



Winter Issue 2021-2022
Veteran's Outreach Ministries

VOM

magazine

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WELCOME *from the* Board of Directors

Welcome to the Winter Edition of the VOM magazine. Thanksgiving Day is over and we pray that everyone has given thanks and gratitude for everything you have received. Being with family and friends is a blessing on this holiday. December is upon us with the changing weather and the possibility of snow and freezing cold weather until spring.

The time to put up Christmas Trees and holiday decorations officially begins on December 1st, and each evening we encourage you to read one chapter of the Book of Luke from your Bible. There are a total of only twenty-four chapters, and by Christmas Eve, December 24th, you will have read the entire account of Jesus's life. When you wake up on Christmas morning you will know how and why we celebrate Christmas.

Take the day to enjoy presents, family, hobbies, food, and football. Think on the blessings that have been bestowed upon us throughout this holiday season and that will carry us into the New Year 2022.

The look ahead at January and February, with cold weather and snow is very dreary and dark, so be sure to check on your family and neighbors during this time to make sure they are well and safe. We at VOM will see you in Spring 2022.

We must remember all of our veterans and their families at this time who need support and help through our non-profit organizations and businesses. As a non-profit organization, the mission of the Veteran's Outreach Ministries is to offer support to all veterans and their families through a Christ-centered ministry using prayer, bible study, fellowship and worship. We reach out to all Veterans to come together with other Veterans and their families to help each other in prayer asking our Lord Jesus Christ to heal our pain, both emotional and physical and find peace in Him.

Faith and prayer is a very powerful tool for those who are in need of help with life struggles. Fellowship can also be a very powerful tool, helping all military personnel. It is through prayer and the Bible that we communicate with Christ.



**VETERAN'S OUTREACH
MINISTRIES**
"Healing Through Christ"

www.VeteransOutreachMinistries.org

Veteran's Outreach Ministries, is located in the Newark/Bear/Glasgow area. We were incorporated in Delaware in July 2014 by veterans to be a resource to veterans and their families.

VOM is a 501(c)(3) non-profit organization

Veteran's Outreach Ministries is expanding into the Chester and Delaware County areas in Pennsylvania. Currently, we are seeking volunteers to help us with this growth. If anyone is interested in assisting us with this expansion please contact me at 610-299-5523 or johnd.vom@gmail.com for more information.

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Grunge Muffin Designs (443)-252-2800
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**Grunge Muffin
Designs**



From the Desk
of Joan Hogate

SWEET AND SOUR PORK CHOPS

MAKES:

4 Servings

TOTAL TIME:

1 Hour

NUTRITION FACTS:

698 Calories, 27g Protein, 50g Carbs,
41g Fat, 83mg Cholesterol, 1006mg Sodium

INGREDIENTS:

- 1 can (20 ounces) pineapple chunks, drained, reserve juice
- 1 1/4 cups catsup
- 1 tablespoon brown sugar, packed
- 1 tablespoon cider vinegar
- 4 medium sized carrots, sliced
- 1/2 green bell pepper, cut into chunks
- (4) four 1 inch thick loin or rib pork chops
- 2 tablespoons vegetable oil

INSTRUCTIONS:

1 Cook pineapple juice, catsup, brown sugar and vinegar in medium size saucepan for 5 minutes until hot and flavors have blended.

2 Add carrots, pineapple slices and green peppers. Remove from heat.

3 Brown porkchops in oil in large skillet. Then arrange pork chops in shallow baking dish. Spread pineapple-vegetable mixture over top of pork chops.

4 Cover with foil and bake in preheated 350 degree oven 1 hour or until porkchops are done and vegetables are crisp-tender.

VOM & Community Events for Dec 2021-Feb 2022

www.VeteransOutreachMinistries.org
Visit for full Event Details

Nov 23-Dec 31 - Holiday Art Market at Newark Arts Alliance
Shop from local Delaware Artists in the Art Market

Dec 3-26 - All Creatures Great & Small Window Displays
Along Main Street in Elkton, MD, 21921

Dec 4 - Cecil County Christmas Parade
11am-3pm. Along Main Street in North East, MD, 21901

Dec 10 - Paint & Sip Night at VFW Post #6027 in North East, MD
6-9pm. Registration is Required. Hosted by the Cecil County Arts Council, visit www.CecilArts.org

Dec 11 - Sensory Santa at Unique Blessings, Oasis Church
Saturday 1-4pm for special needs families
RSVP Required. Lori Darner 910-514-3518 or ldarner@live.com
2200 Glasgow Avenue, Newark, DE 19702

Dec 17 - Breakfast with Santa at Mick's Crab House
Sunday at 9:30am. Registration Required MicksCrabHouse.net
902 Pulaski Highway, Elkton, MD, 21921

Jan & Feb - Winter Lights, Cecil Nights in Cecil County, MD
The towns of Elkton, North East, Rising Sun, and Chesapeake City are offering exclusive events during these two months centered around the Winter Season in all its glory! For full details, follow www.WinterLightsCecilNights.com for all offerings.

Jan 7 - First Friday Arts Loop on Main Street in Elkton, MD
From 5-8pm along Main Street . Shopping, Food, Music, Art!

Jan 20 - VOM Meeting at Oasis Church in Glasgow, DE
On Thursday. Meeting starts 6:30pm. All welcome.
2200 Glasgow Avenue, Newark, DE 19702

Feb 4 - First Friday Arts Loop on Main Street in Elkton, MD
From 5-8pm along Main Street . Shopping, Food, Music, Art!

Feb 14 - Couples Axe Throwing Tournament
1-3pm. Registration Required. www.campadventureland.com

Feb 15 - VOM Roundtable Discussion
10:30am-1:30pm. Location TBD - Check Website.

Feb 17 - VOM Meetings at Oasis Church in Glasgow, DE
Board of Directors 6pm, Regular Meeting 6:30pm
2200 Glasgow Avenue, Newark, DE 19702

by Ken Cushwa of Oasis Church

REDEEMING THE TIME

I am sure we have all heard the phrase “*Redeeming the Time*”, but do we understand what it means? I tend to look at things from a personal perspective because there is no better way than the experiences I have had and the mistakes I have made.

Something like redeeming time requires personal reflection and a willingness to examine how we have spent our lives and those we have affected with our actions and use of time.

Many times in my own life I have looked back and wondered where did time go? I also think how did my girls grow up so quickly and how can one be in college and the other a junior in High School?

Redeeming the time takes plenty of deep reflection of the time we spent, how we wasted opportunities and spent efforts on things that ultimately meant nothing. I found that whenever I wondered where the time went that it was a selfish decision that I had made that ultimately caused the time to be wasted and my daughters and wife suffered because of it.

My daughters grew up while I was out playing softball four nights a week and then traveling on weekends for a sport that I didn't even get paid to do. My priorities were about me and less about my family.

Oftentimes we get caught up in personal experiences, possibly work commitments, other things that waste away time that can never be recovered. Whatever the reasons we missed time or did not spend it wisely, it still requires the reflection and redemption that we all long for.

Redemption begins with seeking forgiveness and doing everything you can to utilize your time more productively.

We have an example to live by if we choose to make the changes needed. The Bible tells the life and story of Jesus Christ, a person who utilized his time to demonstrate Love and compassion towards others without a care for his own. Some could argue he was called to do it, however he also had the power to step

away and not do what is needed. He went to a cross to be sacrificed to demonstrate how important his time was and what impact his time had on others.

Making the best use of the time because the days are evil.” It is not the time lost but the time remaining. The Bible also talks about our lives being like a vapor that appears but for a short time and then vanishes as if it was never there. If you have failed with your time up to this point I will remind you that it is not the past that can be redeemed, it is the time you have left that you can make a difference.

Your life can be redeemed from above through salvation in Jesus Christ, you then can redeem your remaining time by demonstrating love and attention to those around you. Friends and family will notice the difference and those you work around will wonder what it is that you have that they can get to redeem their time. Review, reflect, and then redeem the time each day, focus on others and ensure you spend your time wisely.



An Article by
Gene Manuel

The Life of a Hospital Chaplain

I received an honorable discharge after serving three years in the U.S. Army as a nuclear warhead specialist. Following my discharge, I attended the University of Kentucky on the G.I. Bill and earned a master's degree in communications. Most of my career has been in the hospital environment. Starting with the University of Kentucky Medical Center as a Media Specialist and ending with the Veterans Administration Medical Center at Perry Point, Maryland, as Chief of Medical Media.

At the age of 57, I had enough federal service to retire. Although I loved playing golf three or four days a week, I knew something was missing in my life. I have always been interested in serving in some capacity in the ministry. I knew that I did not want to be a pastor or preacher, so my other opportunities were.

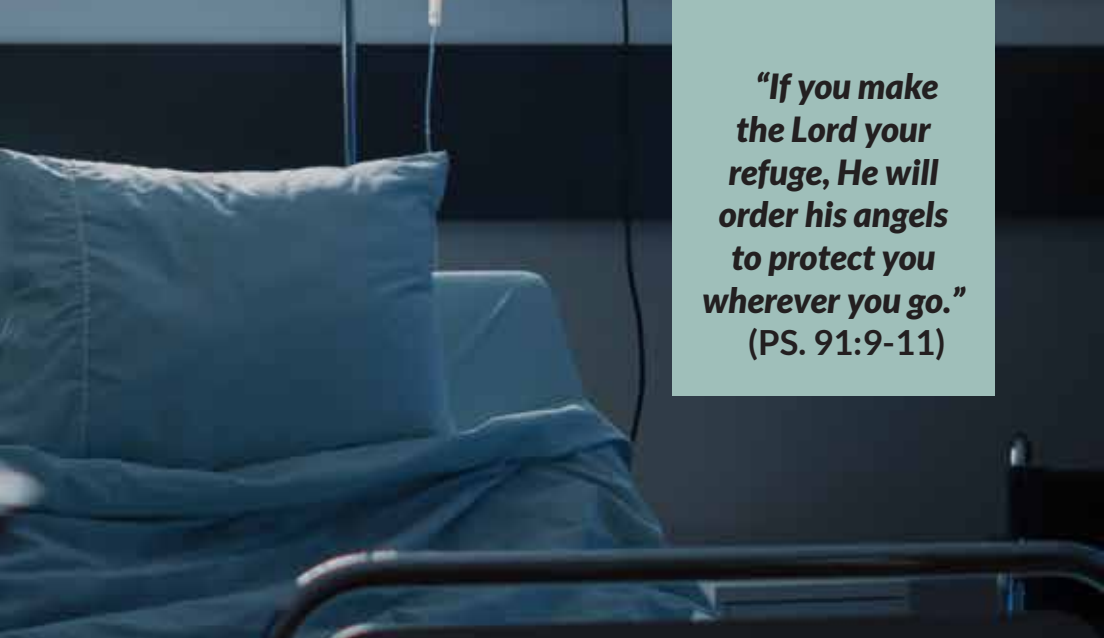
One day I happened to read an advertisement in our local newspaper saying there was a need for volunteer chaplain assistants at our local hospital. The ad stated they would provide training for this position. I completed the required training and thus began my second career, volunteering one day a week as a chaplain's assistant.

Since I have always enjoyed meeting and speaking with people, this position was well suited for me. It was not long until the director of pastoral care asked me if I would like to start training volunteer chaplain assistants. I did this for a few months and then was asked to represent the volunteer chaplain on the "Palliative Care Steering Committee". Palliative care was a new word for me, but it is a fancy word for symptom management in patients with chronic illnesses.

The term palliative comes from the Latin term *palliare* to cloak or convert. Palliative care is care given to improve patients' quality of life who have a serious or life-threatening disease, such as cancer. It is a care that addresses the person as a whole person and not just their disease. Palliative care focuses on quality of life rather than quantity of life.

I joined the Palliative Care team after serving on the committee for a year. The team consisted of a physician, nurse, social worker, and chaplain. Although 80 percent of hospitals our size have a Palliative Care Team, this was new to our hospital.

I relinquished my volunteer status and became a part-time hospital employee. I started at 10 hours a week which quickly changed to 16



***“If you make
the Lord your
refuge, He will
order his angels
to protect you
wherever you go.”
(PS. 91:9-11)***

hours a week and then 20 hours.

The need for pastoral care increased, and the opportunity to work as many hours as needed to meet the pastoral demands were granted.

Confucius said: “choose a job you like, and you will never work a day in your life.” My wife used to ask me if I was going to work. I would always reply, “No, I am not going to work. I will visit patients at the hospital”.

Although I am a palliative care team member, I can provide pastoral and spiritual support to other patients. While making my rounds, I frequently encounter patients who have served in the military. I felt I could provide the veterans with spiritual support and recognize and honor them for the sacrifices they made while serving their country. I started a program that I refer to as flag recognition for our veteran patients. If a patient is a veteran, I present them with an American flag and a flag representing their branch of service. What a blessing this has become not only for the veterans but for me as well.

Although I serve in many aspects of palliative care, God has given me the greatest gift to be present and provide spiritual support to family members having

to decide to withdraw life support from a loved one who has no chance of recovering from a terminal illness. During my years as a chaplain at our hospital, I have had the honor numerous times to stand by the bedside with a family member and provide pastoral support when their loved one is transitioning into eternity.

As a palliative care chaplain, I normally only visit palliative inpatients. However, recently one of our care providers asked if I would see an outpatient of hers coming in that afternoon for treatment. I never turn down an opportunity to provide pastoral or spiritual care when possible. The patient shared with me some of the tragedies in his life and the sinful life he had lived. He asked if I had ever witnessed anyone leaving this life and entering eternity.

My response was yes. As a chaplain, I have witnessed many individuals leaving this side and transitioning to the other side. He then dropped a bombshell on me. He said, “I know that I will shortly be leaving for the other side, and would you hold my hand when I make this transition”. Without hesitation, I said, “It would be an honor”.

“If you make the Lord your refuge, He will order his angels to protect you wherever you go”. (PS. 91:9-11)

Tomb of the Unknown Soldier

All Female Guard

An Article by
Maharishi Hunter

The Tomb of the Unknown Soldier has a long history of being a male only institution. The Tomb of the Unknown Soldier was created in 1921 and located in Arlington National Cemetery. It started as a plain marble slab that held the remains of an unidentified soldier who served in World War I.

The Army began guarding the location in 1926 and 1937 the guard duty went to a 24 hours a day and 7 days a week rotation. This year it celebrated 100 years.

"The Old Guard" offers soldiers one of

3rd U.S. Infantry Regiment has served this nation since 1784, making it the oldest active regiment in the military. It is a combat unit. SGT Heather Johnson become the first woman who earned the TombGuard Identification Badge. The following year SGT Danyell Wilson became the first African American woman to earn the Badge, 1998 Staff SGT Tonya Bell became the third woman and the first to serve as relief commander. It wasn't until 2015 that women were permitted to serve in most combat roles. Once that barrier was broken



the most special assignments in the Army. Not only do the sentinels guard the Tomb of The Unknown Soldier, they also escorts the president, provide military funeral services and even protects Washington DC in times of emergency.

more women earned the badge. This led the way for the first sergeant of the guard, SFC Chelsea Porter. Before this women in the early 1980's could only serve for ceremonial purposes, an example was playing in the Fife and Drum Corps.

What does it take to become an Tomb of the Unknown Soldier Honor Guard? Soldiers must meet strict standards to join the Army's Honor Guard. Because it is a highly visible position the soldiers must meet appearance and fitness standards, education, character and Army requirements.

The only distinction between the male and female requirements is the height standards. Males must be between 5'10 and 6'4" and females must be between 5'8" and 6'2". They each must meet the height and weight standards must score at least a 230 out of 300 on the Army Physical Fitness Test. All soldiers must not have any physical limitations that would restrict making sharp crisp movements while serving in The Old Guard.

Education standards are have a high school diploma or GED, officers must have a bachelor's degree. All soldiers must have GT of 110 or better.

Character qualifications must have a clean criminal record, no civil convictions or conviction under the Uniform Military Code of Justice. They can not have been in involved in any drug or alcohol related issues. The 3rd Infantry Regiment has the critical security task of escorting the president of the United States. Army service requirement are they must be active duty Army. Must hold one of 35 MOS and have an exceptional service record to be selected.

This year is the 100 year anniversary for the Tomb of The Unknown soldier and this year on 29 September 2021, SFC Porterfield made history. She took her final walk at the Tomb and conducted a changing of the guard ceremony. It was the first time ever in the history of the changing of the guard at the Tomb that an all-women shift change in 84 years, on 30770 day of the continuous guarding.

This historical event is a sign of change. Woman in the military are making gains throughout this country's history. This shows our youth that they can hold any position or job, accomplish anything if they are willing to just apply themselves.

Days to Display the Flag

Holidays to Display Flag

Dec 2021 - Feb 2022 Winter Issue

- Dec 7 - National Pearl Harbor Remembrance Day (1/2 staff until sunset)
- Dec 25 - Christmas Day
- Jan 1 - New Year Day
- Jan 17 - Martin Luther King Jr Day
- Jan 17, 1991 - Persian Gulf War Began
- Feb 12 - Lincoln's Birthday
- Feb 21 - George Washington's Birthday Observed (President's Day) and other such days as may be proclaimed by the President of the United States

Non Flag Display Days

(for information only)

- Dec 5, 1992 - Somalia Campaign Begins
- Dec 8, 1941 - War Declared on Japan
- Dec 10 - Human Rights Day
- Dec 11, 1941 - Germany and Italy Declared War on U.S.
- Dec 15, 2011 - Iraq War Ended
- Dec 15 - Bill of Rights Day
- Dec 20, 1989 - Panama Campaign Began
- Dec 21 - Winter Begins
- Dec 26 - Kwanzaa
- Dec 31, 1946 - Official End To WW11
- Dec 31, 2013 - Kosovo Campaign Ended
- Jan 6 - Epiphany (Traditional)
- Jan 27, 1973 - Signing of Vietnam Peace Accord
- Jan 31, 1990 - Panama Campaign Ended
- Feb 1 - National Freedom Day
- Feb 2 - Groundhog Day
- Feb 3 - Four Chaplains Day
- Feb 8, 1910 - Boy Scouts of America Founded
- Feb 14 - St. Valentines Day
- Feb 22 - Washington's Birthday



The above information was taken from the Veterans of Foreign Wars (VFW) 2022 Calendar.

FLYING THE FLAG AT HALF STAFF

An easy way to remember when to fly the United States flag at half-staff is to consider when the whole nation is in mourning. These periods of mourning are proclaimed either by the president of the United States, for national remembrance, or the governor of a state or territory, for local remembrance, in the event of a death of a member or former member of the federal, state or territorial government or judiciary. The heads of departments and agencies of the federal government may also order that the flag be flown at halfstaff on buildings, grounds and naval vessels under their jurisdiction.

On Memorial Day the flag should be flown at half-staff from sunrise until noon only, then raised briskly to the top of the staff until sunset, in honor of the nation's battle heroes.

In the early days of our country, no regulations existed for flying the flag at half-staff and, as a result, there were many conflicting policies. But on March 1, 1954, President Dwight Eisenhower issued a proclamation on the proper times.

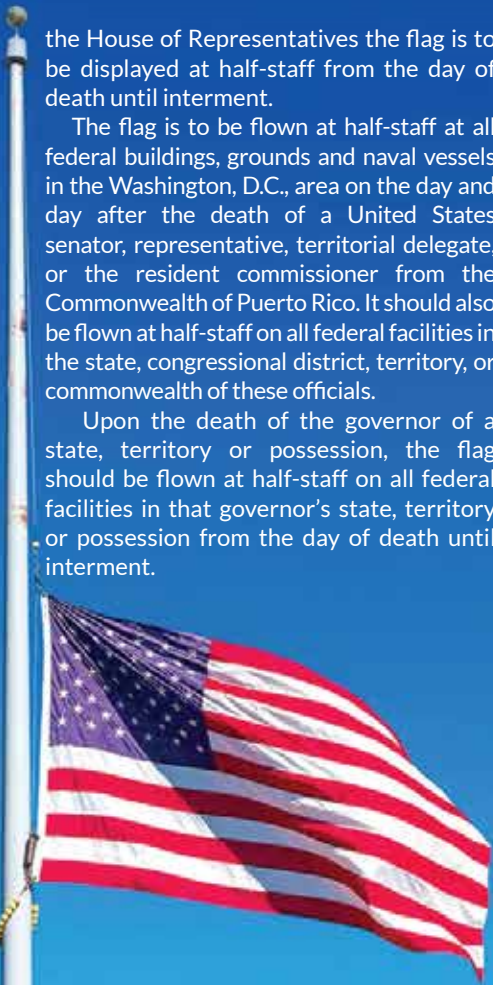
The flag should fly at half-staff for 30 days at all federal buildings, grounds, and naval vessels throughout the United States and its territories and possessions after the death of the president or a former president. It is to fly 10 days at half-staff after the death of the vice president, the chief justice or a retired chief justice of the United States Supreme Court, or the speaker of the House of Representatives. For an associate justice of the Supreme Court, a member of the Cabinet, a former vice president, the president pro tempore of the Senate, the majority leader of the Senate, the minority leader of the Senate, the majority leader of the House of Representatives, or the minority leader of

the House of Representatives the flag is to be displayed at half-staff from the day of death until interment.

The flag is to be flown at half-staff at all federal buildings, grounds and naval vessels in the Washington, D.C., area on the day and day after the death of a United States senator, representative, territorial delegate, or the resident commissioner from the Commonwealth of Puerto Rico. It should also be flown at half-staff on all federal facilities in the state, congressional district, territory, or commonwealth of these officials.

Upon the death of the governor of a state, territory or possession, the flag should be flown at half-staff on all federal facilities in that governor's state, territory or possession from the day of death until interment.

The president may order the flag to be flown at half-staff to mark the death of other officials, former officials, or foreign dignitaries. In addition to these occasions, the president may order a half-staff display of the flag after other tragic events. The flag should be briskly run up to the top of the staff before being lowered slowly to the half-staff position.



U.S. NAVY BASES AROUND THE WORLD

The U.S. Navy was founded under the authority of George Washington in 1775 as a means to disrupt British Supply ships. For decades to follow their necessity was a question in terms of being a financially sound investment, even after their successful engagement during the American Revolution.

In 1794, with pirate ambushes on trade routes and growing international conflicts, the Navy's value was then understood. The Navy guards the Nation's interests both abroad and at home, reaching the furthest depths of the ocean and conquering the waters, above and below the sea.

The Navy has a full set of service units (air, ground, and sea). The reach of the Navy can be seen as they are spread out to over 100 international ports and control over 285 deployable ships at any one time. This is the number of and locations of Naval Bases.

- Bahrain (2)
- California (14)
- Connecticut (1)
- Cuba (1)
- Washington DC (2)
- Florida (11)
- Georgia (2)
- Greece (1)
- Guam (2)
- Hawaii (3)
- Illinois (1)
- Indian Ocean (1)
- Indiana (1)
- Italy (4)
- Japan (4)
- Louisiana (2)
- Maine (2)
- Maryland (5)
- Mississippi (3)
- Nevada (1)
- New Hampshire (1)
- New Jersey (2)
- New York (1)
- Pennsylvania (2)
- Rhode Island (1)
- Singapore (1)
- South Carolina (3)
- South Korea (1)
- Spain (1)
- Tennessee (1)
- Texas (4)
- Virginia (11)
- Washington (4)

Today, the U.S. Navy still has the greatest global reach and firepower of any other naval force in the world – by a long shot.



NAS Patuxent River Navy Base in Lexington Park, Maryland

It is located in the southern part of Maryland, in Saint Mary's County. The name of the base comes after the nearby river Patuxent River, whose mouth is in the immediate proximity. It is one of the most important bases run by the US Navy due to the Test Pilot School on site. The base also starred in one of Harrison Ford's movies. "Random Hearts", which was released in 1999, presented Harrison Ford flying a plane himself, as he is a certified pilot.



NSA Annapolis Navy Base in Annapolis, Maryland

Spreading over around 1,500 acres and consists of about 400 buildings, it is one of the largest military bases owned by the U.S. Navy. It is better known among the natives for the airshows provided by Blue Angels. Blue Angels represent a group of expert and professional pilots performing amazing stunts in various parts of the United States of America. They manage to gather together impressive crowds and both official representatives and civilian fans.

***Have you explored a base? Share
with us! Let's publish your story!***

MD Veteran Cemetery Program

The State of Maryland and the Maryland Department of Veterans Affairs (MDVA) are honored to offer our veterans and their eligible dependents a final resting place at one of five MDVA state veterans cemeteries. The MDVA State Veterans Cemetery Program is one of the largest state cemetery programs in the nation.

Maryland's State Veterans Cemeteries Information

**Direct Phone Line:
301-372-6398**

*The following info is pulled from
[www.veterans.maryland.gov/
cemetery-and-memorial-program](http://www.veterans.maryland.gov/cemetery-and-memorial-program)*

The Maryland Fiscal Year 2021 ended June 30, 2021 and during the year, 2,329 Veterans and 1,407 dependents were interred or inurned at MDVA cemeteries, which was an increase over previous years. It is the most solemn duty of the MDVA Cemetery staff to care for those entrusted to our care.

Eligibility

The MDVA follows criteria established by the U.S. Department of Veterans Affairs National Cemetery Administration (NCA) to determine eligibility for burial at a Maryland Veterans Cemetery. Eligibility criteria for both veterans and dependents can be found by visiting the National Cemetery Administration.

Things Needed

All full details are located on the website link (provided above in dark blue box).

- **Military service record**
- **MD Residency requirement**

Russell Ware, *Director*
1122 Sunrise Beach Road
Crownsville, Maryland 21032
Phone: 410-923-6981
Fax: 410-987-3920

MD State Veterans Cemeteries

- **Cheltenham Veterans Cemetery**
Prince George's County, MD
Phone: 301-372-6398
- **Crownsville Veterans Cemetery**
Anne Arundel County, MD
Phone: 410-987-6320
- **Eastern Shore Veterans Cemetery**
Dorchester County, MD
Phone: 410-943-3420
- **Garrison Forest Veterans Cemetery**
Owings Mills, Baltimore County, MD
Phone: 410-363-6090
- **Rocky Gap Veterans Cemetery**
Allegany County, MD
Phone: 301-777-2185

Burial Costs

An eligible veteran receives a burial plot, a grave liner, headstone and interment services at no expense. Other expenses incurred in the preparation or transportation of the remains, including funeral costs, is borne by the veteran's next-of-kin, legal representative or estate. A veteran's dependent will be buried in the plot assigned to the veteran after payment of the following fees:

- An opening and closing charge of \$828.
- For disinterments or re-interments of casketed or cremated remains, an opening/closing cost of \$828.

The burial of an eligible dependent will be equal to the burial plot allowance provided by the U.S. Dept. of Veterans Affairs for burial of a veteran in a State Veterans' Cemetery. The cost is subject to change yearly.

MD Memorials Program

The Memorials program staff are responsible for several Maryland Memorials: the World War II Memorial, the Korean War Memorial, the Vietnam War Memorial, and the Gold Star Families Monument. MDVA has seen an increase in individuals and groups volunteering to help at the Memorials in the last year, including landscaping and clean-up activities. We appreciate the many people who have volunteered to help us keep the Memorials in excellent condition.



Maryland World War II Memorial

Route 450 at Naval Academy Bridge
1920 Ritchie Highway
Annapolis, MD 21401



Korean War Memorial

Canton Water Park
2903 Boston Street
Baltimore, MD 21224



Vietnam War Memorial

Middle Branch Park
2825 South Hanover Street
Baltimore, MD 21225



Gold Star Families Monument

Route 450 at Naval Academy Bridge
1920 Ritchie Highway
Annapolis, MD 21401

IN SEARCH OF SACRED SELF

The term 'Sacred Self' has its roots in **Genesis 1:27**, wherein "God created man in his own image...".

This scriptural passage does not mean that God is in human form, but rather, that humans are in the image of God in their moral, spiritual, and intellectual nature.

Know that you are Sacred and deserve to be treated so by yourself and all others.

We all deserve someone who wants to invest in us, learn from us, see us succeed, support our visions, and fall in love with us.

The model of this relationship begins with how we relate to and honor ourselves. If we honor ourselves as Sacred, our relationships will reflect and honor us and those around us.

In order to obtain the qualities we are seeking such as passion, purpose, trust, love, gratitude, reverence, kindness, and peace, we must begin by creating those qualities and then demonstrating them in our own self relationship.

After you take time to create these qualities in yourself:

1. Imagine / dream the life you want to have (your partner, shelter, career, value as a person, and services).

2. Take time to sit with these feelings which you would like to experience more of and allow these feelings to fill your heart and mind.

3. Carry these feelings through the day and allow yourself to remain open to the influence guiding your way and leading you towards the life that sustains these feelings.

4. Take action based on the guidance you are given, it will be the most exciting and irresistible feeling anyways, like passionate fire. Stop resisting and allow yourself to be driven and follow your passion and instincts.

Honor this truth and use your voice always!

God and humans have the same likeness in that the Bible indicates "He can manifest Himself with a head, hair, eyes, mouth, a chest, legs, feet as well as hands and voice" (**Revelation 1:13-17**).

If you ever find yourself lost in any of the above, seek some alone time in prayer, mediation, a walk, run, or even fishing. Fishing can provide that connection with the whole living world. It gives you the opportunity of being totally immersed, turning back into yourself in a good way, and a form of meditation, some form of communion with levels of yourself that are deeper than the ordinary self.

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This article was written by Edward Jones for us by your local Edward Jones Financial Advisor, Tyler Simonds. Edward Jones, Member SIPC
You can reach Tyler at 410-398-4214

FINANCIAL TIPS FOR NEW VETERANS

On Veterans Day, we honor the men and women who have served in our armed forces. If you've recently separated or retired from the military, or you will be leaving soon, you can be proud of the service you've provided to your country. But once you're a veteran, away from the structure and imperatives of the military, you may need to take greater control over managing your finances and protecting your family.

For starters, consider housing. When you were on active duty, you may have moved around frequently and found it more convenient to rent, but you may now want to purchase a house. Assuming you meet the eligibility requirements, you could apply for a VA loan. VA loans typically do not require a downpayment and are often offered at a favorable interest rate. Make sure that you only take out a mortgage you can afford – you don't want to become "house poor."

You'll also want to save and invest for retirement. While on active duty, you could invest in the Thrift Savings Plan (TSP), but you can no longer contribute to it when you separate from service. Now, if you get a job in the civilian sector, you may have access to a 401(k) or similar employer-sponsored retirement plan, and you might be able to roll your TSP balance into your new employer's plan.

If you become self-employed or open your own business, you may be able to choose from several retirement plans, including a SEP-IRA, a SIMPLE IRA, or an "owner-only" 401(k). But no matter what plan you have, try to contribute enough to meet your income needs in retirement, which could last two or three decades.

Furthermore, once you become a civilian, you may need to consider two topics of special importance to you and your family: health and life insurance. Health insurance coverage is available through TRICARE and the Veterans Administration. You may also want to take advantage of employer-sponsored health coverage.

Your military coverage from Servicemembers' Group Life Insurance (SGLI) ends after separating from active duty. Consider other options by converting SGLI to either Veterans' Group Life Insurance or another civilian policy. Your new employer may provide some form of insurance as an employee benefit, but it might not be sufficient for your needs. In any case, if you have dependents, you mustn't lose life insurance coverage, even for a short time.

Finally, be prepared for one negative aspect of becoming a veteran: fraud attempts. It's unfortunate, but scam artists frequently target veterans. Scammers may tell you that you qualify for "secret" government programs, but you must first pay a fee or provide personal information. Information for use later in identity theft. Also, they might try to charge you for access to your service records, even though you can get them free from the Department of Veterans Affairs. Generally, be suspicious of anyone you don't know who seems overly eager to help veterans.

Entering a new phase in your life can be exciting and rewarding – and you'll enjoy it, even more when you get comfortable with your new financial arrangements.



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FEMALE

VETERAN *of the Quarter*

Kimberly A. Lindgren
(Lieutenant Colonel)

LTC Kimberly A. Lindgren enlisted into the US Army in 1994 at the age of twenty-nine. She served on active duty as a Nuclear, Biological and Chemical Noncommissioned Officer in the 1/501st Apache Attack Battalion (Fliegerhorst Kaserne) in Hanau, Germany until 1998.

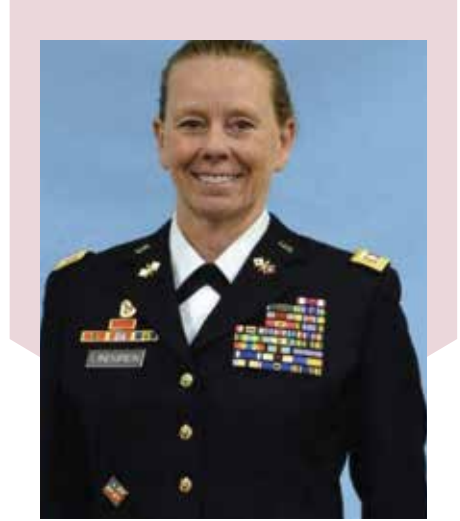
During that time she deployed to Bosnia-Herzegovina for a one year tour in support of Implementation Force (IFOR 96). In 1998, before departing Germany, she enlisted into the Delaware Army National Guard as a Traditional Guardsmen. She held a Noncommissioned Officer position as a Legal Specialist 71D in HHC 280th Signal Battalion in Georgetown and was a Nuclear, Biological, and Chemical 54B Noncommissioned Officer in 262nd Maintenance Company in Dagsboro.

In 2002, she embarked on her officer career in the Delaware Officer Candidate School, Bethany Beach Regional Training Institute (RTI). In August 2003, after completing an eight week accelerated course, she was commissioned as a Second Lieutenant in the Delaware Army National Guard.

Her officer assignments include Platoon Leader, 259th Troop Company; Platoon Leader, B Company 280th FWD (Operation Iraq Freedom 3); Assistant S3, 261st Theater Tactical Signal Brigade (TTSB) (Operation Iraq Freedom 09-11); Commander, C Company 198th Integrated Tactical Signal Battalion (ITSB); Systems Control Officer, 261st TTSB; S3, 198th Expeditionary Signal Battalion (ESB); Team Chief, Defensive Cyberspace Operations Element (DCOE), G6 - JFHQ; Deputy G6, G6 - JFHQ; S3, 261st TTSB and currently serving as Battalion Commander - 193rd Regional Training Institute.

LTC Lindgren's military schools include Primary Leadership Development Course, Basic Non-Commissioned Officer Course, Signal Officer Basic Course, Signal Captains Career Course and the Command and General Staff College Intermediate Level Education and Advanced Operations Courses.

LTC Lindgren's awards and decorations include Meritorious Service Medal (2), Army Commendation Medal (4), Army Achievement Medal (2), Army Good Conduct Medal, Army Reserve Component Achievement Medal (Silver OLC), National Defense Service Medal (BSS), Armed Forces Expeditionary Medal, Iraq Campaign Medal



(2 stars), Global War on Terrorism Expeditionary Medal, Global War on Terrorism Service Medal, Armed Forces Service Medal, Armed Forces Reserve Medal (M) Silver Hour Glass, Army NCO Professional Development Ribbon (2), Army Service Ribbon, Army Overseas Service Ribbon (3), Army Reserve Components Overseas Training Ribbon, North Atlantic Treaty Medal (NATO), Army Meritorious Unit Medal, Army Superior Unit Citation (2), Medal for Military Merit Longevity (2), National Guard Medal (2), National Defense Service Ribbon, Medal for Service in Aid to Civil Authority (5), Physical Fitness Ribbon (13), Governor's Meritorious Unit Award, Unit Strength Award (4).

LTC Lindgren has served as a Federal Technician in the Delaware Army National Guard since 2005. She has held positions in Environmental, Construction and Facilities Management, Director of Information Management and is currently assigned as the Internal Control Administrator for the Chief of Staff. She received a Bachelor of Criminal Justice from Wilmington University and a Master of Administrative Science from Fairleigh Dickinson University. She is a lifetime member of both officer and enlisted National Guard Association of the United States and a member of the Signal Corps Regiment Association.



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MALE

VETERAN *of the Quarter*

Hal Doner

(SGT, The United States Air Force)

I would like to thank Tom Hogate of Veterans Outreach Ministries for helping all veterans and their families in any way they can. It is an honor for me to write my biography for this quarter's publication.

Born in Philadelphia, my first encounter with the military was as a child watching Rin Tin-Tin on television. From Combat to Star Trek, those shows and others always intrigued me about the men and women's fearlessness under stressful conditions. Yes, I know it was television and created in a "controlled" setting, but nevertheless, I was captivated.

My father served in the "Forgotten War," which I know we will never forget, and was fortunate not to come back with any lifelong scars. He did come back with a picture of Jerry Lewis in Paris while on leave.

After I graduated from North East H.S., I went from college to college and from job to job to find my niche in life. After some considerable thought and weighing the few non-existent options, I volunteered, at the age of 23, and joined the United States Air Force. To this day, it was the best career choice I have ever made.

My first plane ride was basic training at Lackland Air Force Base, San Antonio, Texas, two days before Thanksgiving. After receiving radio communication training in Biloxi, Mississippi, I was off to Ft. Meade, Maryland, for the next year and a half. The next orders I received sent me to England, where I spent the next 3-1/2 years.

Following my honorable discharge, with a college degree, believe it or not, I still went from job to job and finally ended up as a teacher in the School District of Philadelphia, where I still work to this day.



Recently I have become involved with a newly created organization called Vetbaseball. It is a non-profit organization that takes veterans to MLB games at no charge to the veteran or caregiver. It was started in Miami by another long-time friend and Army veteran, and we now have a chapter in Philadelphia. We have taken veterans from the Veterans Multi-Service Center to two Phillies games this past year and are looking forward to more this upcoming year.

Looking back on my past experiences in the Air Force, I have to say that it has taught me the value of friendship and loyalty, and compassion. For you should not judge a person by their successes, but how they deal with their failures.

Would you or a Veteran you know like to be featured in the VOM Magazine?
If so, please email Tom Hogate at TJHogate3@comcast.net and tell him about yourself or the Veteran that you would like to recommend. Each issue of VOM Magazine features two veterans each quarter, and we accept both male and female nominations.



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BUSINESS *of the Quarter*

Crouch Automotive



Photos: (top) Crouch in North East, MD
right) Previously 'Fosters' in North East, MD



By Dale and Joanna Crouch

Crouch automotive service and repair company in Cecil County, MD, voted "Best Auto Repair Shop" from 2019-2021, has three locations: North East, Conowingo, and Rising Sun.

As an independent repair shop, they service all foreign and domestic vehicles, all years (including those old carbureted models!), all shapes and sizes up to a Ford F-550 truck. Often Crouch Automotive is asked if they can work on Jaguar, Volvo, and BMW - YES! Stop in and meet owners Dale or Joanna Crouch!

It all started when Joanna happened to drive past a 2-bay old gas station-style building with a small office in Rising Sun that was up for rent in January 2012. And so, it began!

The Crouchs' contacted the property owner, did some shopping for supplies, and within about 20 days, the building had a fresh coat of paint, some waiting room chairs found online, and a desk/counter they built together.

Crouch Automotive opened on February 15th, 2012. The Crouchs' veered away from paper invoices to computerized auto repair software within a month. Mid-March brought new assets and they knew it was going to work out by July, so

they purchased the building and property.

As soon as they opened, they partnered with a local truck tuning and performance company. Along with Dale's mechanical abilities, it all paid off in a big way. Crouch Automotive became the "go-to" shop for Ford 6.0ltr diesel truck repairs in 3 states (one customer from Arizona!). They obtained permits and quickly expanded from two to four service bays with room on the new side to accommodate larger trucks and dually's.

By late 2013, they had three technicians and an assistant. Their shop and small parking lot suddenly seemed to be closing in with the amount of business they had. They also had the highway administration stopping in, asking them to get the cars off the road!

Unfortunately, a stage 3 colon cancer diagnosis for Joanna at the age of 39 ended their entrepreneurship "high" and slowed them both down, at least temporarily. Faith, prayer, chemo, and radiation treatments in 2014 contributed to Joanna's cancer cure. She handled the Crouch Automotive finances at home and came into work whenever she could. Joanna was a trooper!

With the influx of cars, especially diesel trucks,

the Crouches' became concerned about space. Seemingly out of the blue, a local real estate agent found a former car dealership in Conowingo and they agreed to buy it. Able to accommodate many trucks and other vehicles - their business expanded. A slight name and logo change accompanied this new facility, "Crouch Automotive & Diesel".

By 2016, Dale tapped into his pastime of fixing hotrods and race cars as another revenue source. One never knew what kind of cool old cars & trucks you would see out in front of their shops. People enjoyed driving by just to see what vehicles were displayed!

Working on hotrods led to them opening a Speed Shop in the old showroom of the Conowingo facility. Dale was in heaven, and they had some cool local events, like when "The Freakin' Rican" from the Street Outlaws TV show participated in a race in his Mustang against Dale's purpose-built Nova.

This opportunity led to other race-related partnerships and even a trip to Puerto Rico with the car traveling via cargo ship. They had a lot of fun but unfortunately couldn't see a business opportunity there.

Worries about the future of their business with the economic downturn in the winter of late 2017. Those older show and race cars were lengthy and expensive projects. It was time for a new revenue resource once again...

That November, opportunity knocked!

The owner of a very popular auto repair facility in North East, MD, called them at our Conowingo facility. Mr. Foster came by to meet with the Crouches' as he was ready to retire. Suddenly they were ready to shift gears! They talked to their folks about the new opportunity and agreed that the increased traffic flow in the more densely populated area would be a welcome addition. They acquired Foster's Auto Service in March 2018.

The Crouches' renovated the building inside and out, and worked to maintain their same great service and reputation and incorporate their experience. This most recent business move, or change, has helped them grow and enabled them to maintain their other shops and valued employees. Stop in and see the Crouches' for great, friendly service at any of their 3 locations.

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