Lo	9:21	Hi	3:45	Lo	9:49	Hi
19	4:15	Lo	10:09	Hi	4:34	Lo	10:28	Hi
20	4:58	Lo	10:56	Hi	5:24	Lo	11:08	Hi
21	5:42	Lo	11:44	Hi	6:14	Lo	11:48	Hi
22	6:28	Lo			12:33	Hi	7:06	Lo
23	12:32	Hi	7:16	Lo	1:26	Hi	7:59	Lo
24	1:19	Hi	8:06	Lo	2:22	Hi	8:53	Lo
25	2:12	Hi	8:59	Lo	3:22	Hi	9:48	Lo
26	3:12	Hi	9:55	Lo	4:24	Hi	10:45	Lo
27	4:17	Hi	10:53	Lo	5:25	Hi	11:41	Lo
28	5:24	Hi	11:51	Lo	6:24	Hi		

Add or subtract hours and/or minutes as indicated:

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

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Community Calendar

ONGOING

Lions Durable Medical Equipment Loan Closet. If you are in need of a piece of durable medical equipment, 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.

SUNDAYS

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

FIRST MONDAYS

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

TUESDAYS

Tuesday Bingo at Denton American Legion Post 29. 7:30 pm. Snacks at

break and computers available. Info 410-479-2708.

WEDNESDAYS

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

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 Museum, located at 167 Main Street in Preston, is closed for the winter. The museum will reopen in the spring of 2022. Visit www.prestonhistoricalsociety.com 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.



STORIES OF THE CHESAPEAKE HERITAGE AREA

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Registration is required. To register for this virtual workshop series:

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Learn More: www.storiesofthechESApeake.org

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, from 10 am to 2 pm. Admission is free, but donations are welcome.

FRIDAY, FEBRUARY 4

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road, 5-7 PM. Bratwurst Dinner for \$8. Karaoke with Alan Cheezum from 7-11 PM. Info 410-479-2708.

SUNDAY, FEBRUARY 6

Eternal Life Ministries 1st Anniversary celebration! Please join the celebration at 807 Market Street in Denton. Our guest preacher will be the Reverend Jesse Thomas from Shiloh Baptist Church in Boston, VA. Our celebration begins at 3 pm. Social Distancing will be adhered to and masks are required. All are welcome.

MONDAY, FEBRUARY 7

Grocery Bingo at the Cordova Firehouse. Doors open at 5:45 and games begin at 6:45. Refreshments are available. For more information, call Cathie at 410-924-6535.

FRIDAY, FEBRUARY 11

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Rd, 5-7 PM. Fish and/or Shrimp for \$8 or \$12. Entertainment by Country Express Band from 7-11 PM. Info 410-479-2708.

SATURDAY, FEBRUARY 12

Tom Cheezum Memorial Toy & Train Show from 9 am-3 pm at the Preston Firehouse. For more info., see page 3.

Valentines Dance at the Easton VFW with Golden Touch from 7:45-11:45. Cost is \$15 per person. Tickets available at the VFW - see the bartenders. Refreshments included and more! For more information, call Betty Ann at 410-253-5550.

FRIDAY, FEBRUARY 18

Friday Night Dinner at Denton

The Eastern Shore Bluegrass Association Presents Award Winning and Grammy Nominated *The PD Ramblin Boys*



FEBRUARY 13, 2022

Marydel Volunteer Fire Company
110 Firehouse Lane • Marydel, MD

Show starts at 1:00 p.m. with Local Bluegrass.

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Facebook: Eastern Shore Bluegrass
443-258-1166

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American Legion Post #29, 9238 Legion Road, 5-7 PM. SAL serving Grilled Pork Chop Dinner for \$8. Karaoke with Linda Webb from 7-11 PM. Info: 410-479-2708.

SATURDAY, FEBRUARY 19

The **Caroline County Republican Women** will meet on at 10 am at the home of Greta Scanlon, 38 Hunter Court, Easton. The guest speaker will be from the Mid Shore Council on Family Violence. Light refreshments will be available. All are welcome! Questions: call Bobbi at 410-482-9487.

SUNDAY, FEBRUARY 20

Please join Eternal Life Ministries at 3 pm at 807 Market Street for a special **Black History program and worship service.** Please wear a mask and practice social distancing. All are welcome.

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

MONDAY, FEBRUARY 21

Eternal Life Ministries free soup giveaway from noon until 2 pm. All are welcome! We will be practicing social

distancing. Don't miss out on this tasty event! 807 Market Street, Denton.

FRIDAY, FEBRUARY 25

Friday Night Dinner at Denton American Legion Post #29, 9238 Legion Road, 5-7 PM. ALA serving Spaghetti Dinner for \$8. Info. 410-479-2708.

SUNDAY, FEBRUARY 27

The Delaware Appaloosa Horse Association is sponsoring an **Annual Tack Swap** from 8 am to 2 pm at Apex Stables in Houston, DE. Got tack laying around and taking up space in your barn or trailer? Bring it to the swap! Need tack and supplies? Come check out our vendors. There's something for everyone at the swap, from everyday tack to show tack in all disciplines. Open to all equine enthusiasts (rescues, equine clubs, jewelry, etc). Cost is \$25 per 12' x 12' space. (You provide your own tables). Refreshments will be available for purchase and all proceeds go to DAYA (Delaware Appaloosa Youth Association). For more information or to reserve a space, please call Tammy at 302-526-6944 or email dahashow@gmail.com.

Eternal Life Ministries at 807 Market Street in Denton will be celebrating the goodness of God with **Soul Food Sunday!** Join us at Free at 3 pm worship service and immediately following service enjoy some of the best soul food on the shore! Social distancing measures will be observed. All are welcome!

TUESDAY, MARCH 1

Shrove Tuesday! Please join us for a pancake supper with all the fixings from 4-7 pm. All are welcome! 807 Market Street, Denton.

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SATURDAY, MARCH 19

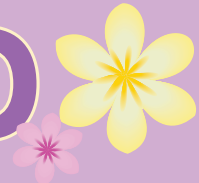
Indoor Craft & Yard Sale to benefit the Caroline County 4-H Program on from 8 am to 2 pm at the Caroline County 4-H Park, 8230 Detour Road, Denton. All vendors welcome! Crafters, direct sale consultants*, household items, furniture, jewelry, antiques, horse tack, tools, pet items and more! *Direct Sale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

to reserve tables. Set up is on Friday from 6-8 p.m. or Saturday, from 6-7 a.m. 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 March 4th. Tables tend to sell out fast so get your reservation in quickly.

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Sunday, March 13

Caroline County 4-H Youth Park
8230 Detour Rd off MD Route 16 West, Denton

Doors open at Noon, games begin at 2 PM.

Tickets are \$30 in advance; \$35 at the door.
Includes 9 card admission pack, 1 quickie game card,
1 raffle ticket and a door prize ticket.



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Pit Beef Dinner

Dinner features our famous pit beef, macaroni & cheese, green beans, and applesauce. Cost is \$15. Dinners served from Noon- 2 pm. Kitchen will be open selling other food and drinks.

*Proceeds to be used for Operational Expenses
of the 2022 Caroline/Dorchester County Fair.*



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The 2022 Caroline/Dorchester County Fair is Aug. 3-6.



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The Mentoring Effect

There is potential in all of us to be mentors in various ways but what better way than being a good adult role model mentoring the youth of our county?

Mentoring helps a child not feel alone in dealing with day-to-day challenges; think back, did you know how to deal with that bully in grade school? Did you know how to study for a test or make plans for college? Do you remember wanting your first car as you looked for a part-time job? Simple things that seem easy or straightforward to you now may be a complete mystery to a young person. Mentors provide their mentees with an experienced friend who is there to help in any number of situations.

Mentoring, at its core, lets young people know that there is someone who cares about them, assures them they are not alone in dealing with day-to-day challenges, and makes them feel like they matter. Research confirms that quality mentoring relationships have powerful positive effects on young people in a variety of personal, academic, and professional situations. Research also shows that these quality relationships positively affect young people by improving their behavioral, social, emotional, and academic outcomes simultaneously.

Mentors provide:

- A model for positive relationship skills and can help strengthen their mentees communication skills
- Help for young people to expand their career interests and encourage steps to achieve their goals
- Help with homework, advocacy for school attendance, and can help their mentee set higher education goals

- Help to youth to believe they can create a future they want

Does it really work?

- Youth are five times more likely to graduate if they have a meaningful relationship with an adult
- Kids who have mentors are nearly 50% less likely to use drugs
- Mentoring promotes positive social attitudes and relationships
- Mentored youth tend to trust their parents more and communicate better with them

As mentors we have the opportunity to change lives forever and to positively

impact the lives of the youth in our community. In these times when our community is fragmented, mentors play an important role in the lives of the youth of Caroline County.

Our community needs people who want to make a difference in the lives of those who need guidance, support, encouragement, and care...our community needs you!

For more information on how you can make the difference in a young person's life and become a mentor, contact Angel Perez at 410-479-3060 or carolineymcamentoring@ymcachesapeake.org



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8:30 am - 11:30 am

Wednesday 6:00 pm - 7:30 pm

Thrift Store is also open First Saturdays 8 am-Noon

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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.

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Building Permits

Henry T, III and Trudie K. Williams,
6871 Statum Road, Preston, Remodel /
Renovation.

Robert, Jr. and Lisa Anne Moser, 16070
Henderson Road, Goldsboro, Pole
Building.

Taylor Lord, 25612 Auction Road,
Federalsburg, Pole Building.

Christine Nagle, 111 Siesta Drive,
Denton, Remodel / Renovation.

Clara B. and David L. Bramble, 8315
Harmony Road, Denton, New Home.

CMH Homes, Inc., 11024 Holly Road,
Ridgely, New Home.

Eugene W. and Windy M. Broadwater,
27259 Temple Road, Marydel,
Swimming Pool.

Hector Castro, Jr. and Gabriela Y.
Alvarez, 3540 Houston Branch Road,
Federalsburg, Remodel / Renovation.

Raymond B. Dennis, 12916
Greensboro Road, Greensboro, Pole
Building.

Kevin M. and Laura J. Brown, 12310
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Maplewood Drive, Ridgely, Pole
Building.

Mark E. and Sarah E. DeLuca, 25171
Towers Road, Denton, Addition.

Mark A. and Jennifer L. Patrick,
26220 McCarthy Lane, Greensboro,
Agricultural Building.

George Hudson, 5510 Drummer
Drive, Preston, Addition.

Susan and Steven Henry, 11419 River
Road, Ridgely, Swimming Pool.

William J. Jr. and Sandra K. Neal,
26193 Sennett Road, Denton,
Agricultural Building.

Jamaicadra, LLC, 7347 Harmony
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and Addition.

Charles V. Ingui and Mildred L.
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Matthew F. Weeman and Hannah
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Greensboro, Remodel / Renovation.

Ronald L. Sr. and Lisa R. Marvel,
26936 Anthony Mill Road, Denton,
Pole Building.

Darryl E. and Melissa A. Quirk, 6614
Statum Road, Preston, Pool House.

CMH Homes, Inc., 606 N. Main Street,
Greensboro, New Home.

Mark A. and Charlotte Horst, 6761
Harmony Road, Preston, Pole
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Senior Spot

Senior Moments

by Mary Moran

410-829-2535 / 410-490-3078

Miss me in January? It was the first time in seven years that Senior Moments did not publish and, since excuses are like bellybuttons and everyone has one, I will not bore you with mine! However, I do offer my sincere apologies for not getting the information about 2022 cost changes in Medicare, as well as my Medicare 101 guideline, to you last month.

So, without further ado, I'll just remind you that this is the one where I say don't shoot the messenger, folks! Grab a cuppa something hot, or strong, or both and get comfortable! The cost of Medicare for 2022 has, to say the least, jumped dramatically. I will try to refrain from making snarky comments and just give you the facts, but no guarantees, folks!

The large increase in beneficiary's out-of-pocket cost is supposed to be offset by the 30-year record breaking 5.9% Cost of Living Adjustment (COLA) to Social Security Benefits. (2021 COLA was 1.3%) Anyone who reads this column knows that the COLA is not

based on the governments sympathetic understanding of the actual jumps in the cost of living! It is based on Social Security's Hold Harmless Provision to guard against a reduction in SS benefits as a result of Medicare Part B premium increases. In other words, your Social Security payments cannot go down from one year to the next because "they" raise the part "B" premium. Therefore, the 2022 COLA raise is being issued to cover the "B" monthly increase to \$170.50. The 2022 cost of "B" is \$21.60 higher than the 2021 base premium of \$148.50.

Please note that some people will see little or no increase in their part "B" premium. This is because the 5.9% increase does not increase their social security check enough to cover such a large jump in the "B" premium. These are the people protected by the Hold Harmless provision. Exceptions to the Hold Harmless provision include those affected by IRMMA, (whose "B" premium is based on income reported two years prior), low-income people who qualify to have the state pay the "B" premium, and those whose part "B" enrollment is effective 2022.

Reminder to those turning 65: The once in a lifetime Initial Enrollment Period (IEP) for "A" & "B" & "D" includes three months before, the month of, and the three months following your 65th. This is the time to manually enroll in "A" Hospital coverage, "B" for outpatient medical coverage, and "D" prescription

drug coverage. (Please note that those under 65 who are collecting Social Security are already enrolled in "A" since by law one must have "A" to collect Social Security.)

During IEP, one should also purchase Medicare Supplemental insurance (also called Medi-gap) to cover the 20% coinsurances and fixed copays not covered by "B" and "A". These plans guarantee that you are insured nationwide for any medical need covered by Medicare. Medi-Gap insurance coverage is standardized by the federal government to perform as supplemental/secondary insurance to Original Medicare. These plans are designated with alphabetical names (A, G, N etc.) which may cause some confusion with the other parts of Medicare! Just know that this is optional coverage sold by private companies to offset the 20% and coinsurances required by Original Medicare but is crucial coverage.

Government approved plans offer similar but different coverage for different premiums. By law, a G plan always functions as a G is designed to function and offers the same coverage regardless of who is selling it or what state it is sold in. The only allowed difference is what the insurer can charge beneficiaries for their monthly premium, and that difference can be pretty wide. Remember, these are attained age policies, which means the premiums will go up every year. Be sure to deal only with reputable, licensed brokers who specialize in Medicare and can show you your most affordable options! Medi-Gap Coverage should begin the first month "B" goes into effect.

This 7-month IEP is the only time frame where you will not have to answer any medical questions (medical underwriting) when purchasing Medi-Gap supplemental insurance. The IEP guarantees that insurance carriers cannot deny you coverage due to pre-existing health conditions. Once this 7-month period closes, your medical history and health circumstances allow these private insurers to deny you coverage, or increase the premiums, so do not delay getting this in place to start the same day your Medicare Coverage starts.

TURNING 65?

Confused about all the Medicare Terms & Options?
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Note that those already collecting social security due to disability get a new opportunity when turning 65 to start over with a new plan at a much lower rate! The disabled under 65 are paying very hefty premiums for the one Medi-Gap supplement available to you in Maryland. Drop your premiums to the same starting level as anyone else turning 65 and take advantage of this IEP period to start your coverage with a G or N plan. This IEP means you are entitled to the same no medical underwriting questions asked, and other guarantees, as anyone else turning 65 during your IEP! Be aware that for those who are over 65 and past their IEP, after retiring or losing their job-based insurance, one only has 63 days to be eligible to buy Supplemental Medigap insurance.

For those enrolling in part "B", If you enroll during the three months prior to your birthday, coverage begins the month of your birthday. If you enroll the month after, coverage begins the following month. Waiting until the 5th month pushes back coverage another two months and if you wait until the 6th or 7th month of your IEP, coverage starts the 3rd month following the month you enrolled. Keep this in mind if you are setting up Medicare to start after retirement or the loss of employer-based insurance.

Medicare General Enrollment Period (GEP) runs from January 1st to March 31st. This year's current General Enrollment Period is the opportunity for one to enroll in Part "A" or "B" if you did not enroll during the 7-month Initial Enrollment Period surrounding your 65th birthday. Call Social Security in Cambridge at 888-347-9277 or go online and create an account on www.mysocialsecurity.com to get the forms needed to enroll in Medicare "A" and/or "B" and to get information about your Social Security status.

Unfortunately, if you did not enroll during your Initial Enrollment period and did not have comparable, creditable insurance in place after the designated 7-month time frame, you are likely to get hit with the "B" late penalty. This penalty is 10% of the current premium for every full 12-month period you



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violets are blue,
I got on the scale,
and thought . . .**

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were eligible but delayed signing up for "B". Additionally, It goes up when the premium cost goes up and that penalty is in place as long as you have "B" coverage, essentially for life. This penalty is added to your monthly part "B" premium, and both are deducted from your Social Security check. For those not yet collecting Social Security who pay for "B" every three months, this monthly charge is added to your quarterly premium payment. Additionally, you will have gaps in coverage since enrollment during the General Enrollment Period means your Medicare "B" coverage will not go into effect until July 1st.

One does not have to sign up for Medicare while still working if you have large company job-based health insurance. The primary payer with 20+ employees is considered creditable coverage. Those with less than 20 employees offer small group insurance which is not considered creditable. This is considered secondary insurance with Medicare expected to

be the primary payer, so you must sign up. Know that if you are covered by small group insurance and do not sign up for "A" & "B" when eligible, the small group employer's plan can refuse to pay your claims. This means that delaying Medicare enrollment could leave you with little or no coverage, and health care will largely be coming out of your pocket if you do not have Medicare. Contact the human resources department to find out if your insurance is primary or secondary to Medicare and the consequences of delaying enrollment in "B".

An employee's insured spouse does not generally have the option of choosing not to enroll in "B" to avoid paying the "B" premium. If your spouse or dependent has job-based insurance through a family member, and Medicare is slotted to be their Primary payer, the spouse does not have the option to delay enrolling in Medicare to avoid having to pay the premium. The spouse must enroll in Medicare at least a month

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before they turn 65, to avoid penalties and coverage lapses. The timing of the start of A&B should start the day after employment insurance ends. Some employers will notify you of the need for employee's spouse to enroll in "A" & "B" when the employee's spouse turns 65. Others do not, so be in the know to protect your spouse when magical 65 is on the horizon!

When it is time to enroll, make sure you have proof that you and your spouse have been insured by the group plan from the time you became eligible for Medicare. You will be required to submit form CMS-L564, Request for Employee Information, which can be filled out and signed by your HR department, as proof of job-based insurance to avoid penalties. You will fill out CMS-40B to declare when you want to start Medicare coverage. Be sure to specify the date you want it to start on the bottom line titled "remarks" to ensure that coverage starts the day after your employer coverage ends.

Finally, Here are the Updates for Medicare costs for 2022.

Part A (Hospital insurance) pays for admitted inpatient care at a hospital, skilled nursing facilities, skilled home health care, and hospice care.

Part A premium:

- Free if you've worked 10 years or more
- \$274 per month if you've worked 7.5 to 10 years
- \$499 per month if you've worked fewer than 7.5 years

Part A hospital deductible:

- \$1,556 each benefit period

Part A hospital coinsurance:

- \$0 for the first 60 days of inpatient care each benefit period

- \$389 per day for days 61-90 each benefit period
- \$778 per lifetime reserve day after day 90 in a benefit period

(You have 60 lifetime reserve days that can only be used once. They're not renewable.)

Skilled nursing facility insurance:

- \$0 for the first 20 days of inpatient care each benefit period
- \$194.50 per day for days 21-100 each benefit period

Part B (Medical insurance) Increasing 15% in 2022- largest jump in 15 years. Part B helps pay for health care services such as doctor services, preventive benefits, hospital outpatient surgery and care, ambulance services, outpatient mental health services, durable medical equipment, and some home health care that is not covered by "A".

Part B premium: \$170.10 monthly (plus any late enrolment penalties)

If your annual income is higher than \$91,000 for an individual (\$182,000 for a couple), you will pay a higher premium based on IRMAA (Income related monthly adjustment) rules.

• Part B deductible: \$233 per year

• Part B coinsurance: 20% for most services Part B covers.

This is where Supplemental insurance, also known as Gap insurance, comes into play.

When covered by "B" you are responsible for obtaining a prescription "D" plan. If you do not have "D" set up when your other coverages start you may incur a penalty for late enrollment. One may qualify for a Special Enrollment Period (SEP) if you have moved out of your service plans area, have left or are changing jobs, or are moving in or out of a nursing home. Call Mary Moran at 410-479-2535 for assistance in exploring your options to get into a plan that allows "D" enrollment outside of the Fall Annual Open Enrollment. (October 15 through Dec 7)

Part D (Prescription drug coverage)

- National average Part D premium: \$33.37 per month

- Part D maximum deductible: \$480 per year
- Initial Coverage Period (ICP) the cost of covered drugs is shared 25% by the beneficiary and 75% by the plan. For 2022, TROOP (true out-of-pocket expenses) for the beneficiary is a maximum out-of-pocket cost of \$1,107.50. Remember, Non-Formulary drugs do not count toward TROOP. The prescription drug plan's maximum out-of-pocket is \$3,322.50. When the combined total of your spending and the plans spending has reached \$4,430 you get dumped into the donut hole.
- Coverage Gap is the donut hole. It never closed completely but was frozen at 25%. This means the public pays 25% for both brand and generic meds in the donut hole. Here is where the financial tweaking takes place. In the donut hole the plan pays 75% of your generic meds, but only 5% on brand name (think Eliquis). The drug manufacturers provide a 70% discount on their brand name drugs. On average, the beneficiary is paying more in the donut hole than they were after reaching their \$480 deductible.
- The total 25% spent in the Initial coverage period and your out-of-pocket dollars spent in the donut hole must reach \$7,050 in 2022 to enter the Catastrophic Benefits Period. In 2021 TROOP was \$6,550, a \$500 difference.
- Costs that do not count in the donut hole include the part "D" monthly premium, costs covered by out-of-network pharmacies for compound drugs, and, most importantly, the 75 % the plan pays for the generic drugs.
- Catastrophic Coverage begins when your out-of-pocket costs reach \$7,050. The beneficiary pays a 5% coinsurance or \$3.95 copay for generic meds, and \$9.85 for brand name drugs.



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Denton Caroline Senior Center

The Denton Caroline Senior Center is open from 8 am-3 pm. Members are generally on site from 9 am to 1:30 pm to enjoy our activities and lunch.

This month is American Heart Month. Anne Clucas will be here for her monthly Blood Pressure Screening on the 3rd Thursday at 10 a.m. We will have several Valentine's Day crafts along with a Valentine's Day celebration and Bingo.

Lastly, to prepare for Mardi Gras Day on March 1st, we will be decorating our own Mardi Gras mask.

Happy "Heart" month from everyone here at the Caroline Senior Center! Come join us for lunch. Please call Jennifer Acree or Geraldine Warner at 410-479-2535 for any questions on the activities listed above and feel free to stop by the Center to pick up our Monthly Calendar, Newsletter and Menu.

Some dates are subject to change. Questions about upcoming classes or crafts, please contact the Center!

Feddersburg Senior Center

Winter has arrived and we are dealing with cold and frigid weather. Everyone needs to wrap up tightly with their coats, hats, scarves, and gloves.

The Center will be offering Sail(exercise) program at 11 am on Tuesdays and Thursdays instructed by Jennifer Tunis. Also, on Tuesdays at 10 am Tyrell James will be speaking on Healthy Living.

The 2nd Tuesday of the month at 10 am, Melanie Chapple from the University Shore Regional Health will be taking blood pressures and having individual health consultations.

The Center will be celebrating, Heart Health Month. Tiffany Scott from Priority Partners will be presenting, Heart/Cardiovascular Health on February 3rd at Noon, and on February 17 at 11 am she will present, Stress and Your Body.

Everyone needs to be aware that the Covid virus is still out there. Always wear your mask, stay at least six feet in distance, and keep your hands clean.

Deaths

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

- Dec. 16 Ralph Charles Johnson, 59, Felton, DE
- Dec. 17 David Marion Dixon, 80
- Dec. 19 Virginia "Ginny" Cain Ebling, 80, Harrington
- Dec. 22 James Donald Glover, Sr., 89, Ridgely
- Dec. 23 Chase Benjamin Howard, 27, Greensboro
- Dec. 27 Ruth Ann Porter, 82, Greensboro
- Dec. 28 Philomena L. Tribbitt, 94, Marydel
- Dec. 29 Frank H. Harrison, Sr., 79
- Jan. 3 Harriet Grace Majeski, 93, Marydel
- Jan. 6 Charles Alan "Chuckie" Nickerson, 47, Barclay
- Jan. 6 Edwin Alton Todd, Sr., 58, Magnolia, DE

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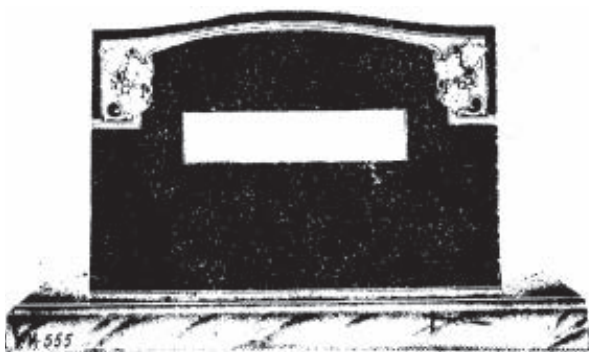
- Dec. 12 Shirley Mae Lloyd, 86, Bridgeville, DE
- Dec. 12 Valerie Ann Daniels Blake, 56
- Dec. 13 John Keithley "Jack" Ryan, 90, Easton
- Dec. 16 Agnes Spencer "Aggie" Kerr, 85, St. Michaels
- Dec. 18 Evelyn Harmon Mowbray, 89, Federalsburg
- Dec. 21 Robert K. Mast, 73, Greenwood, DE
- Dec. 25 Garrett Bruce Minner, 29
- Dec. 27 Melvin E. Willin, 87, Delmar, DE
- Dec. 27 Thomas Edward Haddaway, Sr., 79, Tilghman
- Dec. 28 Joseph Carroll Phillips, 75, Hurlock
- Dec. 31 Betty M. "Hoot" Robertson, 68, Delmar, DE

- Dec. 31 Richard K. Wright, 79, Greenwood, DE
- Dec. 31 Alton Pierce Adams, 70, Federalsburg
- Dec. 31 Lisa Heaton, 63, Cambridge
- Jan. 1 Teresa B. Foreman, 58, Laurel, DE
- Jan. 1 Jean Grace Flacco Bowman, 93, Denton
- Jan. 3 Carrie Lee McKinney "Cooie" Lowery, 49, St. Michaels
- Jan. 3 Harlan Franklin Davis, Jr., 85
- Jan. 4 Byron Keith Outten, 64, Greenwood, DE
- Jan. 4 Bryan Francis Turbitt, 75, Federalsburg
- Jan. 5 Lawrence Wilson "Lennie" Rust, 57, Bridgeville
- Jan. 5 Margaret A. White Dickenson, 86, Delmar

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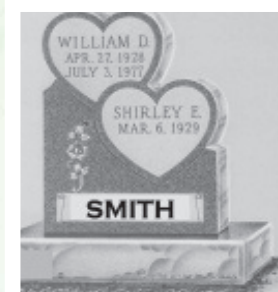
- Dec. 1 Mervin Everette Trice, 95, Denton
- Dec. 11 Teresa Lorie Jones, 55, Dover, De
- Dec. 11 Richard Charles, Snyder, Jr., 66, Denton
- Dec. 17 Beatrice Willanna Dickie, 88, Seaford, De
- Dec. 17, Cameron Joseph Gray, 20, Federalsburg
- Dec. 20 Dorothy Ferrick Thompson, 91, Centreville
- Dec. 20 Deborah Jane Martin, 73, Federalsburg
- Dec. 21 Rita Perroy, 90, Denton
- Dec. 23 William James Love, 64, Ridgely
- Dec. 25 Robert Lee Schultz, Jr., 69, St. Michaels
- Dec. 30 D. Margaret States Jump, 92, Hillsboro
- Dec. 31 Donald Rudy Stafford, 75, Seaford, De
- Dec 31 James A. Coulby, 81, Greensboro

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