

WELCOME from the Board of Directors

Welcome to the Spring Edition of the VOM Magazine. The weather is still changeable with decent weather conditions forecasted for March and the possibility of still cold weather including snow and rain, but we're hopeful for only the latter.

Please take the time to check on family, friends, senior citizens, and veterans, many who may be secretly suffering from depression, anxiety, and other emotional issues including thoughts or attempts at suicide. These are being brought on by the changing weather conditions, disability, or times of distress and upheaval such as the ongoing situation with COVID-19, and the recent outbreak of the Russian War.

Also, at this time of year some people will have low energy which will make them very moody and out of sorts. We encourage you to get outside to exercise and enjoy the fresh air and sunshine. Even only 30 minutes of physical activity a day is known to improve mental, emotional, and physical facets of life.

Families with children are also very susceptible and should be checked on as children suffer from the same emotional conditions as adults, and anguish experienced by a parent or guardian can affect the children they are in proximity with. Just as it takes a village to raise a child, it can take a village to help protect a family.

Many times you do know these conditions exist as the people affected are adept at hiding their conditions from friends and family members that are trying to help them. If you suspect emotional conditions exist, please direct them to a doctor, pastor, trusted friend or family member that will be able to help them. In the case of veterans, please direct them to a local Veterans Outreach center.

Our two local centers are located in Elkton MD and Wilmington, DE. There are also Veterans Outreach centers in all 50 United States that are available to help. 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.



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.

Veterans Outreach Ministries

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Thank you Corporate Partners!

Bakers Restaurant & Elm Properties (Gold Tier)

VOM is Sponsored by:

Oasis Church, 2200 Glasgow Ave, Newark, DE

Magazine Design by:

Grunge Muffin Designs (443)-252-2800 Meredith@grungemuffindesigns.com







Congratulations to Grunge Muffin Designs!

On February 24, 2022 they were awarded the North East Chamber of Commerce '2021 Business of the Year' award and owner Meredith Boas was awarded the '2021 Business Person of the Year' award. They've been the design team for VOM (Veteran's Outreach Ministries) for the past few years and we couldn't be more proud of their recognition and accomplishment. We appreciate their hardwork and dedication to our organization.



TASTEFULLY SIMPLE'S EASY TROPICAL GALETTE

MAKES: 4 Servings TOTAL TIME: 1 Hour

INGREDIENTS:

- 1 (15oz) refrigerated pie crust
- 4 cups frozen mixed fruit (pineapple, strawberries, peaches, and mango)
- 1/4 cup granulated sugar
- 3 tablespoons cornstarch
- 1/2 (8oz) package cream cheese, softened
- 1 packet Mango Vanilla Cheese Ball Mix
- Coarse sugar, optional

INSTRUCTIONS:

- **1** Preheat oven to 400F. Remove pie crust from refrigerator, let stand 15 minutes.
- 2 Separate, in a medium bowl, combine next 3 ingredients; fruit, sugar, and cornstarch, and toss to coat well. Set aside.
- **3** Line a large baking sheet with parchment paper. Unroll pie crust and place on paper; pat or roll into a 12-inch circle.
- **4** In a small bowl, combine cream cheese and Mango Vanilla Cheese Ball Mix; vigorously mix until well combined. Spread into 8-inch circle in the center of pie crust.
- **5** Place fruit over the top of the cream cheese mixture. Fold pie crust up and over the edge of filling, pleating as needed, and leaving center uncovered. Brush folded edge with water and sprinkle with coarse sugar, if desired. Bake 25-30 minutes or until crust is golden.

A FUNDRAISER FOR VETERAN'S OUTREACH MINISTRIES (VOM)

Join Veteran's Outreach Ministries for a Tastefully Simple Fundraiser! Enjoy all of the delicious and easy to prepare products Tastefully Simple has to offer while also supporting this fantastic non-profit organization. Funds raised will be used to directly benefit veterans.

Participation is easy!

Go to www.TSbyGailJ.com and scroll down to Veteran's Outreach Ministrie's Party, click Shop.

A percentage of the product total goes directly to Veteran's Outreach Ministries. The more products ordered, the higher the percentage VOM will receive (up to 35%).

For more information, a group has been created on Facebook that you can join - all Tastefully Simple Specials are shared there. The group is www.Facebook.com/groups/TSforVOM

This fundraiser will be in effect now through May 31, 2022.



VOM & Community Events for March-May 2022

www.VeteransOutreachMinistries.org
Visit for full Event Details

- March 13 St. Patrick's Celebration at Minihane's 1853 6am-8pm. Elkton, MD. Bagpipes, Irish Breakfast, Irish Dance, Irish Food, Pick Your Guiness Glass, All Day Irish Celebration
- March 17 VOM Meeting at Oasis Church in Glasgow, DE Regular Meeting 6:30pm - All Welcome 2200 Glasgow Avenue, Newark, DE 19702
- March 23 Estate & Will Planning Seminar (FREE) from 10-11am with Sheila Horn of LegalShield at the North East Branch Library in North East, MD
- March 26 Social Media Workshop with Grunge Muffin Designs 12-3pm. Visit www.JesterArtspace.org for fees and details
- **April 1 First Friday Arts Loop on Main Street in Elkton, MD**From 5-8pm along Main Street. Shopping, Food, Music, Art!
- April 1-3 Veterans Couples Retreat (FREE) at the Atlantic Sands Hotel and Conference Center in Rehoboth Beach, DE. Register www.Caron.org/Veterans Free to all current and former service members
- April 7 Urban Promise Wilmington Spring Auction Thursday April 7, 2022 at 5:30pm Visit www.UrbanPromise.org for full details
- **April 9 Easter Egg Hunts & Bunny Photos at North East Elementary** FREE. In North East, MD from 1-3pm. Ages 2-12. Visit www.NorthEastChamber.org for full details.
- April 14 Middletown Area Chamber of Commerce Career Fair FREE. From 11am-2pm. Details on www.maccde.com Townsend Fire Hall, 107 Main Street, Townsend, DE 19734
- April 21 VOM Meeting at Oasis Church in Glasgow, DE Regular Meeting 6:30pm - All Welcome 2200 Glasgow Avenue, Newark, DE 19702
- April 26 VOM Roundtable Discussion Tentative Location, American Legion Stahl Post - Check Website
- May 12 An Evening with the Author William Kent Krueger
 7pm. Free Event for his book *This Tender Land*Chase Center on the Riverfront, 815 Justison Street, Wilmington, DE
- May 26 VOM Meeting at Oasis Church in Glasgow, DE Regular Meeting 6:30pm - All Welcome 2200 Glasgow Avenue, Newark, DE 19702

Community



About the **Money School**

Volunteer Leaders across the state provide their time and talents in the form of free financial education classes to Delawareans. Delaware Libraries are our strong partners--providing both outreach AND free spaces where we connect with the community of learners! While the majority of classes are offered on line, a few are also offered in person.

Class **Topics**

- Managing money
- Getting out of debt
- Improving credit
- Retirement planning
- Investing
- Small business development

Upcoming Classes

We continually add new classes to meet students' needs, and we are now offering virtual and in person classes. View the full list of classes.

NOTE: As we are all aware, these are very interesting times. Everything changes all the time. If you registered or wished to walk-in to an in-person class, please check the calendar to make sure your class has not been canceled. If you registered for a virtual class, be sure to check your emails (including spam folder) about 15 minutes before the class is scheduled.

Contact at **Money School**

Rashmi Rangan, Esq., Executive Director

Email: rrangan@dcrac.org Text: 302-824-5219 Tel: 302-298-3250 Mailing address:

600 South Harrison Street Wilmington, DE 19805

Spring 2022 Classes

Foundations of Investing Mar 19 at 11-12:30pm - In Person

Savvy IRA Planning for Baby Boomers Mar 21 at 12-1pm - Online

Life After Work - How to create a good life in retirement Apr 6 at 12-2pm - In Person

Life After Work - How to create a good life in retirement Apr 6 at 5-6:30pm - In Person

Life After Work - How to create a good life in retirement Apr 7 at 3-4pm - Online

Money \$marts: Crack the Credit Code Apr 11 at 6-7:30pm - Online

Avoiding Probate Apr 12 at 5-6pm - In-Person

Cheers! To Your Golden Years Apr 13 at 6-7:30pm - Online

Money \$marts: Gift of love: Plan for your wealth transfer Apr 13 at 6-7:30am - Online

Savvy IRA Planning for Baby Boomers Apr 18 at 12-1pm - Online

How Tax Planning Changes Through Four Stages of Retirement Apr 20 at 1-2pm - Online

Medicare Basics in Retirement Apr 22 at 10-11am - In-Person

Medicare Basics in Retirement Apr 29 at 10-11am - In-Person

How Tax Planning Changes Through Four Stages of Retirement May 4 at 12-2pm - In-Person

How Tax Planning Changes Through Four Stages of Retirement May 4 at 5-6:30pm - In-Person

Life After Work - How to create a good life in retirement May 5 at 3-4pm - Online

Money \$marts: Till Debt Do Us Part May 9 at 6-7:30pm - Online

Savvy IRA Planning for Baby Boomers May 16 at 12-1pm - Online

How Tax Planning Changes Through Four Stages of Retirement May 18 at 1-2pm - Online

A Foul-Weather Forecast

The recent snow brought to mind some of the best and worst of human behavior during weather events. On the good side neighbors help each other with the removal of snow and make sure that everyone is okay. People go outside in numbers either playing in the snow or clearing it. In our society of everyone shutting themselves inside, this is a good thing The worst of behavior includes fighting over cleared parking spots and piling snow on someone else's property in order to clear your own. It is the more subtle response that people have to storms that I reflect upon.

Do you notice the frenzy of people trying to find bread and milk when there is storm predicted? This mindset may have been the precursor to the frenzy that happened when COVID-19 first hit.

The image of thousands of people in the area starving to death in their homes because they did not have bread or milk for a day or two is hard for me to conjure up. Yet, that is the signal that was given. We have become so used to having everything that we want in the way of food when we want it, that the thought of not having it for even an instant terrifies us.

One of the things that the prophets in the Old Testament were constantly preaching to the people of Israel was that in the middle of plenty and all the good things they had that they neglected the hungry and those people who had no advocate to speak for them (widows and orphans).

Let's face it, physical hunger is a reality even in the middle of plenty and we should do what we can to help our neighbors. There is also spiritual hunger but we usually do not see runs on churches like we do on stores. Maybe we need spiritual foul-weather forecasts. The problem is that God never has supply chain or shortage issues when it comes to his love for us and what he is willing to give us if we ask. But we are like the child who will only eat chicken nuggets when all sorts of amazing food is offered.

Jesus referred to himself as being the bread of life (John 6:47-51). He said that the Israelites who ate the physical bread provided to keep them from starvation in the wilderness (manna) are all dead. But those that take in the bread from heaven (Jesus) will live forever. This is the kind of food that will sustain us during foul spiritual weather. Manna, like store-bought bread, became uneatable after a certain period of time. The bread of heaven that sustains us and gives eternal life lasts forever. Best of all, when foul weather hits, we do not have to run to the store to get it and do not have to worry about it running out.

May you be prepared for the foul weather to come.





Often within the Veteran Community when a dispute arises between two or more parties or when parties are at differences with each other, a "Mediator" is sought out to intervene between the parties to help establish common ground and bring resolution.

This process of using a Mediator is called "Mediation" which typically allows the parties to meet with the mutually selected impartial person who will assist in the negotiations to arrive at a conclusion which both parties can accept.

One international leader in the Mediation industry, "JAMS" which stands for "Judicial Arbitration and Mediation Services" states the Mediator does not decide what is "fair" or "right," does not assess blame nor render an opinion on the merits.

Rather, the mediator acts as a catalyst between opposing interests attempting to bring them together by defining issues and eliminating obstacles to communication, while moderating and guiding the process to avoid confrontation and ill will.

Just as we have access to Mediators to assist us in conflict resolution in our daily lives, we also have access to "The Mediator" when it come to our spiritual relationship

with God. When Adam and Eve rebelled and sinned against God in the Garden of Eden, it resulted in all mankind being born with the sin nature and separated from God. However, because God loves each of us so much, and created us to enjoy fellowship with Him for all eternity, He authorized a perfect Mediator to arbitrate between Himself and mankind, and the Mediator He chose was His only begotten Son, Christ Jesus. I Timothy 2:5, "For there is one God and one Mediator between God and men, the Man Christ Jesus. (NKJV)

But what makes Jesus the perfect Mediator?

1) A Mediator must be able to adequately represent both sides: As God the Son and the Son of God, Jesus has every right to represent the interests of God the Father. And since Jesus came to earth in human form, and even though He lived a sinless life, He still is qualified to represent the needs and interests of all mankind.

2) A Mediator must understand the needs of both sides: God who is holy cannot look upon sin and mankind who is sinful cannot do anything on its own to obtain God's righteous and forgiveness.



3) A Mediator must be approachable: God chose His only Son Jesus to come to the earth in the form of man so that mankind, who because of sin, is separated from God, can now be reunited with God through His Son, Jesus Christ.

So why do we need the Mediator?

Romans 5:12 reminds us that "Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned." Romans 6:23, "For the wages of sin is death, but the gift of God is eternal life through Jesus Christ our Lord." And then John 3:16, "For God so loved the world, that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life."

Do you have a relationship with God? Do you know that your sins have been forgiven? Do you know that once this life is over you will enjoy an eternity with God in heaven? If you cannot answer "Yes" to these questions, God invites you to receive His Son Jesus Christ as the perfect Mediator, who can forgive you of your sins, who can restore you to a right relationship with God the Father.

Won't you accept Him today?





YOUR SACRED PSOAS

MUSCLE OF THE SOUL

Your Psoas is the GPS for your transformation and healing. When fully present and liberated your psoas is a center of **AWAKENED BEING vs DOING.**

THE ILIOPSOAS DEFINED

More commonly shortened and referred to as the psoas, iliopsoas refers to the joined psoas and iliacus muscles. It is known as the strongest muscle of the hip flexor grouping. It originates in the upper vertebra of the lumbar spine and then attaches to the lesser trochanter of the femur (a small prominence near the head of the thigh bone).

It is the only muscle that connects the lumbar spine to the lower body and has a large impact on a persons posture, optimal performance in physical movement, and even your mood.

Under stress however, The Psoas Muscle is the main muscle that responds to the Sympathetic Nervous System during the Flight, Fight, Freeze response in the body. When under mental or emotional stress, the psoas contracts and curls up, a little like a slug being sprinkled with salt.

When the psoas is tight, it might be felt in backbends like Ustrasana (Camel pose) or with the lumbar spine hyperextended. As a result, to lengthen the psoas, think about postures that open up the front line of the body. To strengthen the psoas, consider poses wherein the front of the thigh is actively moving towards the front of the abdomen—or more subtly, using the psoas to hold the pelvis in neutral.



In a gentle yet illuminating and uplifting yoga class or a home practice that incorporates some of psoas openers you may:

- Discover how to liberate your personal psoas muscle to reduce pain and stress and inspire awakening.
- 2) Heal patterns of flight, fight or freeze in the muscle and nervous system.
- 3) Enjoy the juicy, succulent, liberated and fully recovered qualities of a fully present Psoas.

TRY BOAT POSE - NAVASANA

In navasana, the psoas works on both sides to bring the legs and spine into a V position while keeping the spine long and the legs straight. If you begin to lose the V, bend your legs at the knees to draw the torso up again.

Through some yoga and breath work to tone and specialize in the psoas release you may experience more freedom, greater flexibility, and illumination in your body, mind, and spirit again.



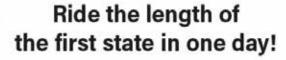
You haven't seen Delaware like this!

Grumpy Gramps Cycling Club 4th Annual









Visit us at GrumpyGramps.org



302-229-8723 Ride@GrumpyGramps.org Saturday

June 18

Rain or Shine! 2022

THE WOMEN OF An Article by Lishamarie Hunter ELKTON DURING WWII

Elkton, a small town one hour north of Baltimore has a big history attached to it. During World War II Elkton, MD became the center of the ammunition production for the armed forces overseas. Elkton housed one of the largest munitions factories during the War. The town population grew from 3500 to 12000, after the Triumph Explosives Incorporated came and set up operations. The majority of the workers were women (8,000). These women hung up their aprons and donned gloved and slacks to do their part for the war efforts.

Many women didn't join the Army during this time but they did find their place in production. Women Ordnance Workers also known as WOWs would work in the factories making ammunition and explosives.

WOW were government contractors unlike the Women's Army Auxiliary Corps WAACs). The women who worked at the factory were known as the Bomb-Bomb Girls. These women could be identified by

THE WOMEN WHO WORKED AT THE FACTORY WERE KNOWN AS THE BOMB-BOMB GIRLS.

their overalls and red and white polka dot bandanna wrapped around their hair to keep their hair for turning bright orange from the chemicals in the explosives.

The women who worked these positions risked life and limb to build the explosives that were sent to the soldiers fighting

overseas. For most of these women it was the first time in their lives they worked outside the home. It gave them purpose and a sense of patriotism, and a good wage.

During World War II, women proved that they could do "men's" work, and do it well. With men away to serve in the military and demands for war material increasing, manufacturing jobs opened up to women and upped their earning power.

Yet women's employment was only encouraged as long as the war was on. Once the war was over, federal and civilian policies replaced women workers with men. Women's roles continued to expand in the postwar era. The call for working women was meant to be temporary and women were expected to leave their jobs after the war ended. Some women were okay with this - but they left their posts with new skills and more confidence.

Women who remained in the workplace were usually demoted. But after their selfless efforts during World War II, men could no longer claim superiority over women. Women had enjoyed and even thrived on a taste of financial and personal freedom - and many wanted more. Though progress was slow over the next two decades, serving their country in the military and at home empowered women to fight for the right to work in nontraditional jobs for equal pay and for equal rights in the workplace and beyond.

It is because the effort of these women that modern day women have many of the opportunities they have now. Women currently hold every job that once was considered a man's job. Happy Women's History Month (March). Let's celebrate all the accomplishments of these brave pioneers.





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Mack, Tara. The Sky's The Limit In BoomTown USA, The Washington Post, 4 July 1996. Retrieved: 22 February 2022.

Vorse, Mary, The Girls Of Elkton, Reporting of World War II, Part One, American Journalism, Harper's Magazine, March, 1944.

Days to Display the Flag

Holidays to Display Flag

March - May 2022 Spring Issue

- National Vietnam War Veterans Day
 March 29, 2017
- Easter Sunday April 17
- Mother's Day May 8
- V-E Day Declared May 8, 1945
- Women's Army Corp Founded May 15, 1942
- Peace Officers Memorial Day
 - May 15 (1/2 staff until sunset)
- Armed Forces Day May 21
- Memorial Day May 30 (1/2 staff until noon)

Non Flag Display Days

(for information only)

- · Asiatic Fleet Memorial Day March 1
- Shrove Tuesday March 1
- Ash Wednesday March 2
- "Star Spangled Banner" Made U.S. National Anthem – March 3, 1931
- Girl Scouts of the U.S.A. Founded
 March 12, 1912
- Daylight Savings Time Begins March 13 (set clocks ahead one hour)
- Purim Begins March 16
- St Patricks Day March 17
- Iraq War Began March 19, 2003
- Spring Begins March 20
- Kosovo Campaign Began March 24, 1999
- Somalia Campaign Ended March 31, 1995
- April Fools Day April 1
- Army Day April 6
- National Former POW Recognition Day April 9
- Palm Sunday April 10
- Persian Gulf War Official Cease Fire April 11, 1991
- Good Friday April 15
- Passover Begins April 15
- Income Tax Day April 18
- Earth Day April 22
- Orthodox Easter April 24
- Administrative Professional Day April 27
- Arbor Day April 29
- Law/Loyalty Day May 1
- National Day of Prayer May 5
- Nurses Day May 6
- Military Spouses Day May 6
- Unconditional Surrender of all German Forces Signed - May 7, 1943
- National Maritime Day May 22
- Victoria Day (Canada) May 23

DE Veteran Memorial Cemeteries

Eligibility

Veterans of the Armed Forces of the United States, their spouses and dependent children (under 21 years of age and not married or having a verifiable life-long dependency on eligible Veteran) may be interred at the Delaware Veterans Memorial Cemeteries. Eligibility requirements are prescribed by the National Cemetery Administration and the following criteria constitute eligibility:

- 1. Any Delaware resident who was honorably discharged from the armed forces of the United States, other than active duty for training (ADT), or reservist who have served more than 180 days of active federal service. Federal active military service does not have to be consecutive.
- **2.** The Veteran's spouse, upon pre-qualification of eligible Veteran.
- **3.** Legal resident of Delaware, means the Veteran must have been a:
 - a. Legal resident of Delaware at the time of death; or
 - b. Legal resident for a period of 3 or more years (does not have to be consecutive); any cumulative period of 3 or more years, regardless of residency at time of death; or
 - Legal resident of Delaware when he or she entered the Armed Forces of the United States.
 - **d.** Any Delaware National Guardsman or Reservist:
 - **1.** Eligible for retirement pay at age 60 regardless of residency.
 - 2. Who served on active duty (other than for training) for 180 days or more (does not have to be consecutive).

DE State Veterans Cemeteries



• New Castle County Cemetery 2465 Chesapeake City Road Bear, Delaware 19701 Phone: (302) 834-8046 Contact: Frank R. Silva



 Sussex County Cemetery 26669 Patriots Way Millsboro, Delaware 19966 Phone: (302) 934-5653 Contact: Gregory A. Bee

Office Hours: Monday thru Friday 8am - 4pm Closed on National or State Recognized Holidays Visitation Hours: Open to visitors every day of the year from dawn until dusk.

Burial Space: Space available

U.S. ARMY BASES AROUND THE WORLD

The Army is the oldest military branch, established on June 14th 1775. Today, there are more than 700,000 soldiers who fill many different positions: doctors, lawyers, engineers, computer programmers, logistic experts, and more still dedicated to their motto, "This we'll defend." Specializing in ground-based strategy, the Army also holds the largest amount of active service members than any other branch.

The diverse variety of each independent Soldier's prowess is what sets the Army apart from other military branches. When entering the Army, you can choose to enter as an enlisted Soldier or as an officer, be a full-time active duty soldier, or be a part of the Army Reserve.

Outside of domestic bases, the Army sustains several permanent international bases in Asia, Europe, and the Middle East.

- Alabama (3)
- Alaska (3)
- Arizona (3)
- Arkansas (2)
- Belgium (2)
- Bulgaria (1)
- California (4)
- Colorado (1)
- Washington DC (3)
- Florida (1)
- Georgia (7)
- Germany (17)
- Hawaii (3)
- Illinois (1)
- Iraq (6) Italy (2)
- Japan (3)
- Kansas (2) • Kentucky (2)
- Kosovo (1)
- Kuwait (7)

- Louisiana (1)
- Maryland (3)
- Massachusetts (2)
- Michigan (1)
- Missouri (1)
- Netherlands (1)
- New Jersey (3)
- New Mexico (1)
- New York (4)
- North Carolina (1)
- Oklahoma (1)
- Oregon (1) • Pennsylvania (2)
- Puerto Rico (1)
- South Carolina (1)
- South Korea (12)
- Texas (4)
- Utah (1)
- Virginia (6)
- Washington (1)
- Wisconsin (1)

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

Aberdeen Proving Ground Army Base in Aberdeen, MD

Aberdeen Proving Ground is a US military base located in the Harford County. Some of its parts are eligible for census. According to the calculations, the specific parts hosted around 3100 inhabitants. The general objective of this base is to provide the army with some of the latest installations and equipments in a proper manner. This is also the vision of the base rulers providing the soldiers with the right technology in order to serve the interests of the United States of America.



Fort Eustis Army Base in Newport News, VA

Fort Eustis, Virginia, located in the city of Newport News, is now known as Joint Base Langley-Eustis (JBLE). JBLE Eustis came to be established in compliance with congressional laws enacting the guidelines associated with the 2005 Base Realignment and Closure Commission.

The regulation directed the merging of the two locations which were formerly adiacent however independent military installation. The two bases were formed into one combined base which is one of a dozen joint bases established in the US resulting from this legislation.

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



WATCH FOR CHANGES WHEN FILING TAXES

As you prepare your tax returns before the April 18 filing deadline, you'll want to be up to date on changes that could affect you. Here are some issues to discuss with your tax professional:

COVID-19 Related Distributions and Recontributions

If you took a coronavirus-related distribution (withdrawal) from a retirement account, such as a 401(k) or IRA, in 2020 and chose to spread the amount equally over three years, you need to include the relevant part of the distribution on your 2021 tax return, so you should bring your 2020 Form 1099-R to your tax advisor. You can recontribute your distributions back into any retirement account eligible to receive a rollover for up to three years after you received the initial distribution. So, if you haven't already done so, you can still recontribute to your 401(k) or IRA up until the April 18 filing deadline – and by doing so, you could reduce your 2021 taxes. (Your tax professional will know what forms and documentation you'll need for this recontribution).

Return of RMDs

In 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act suspended the required minimum distributions (RMDs) from retirement accounts that people over a certain age typically must take. But RMDs returned for 2021 and had to be taken by Dec. 31, unless your birthdate is between July 1 and Dec. 31, 1949, in which case your starting date was delayed until April 1, 2022. So, if you had an RMD for 2021, bring your 2020 Form 5498 or your 2021 retirement account statements to your tax professional to calculate the required RMD. You'll also want to provide your 2021 Form 1099-R to report the amount of RMDs taken.

Charitable Contributions

The CARES Act authorized a deduction for cash contributions to qualified charities for those who don't itemize. For 2020, the maximum deduction was \$300; this provision has been extended for the 2021 tax year, with a new provision allowing a \$600 deduction for joint filers. If you do itemize deductions, be aware that the CARES Act also suspended the 60% of adjusted gross income limit for cash gifts in 2020, a change that has been carried over to 2021.

Child Tax Credit

For 2021, you can claim up to \$3,600 for children younger than 6 and up to \$3,000 for children ages 6 to 17. This tax credit is refundable, which means you can receive it even if it's larger than the amount of taxes you owe. The credit phases out at certain income limits.

Child and Dependent Care Credit

This credit is more substantial in 2021 – up to \$4,000 for one qualifying person and up to \$8,000 for two or more. This credit is also potentially refundable, but it phases out differently than in previous years, so you'll want to go over your dependent-care expenses carefully with your tax professional.

And last, but certainly not least, review your IRA contributions. There aren't any changes for 2022, but you can still fund your traditional or Roth IRA for the 2021 tax year up until the April 18 deadline.

See your tax professional soon to ensure you've got everything in order. Staffing shortages at the Internal Revenue Service (IRS), combined with a heavy workload due to pandemic-related programs, may slow down processing of returns, so consider getting your taxes done as soon as possible – especially if you're anticipating a refund.





-FEMALE ——

VETERAN of the Quarter

Linda Mueller

I was born in Wynne, Arkansas which is a farming community in Northeastern Arkansas. My dad was a farmer until his sudden death in a farming accident. After his death my mother became the farmer and with her father farmed both of our farms. Since we lived in a rural area, our school was very small. My graduating class had only 31 students.

After high school, I went to college at the University of Central Arkansas where I graduated with a Bachelor of Science in Education with a double major in English and Geography and a minor in History. In college I was a member of Sigma Kappa Sorority, editor of the college yearbook, Young Republicans, Student National Education Association (1st VP), Baptist Student Union Council, and Gamma Theta Upsilon (Treasurer). I was the first person in my entire family to graduate from college.



In 1967 between my junior and senior years of college, the Army was promoting two programs to recruit more women to officer ranks. At that time women were not allowed to participate in ROTC or to attend the Service Academies. The College Junior Program was an eight week introduction to the Army at Fort McClelland, Alabama. More than 100 women from colleges across the country participated and the majority signed up for the Student Officer Program.

My senior year of college I held the rank of Corporal. Upon graduation I applied for a direct

commission and was inducted as a 2nd Lieutenant in the United States Women's Army Corps.

After eighteen weeks of Officer Basic Training I was assigned as a Platoon Officer at Ft. McClelland, training enlisted women in their basic training. At that time I was promoted to 1st Lieutenant. My next assignment was Assistant Adjutant at the Personnel Center at Fort Dix, New Jersev.

During this time period, women in the military were not allowed to have dependents. Since my husband and I wanted children, I elected to separate from the Army and received an Honorable Discharge.

The Army had a great effect on my career choices in civilian life. After completing training for a Private Pilots license, I used my GI Bill to obtain a Commercial Pilots license with Instrument and Multi-engine ratings. Prospective employers were



always impressed that I was an Army Veteran.

My husband, Don, and I retired to Delaware where we lead very active lives. With four children and eight grandchildren, we spend a great deal of time visiting family.

As with many families, I have a proud heritage of military service. My grandfather served in WWI, my father in WWII, two uncles were career, one niece, one sister, and three brothers served. It was my privilege and honor to serve in The United States Women's Army Corps.



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MALE —

VETERAN of the Quarter

Thomas Hogate

President of Veteran's Outreach Ministries

I was born in Wilmington, DE in the summer of 1942 and have lived in Delaware my entire life. That makes me a 'Native Delawarean' of which there are many of whom that can say that.

I've lived in many locations in Delaware throughout the years from New Castle to Newport to Newark, and now Bear as my final destination. I went to H. C. Conrad Highschool in Woodcrest, DE and graduated in 1960.

My military experience began when I joined the Navy Reserves at the Navy and Marine Reserve Center on Kirkwood Highway after graduation from highschool. They sent me to the Great Lakes Naval Station for my basic training and introduction to military service. After basic training I went back to the Reserve Center waiting to be sent to my duty station. In early 1961 I went to the Navy Yard in Philadelphia, PA to find where my first duty station was going to be.

My first duty station was on Kodiak Island, AK with MCB-10, Mobile Construction Battalion 10. I was located in the Electrical Engineering department. Other duty stations were Camp Kinzer Okinawa where I was assigned to the Fire Department and the Phillipines where I changed to Builder Construction.

We were stationed at Port Huaneme, Oxnard, CA after each duty station where we received one (1) month of school, one (1) month of leave, and one (1) month of military training at Camp Pendelton, CA. I never missed a Christmas at home. My discharge from active duty was at Treasure Island, CA in the spring of 1963 with the rest of the time spent at the Navy and Marine Reserve Center until my final honorable discharge from the Navy in June of 1966.



I wanted to enjoy life before I got married, living at home and loving it after discharge from the service. I married in 1966 at 24 years old. After one divorce with two children (a daughter and a son) I married again in January of 1983 with my wife having two divorces with four children (two daughters and two sons) before marrying me. We have a blended family. We have lived in the Bear, DE area for 40 years and have been married 39 years at the time of this article. I am retired, which allows me time for VOM duties and responsibilities.

I was one of the original veterans that started Veteran's Outreach Ministries at Oasis Church, formerly Friendship Baptist Church, in 2015. Since 2020 I have been the President of VOM.

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

Delaware Hospice Article Provided by Taylor Davis, MBA



We are More than Hospice.

Celebrating 40 years, Delaware Hospice is the leading licensed, nonprofit community-based healthcare organization serving the state of Delaware and Pennsylvania's southern Chester and Delaware counties. Delaware Hospice provides exceptional care and support to patients of all ages, their families, and the greater community.

Delaware Hospice offers a range of programs and services from hospice care to grief support, children's programs, and more. Through these programs and services, Delaware Hospice helps people navigate one of life's most challenging journeys. Programs and services include: Delaware Hospice Center, Delaware Palliative, Delaware Transitions, Katybug, New Hope, and Bereavement.

Delaware Palliative offers relief to seriously ill

patients who are receiving active, curative treatment. Assistance is provided to identify goals of care and manage symptoms while dealing with the physical and psychosocial burdens of a serious illness.

Delaware Transitions helps seriously ill individuals who are not ready for medical support, find help. Clients benefit from gaining information about community services, and receive advice on how to adjust to new challenges.

The Delaware Hospice Center located in Milford, Del., provides comprehensive, specialized, 24/7 care to patients in need of critical, short-term symptom management.

Katybug, our pediatric program, helps children facing a serious illness live well while improving their quality of life and helping their families cope with the challenges and feelings that are a natural



part of their journey.

New Hope, our children and teen bereavement program, targets children struggling with an expected or unexpected loss. Camp New Hope offers campers the opportunity to meet others going through similar experiences to interact in traditional and bereavement activities.

Bereavement support is offered to all family members before and after a loved one passes and continues for thirteen months after loss through a variety of workshops and support groups.

Along with these programs and services, Delaware Hospice founded Honoring Choices® Delaware, a non-profit organization focused on helping people make informed choices about end-of-life- care that reflects their values and honors their dignity. Advance Healthcare Planning can be a difficult topic to discuss but with the help of Honoring Choices® Delaware it doesn't have to be

With National Healthcare DecisionsDay on April 16, it is important to understand how you can document your healthcare wishes through Advance Healthcare Directives. Advance Healthcare Directives are written legal documents that can be a Living Will, a Healthcare Power of Attorney, or a combination of the two.

Anyone 18 or older can and should consider putting an Advance Healthcare Directive in place. One of the greatest gifts you can give your loved ones is to let them know your end-of-life wishes!

Delaware Hospice's commitment to providing quality care to individuals, their families and the community does not stop at our programs and services. We are honored to be a part of NHPCO's We Honor Veterans Program as a Level 3 community partner. In addition to hospice and palliative care, we are privileged to be able to perform a Veterans Bedside Ceremony for our patients and their families. This ceremony includes written passages of scripture, listening to music, presenting of a handmade blanket, and a Certificate of Appreciation. These bedside ceremonies provide healing for families and gives them the opportunity to center their loved one's identity and create meaning, even in the midst of acute heartache as they face the end of life.

If you or someone you know may benefit from one of our programs or services, please call 800.838.9800 or visit www.delawarehospice.org



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