

MARCH - MAY
2023 EVENTS Pg 4

Heart Health
Awareness Pg 5-6

Real Estate Pg 7-8
Do's & Dont's

How to Display
the U.S. Flag Pg 9

FINANCIAL
FOCUS Pg 13

VETERANS
of the Quarter
Pg 15-18

... And More!

Spring Issue 2023

Veteran's Outreach Ministries

VOM

magazine

New Castle County, DE
Cecil County, MD

FREE

Subscribe to this Magazine online!

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.

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 Cecil County, MD and New Castle County, DE. We hope to announce soon a third location in Philadelphia, PA.

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.



**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.

Veterans Outreach Ministries
The Board of Directors

President:

Tom Hogate - U.S. Navy
thomashogate@gmail.com

Vice Presidents:

Al Grimminger - DE National Guard
al.grimminger@icloud.com

Colin Diggs - U.S. Air Force
tcm3245@gmail.com

Steve Hague - U.S. Air Force
shague427@gmail.com

John Dimeglio - Non-veteran
johnd.vom@gmail.com

Rebecca Rondone - U.S. Army
beckyrondone@gmail.com

Glenn Ahrens - Pastor, Non-veteran
Glenn@ElShaddaiChristian.com

Inside This Issue

Welcome Message _____ 1
Spring Pasta Salad Recipe _____ 2
Spring 2023 Community Events _____ 4
Heart Health Awareness _____ 5-6
Real Estate Do's and Dont's _____ 7-8
How to Display the U.S. Flag _____ 9
Days to Display the Flag _____ 9
Life Line _____ 10
Fostering Gratitude _____ 11-12
Financial Focus _____ 13
Female Veteran of the Quarter _____ 15-16
Male Veteran of the Quarter _____ 17-18
Business of the Quarter _____ 19
Even More Events! _____ 20

Thank You VOM Advertisers!

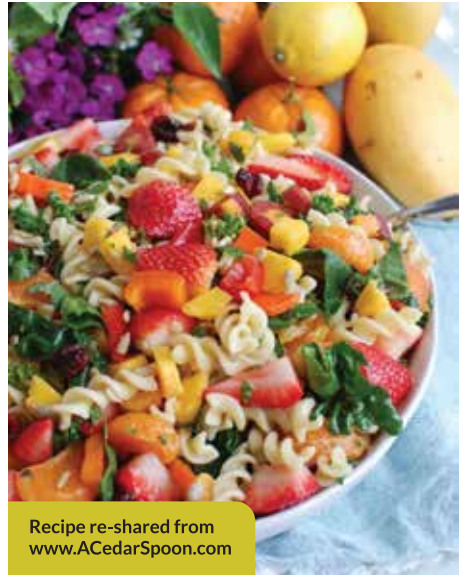
Chik-fil-a (Elkton), PolarStar Engineering,
AireServ Heating & Air Conditioning
(Elkton/Newark), Best Vacations

VOM is Sponsored by:

Oasis Church, 2200 Glasgow Ave, Newark, DE

Magazine Design by:

GrungeMuffinDesigns.com (443)-252-2800



Spring Pasta Salad

MAKES: 8-10 Servings **TOTAL TIME:** 30 Minutes

INGREDIENTS:

- 8 ounces Rotini Pasta
- 3 carrots, chopped
- 2 cups strawberries, sliced
- 1 mango, pit removed, diced
- 2 mandarins, peeled and seperated
- 1 small bunch of greens (spinach),
- 1 large bell pepper, diced
- 1/2 cup bulk sunflower seeds
- 1/2 cup bulk dried cranberries
- zest of half the lemon
- 1/4 cup fresh parsley, chopped
- 1/4 cup fresh mint, chopped
- Lemon Honey Dressing (any brand)

INSTRUCTIONS:

- 1** Bring a large pot of salted water to a boil. Add the pasta and cook until al dente; drain, then rinse with cold water to cool.
- 2** In a large bowl, combine pasta, carrots, strawberries, mango, mandarins, greens, bell pepper, fresh mint, parsley, sunflower seeds and the dried cranberries and stir well to combine.
- 3** In a large mason jar or salad dressing container combine the olive oil, lemon and honey and shake or whisk until it is mixed together. Pour half of the dressing over the pasta salad and gently stir to combine. Add the parsley, mint and lemon zest stir again. Adjust to taste. Refrigerate until you are ready to serve.

World Travel



Is Just a Call Away



Call, or email Best Vacations to book your next getaway!

- Group Travel
- Honeymoons
- Family Vacations
- Cruise Destinations
- Destination Weddings



Just Call Cathy



Meet Cathy!
She's Your Travel Advisor with certifications as an:
• Ireland Specialist
• Sandals Specialist
• Norwegian Cruise Line Specialist

Best Vacations
Email Us Anytime at: Info@bestvacationsllc.com

BOOK NOW
443.593.4000

Follow Us for Offers



SHOW YOUR Support

And Save On Tickets Through March 31



HERSHEY PARK



Oasis Church is selling Hersheypark tickets which must be purchased by March 31 so hurry and order now using this link and enter code 22646459!
www.fingurl.com/OasisatHershey

Become A Distinguished Partner
Email ThomasHogate@gmail.com



2023
DISTINGUISHED PARTNERS

PLATINUM

GOLD

SILVER

BRONZE

VOM & COMMUNITY EVENTS FOR MARCH - MAY 2023

www.VeteransOutreachMinistries.org
Visit for full Event Details

- March 16 - VOM Meeting starting at 6:30pm**
Regular meeting - all are welcome!
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- March 18 - Celtic Festival**
6:30pm at the Milburn Stone Theatre, North East, MD
- March 20 - Ausome Cutz for Individual with Autism & Other Disabilities**
2-8pm, Free, Join us for food, friends, and fun
Contact Lori Darner - ldarner@live.com or 910-514-3518
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- March 23 - VOM Veterans RoundTable Discussion**
10:30am-2pm. Contact ThomasHogate@gmail.com for details
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- March 24 - Wine & Dine for the Arts (at Mick's Crab House)**
Tickets & Info on www.CecilArts.org
- March 25 - Sensory Easter Bunny at Oasis Church**
11am-4pm. Food, Fun, Photos. RSVP required.
Contact Lori Darner - ldarner@live.com or 910-514-3518
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- March 30 - FCA Victory Dinner at 6pm**
Fellowship of Christian Athletes in Cecil County
Contact Brian Hamsen - 410-642-3904 or bhamson@fca.org
Grace Bible Chape, 1949 Biggs Highway, Rising Sun, MD
- April 9 - *Happy Easter!***
- April 20 - VOM Meeting starting at 6:30pm**
Board of directors meeting (6pm), followed by regular meeting
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- May 5-6 - St. Mary Anne's Annual Garden Market - FREE**
www.stmaryanne.org/about-annual-garden-market
- May 9 - VOM Veterans RoundTable Discussion**
10:30am-2pm. Contact ThomasHogate@gmail.com for details
- May 14 - *Happy Mother's Day!***
- May 18 - VOM Meeting starting at 6:30pm**
Regular meeting - all are welcome!
Oasis Church, 2200 Glasgow Ave, Newark, DE 19702
- May 19 - 5th Annual Art Contest (NCC Art Studio) - FREE**
Submissions due on this date. For Details & Info on
www.newcastlede.gov/1822/NCC-HeARTed-Art-Contest
- May 29 - *Happy Memorial Day!***

Heart Health Awareness

Listen Up Ladies! Article Written by Lishamarie Hunter

Heart disease has become the leading cause of death for women in the United States, responsible for about 1 in 4 deaths among women.

Starting in the late 1980s, coronary heart disease - defined as a blockage of the arteries that supply blood and oxygen to the heart - has killed more women each year than men. Mortality rates from this disease are on the rise in women aged 35 - 54 years. Nearly two-thirds of women who have died from heart disease had no previous symptoms.

Some facts about women and heart disease:

- Heart disease is the leading cause of death for women in the United States, killing 314,186 women in 2020—or about 1 in every 5 female deaths.
- Heart disease is the leading cause of death for African American and white women in the United States. Among American Indian and Alaska Native women, heart disease and cancer cause roughly the same number of deaths each year. For Hispanic and Asian or Pacific Islander women, heart disease is second only to cancer as a cause of death.
- About 1 in 16 women age 20 and older (6.2%) have coronary heart disease, the most common type of heart disease:
 - About 1 in 16 white women (6.1%), black women (6.5%), and Hispanic women (6%)
 - About 1 in 30 Asian women (3.2%) (2023)

Reasons Why?

Women have smaller arteries than men, so coronary artery disease develops differently, and more diffusely. Also, coronary artery disease in women tends to afflict smaller

arteries that feed the heart. An angiogram, a procedure commonly performed to look for blockages in the coronary arteries, won't always catch the signs of disease.

The last reason delays in getting care has to do with deeply engrained societal norms.

“Women by nature are conditioned socially and culturally to be nurturers,” Dr. Chinnaiyan explains. “We generally put ourselves last.

“A woman is more likely to take her husband, having the same symptoms, to the doctor, rather than taking herself” (2023).





Because women delay care it's important for women to know the risk factors of heart disease: high blood pressure or cholesterol, diabetes, smoking, lack of exercise, poor diet and high stress.

What are the common and the not so common symptoms of heart disease? These symptoms may happen when you are resting or when you are doing regular daily activities.

Some women have no symptoms, others may have the following:

- Angina (dull and heavy or sharp chest pain or discomfort)
- Pain in the neck, jaw, or throat
- Pain in the upper abdomen or back
- Nausea
- Vomiting
- Fatigue

Sometimes heart disease may be "silent" and not diagnosed until you have other symptoms or emergencies, including:

- **Heart Attack:** Chest pain or discomfort, upper back or neck pain, indigestion, heartburn, nausea or vomiting, extreme fatigue, upper body discomfort, dizziness, and shortness of breath
- **Arrhythmia:** Fluttering feelings in the chest (palpitations)
- **Heart Failure:** Shortness of breath, fatigue, or swelling of the feet, ankles, legs, abdomen, or neck veins

What are the risk factors for heart disease?

High blood pressure, high LDL (low-density lipoprotein) cholesterol, and smoking are key risk factors for heart disease. About half of all people in the United States (47%) have at least one of these three risk factors.

Several other medical conditions and lifestyle choices can also put people at a higher risk for heart disease, including:

- Diabetes
- Being overweight or obesity
- Eating an unhealthy diet
- Physical inactivity
- Drinking too much alcohol

How can I reduce my risk of heart disease?

To lower your chances of getting heart disease, it's important to do the following:

- Know your blood pressure. Having uncontrolled blood pressure can lead to heart disease. High blood pressure has no symptoms, so it's important to check blood pressure regularly.
- Having uncontrolled diabetes raises your risk of heart disease.
- Quit smoking. If you don't smoke, don't start.
- Discuss checking your blood cholesterol and triglycerides with your doctor.
- Make healthier food choices and exercise at least 30 mins a day.
- Limit how much alcohol you drink to one drink a day (or far less).
- Manage stress levels by finding healthy ways to cope with stress.

"You have to be able to work on it from early on in your childhood. It's really hard to change in your 70s if you haven't worked on it earlier in life" (2023).

It's never too late to make changes so that you can live a longer healthier life.

Reference:
American Heart Month Toolkit 2023.
www.cdc.gov/heartdisease/american_heart_month.htm.
Retrieved 18 February 2023.

Real Estate Do's & Dont's

Welcome to the wacky and wonderful world of Real Estate! As a Delaware real estate agent, I've seen it all - from homes with secret passageways to apartments that are literally a shoebox. And let me tell you, there are some things you should do, and others things you definitely shouldn't do when it comes to selling your property. So, without further ado, here are my top 10 do's and don'ts for property owners looking to sell their home:

The Do's:

- 1 Do make your home look presentable: No one wants to buy a house that looks like a tornado went through it. Clean up, declutter, and make your home look as inviting as possible.
- 2 Do price your home realistically: Your home may be your castle, but it's not worth a king's ransom. Make sure you price it fairly based on market value, condition, and location.
- 3 Do highlight the best features of your home: Got a beautiful fireplace or a stunning view? Make sure you highlight these features when you're showing your home to potential buyers.
- 4 Do be flexible with showings: Buyers have busy schedules, so try to be as flexible as possible to show your home.
- 5 Do listen to your real estate agent's advice: Your real estate agent has seen it all, so take their advice seriously. They know what works and what doesn't when it comes to selling homes.
- 6 Do make necessary repairs: No one wants to buy a home that's falling apart. Fix any obvious issues before putting your home on the market.
- 7 Do market your home effectively: From online listings to open houses, make sure you're marketing your home in the most effective way possible.
- 8 Do be patient: Selling a home takes time, so don't get discouraged if it doesn't happen overnight.
- 9 Do negotiate in good faith: Negotiating is part of the selling process, so be open to offers and negotiate in good faith.
- 10 Do hire an experienced real estate brokerage: **Like ELM Properties!** An experienced brokerage can guide you through the selling process and help you get the best possible price for your home.



Buying or Selling a Home?

We'll treat you like family.

*Experienced realtors, personalized service,
locally owned and operated. Since 2003.*

Grumpy Gramps Cycling Club 5th Annual

DE 2 Head To Toe RELAY

Organizing
Sponsor!



Ride the length of
the first state in one day!

Visit us at GrumpyGramps.org



302-229-8723

Ride@GrumpyGramps.org

Saturday

June 17

Rain or Shine! **2023**



And Now, The Dont's:

- 1 Don't be present during showings: Potential buyers want to envision themselves living in your home, not feel like they're intruding on your personal space.
- 2 Don't overprice your home: You may love your home, but that doesn't mean it's worth a million dollars. Price it fairly or risk having it sit on the market for months.
- 3 Don't neglect curb appeal: Your home's exterior is the first thing potential buyers will see, so make sure it looks inviting and well-maintained.
- 4 Don't make major renovations: While it's important to make necessary repairs, major renovations may not provide a return on investment.
- 5 Don't be too emotional: Selling a home can be an emotional process, but try to keep your emotions in check during negotiations.
- 6 Don't hide defects: Be upfront about any defects in your home. Trying to hide them will only come back to bite you later.
- 7 Don't be inflexible with your schedule: Buyers have busy schedules too, so try to be as accommodating as possible when it comes to showings.
- 8 Don't skip the professional photos: In today's digital age, professional photos can make all the difference when it comes to attracting potential buyers.
- 9 Don't forget to declutter: A cluttered home can be a turnoff for buyers. Make sure your home is clean and clutter-free before showings.
- 10 Don't ignore feedback: If multiple potential buyers mention the same issue, take it seriously and address it if possible.

**And there you have it. Contact
ELM Properties for a free property
valuation! ELMProperties.net**



ELM Properties

Evette Morrow | 302-229-8723
Evette@elmproperties.net

How to Display the U.S. Flag

- 1 The flag should be hoisted briskly and lowered ceremoniously.
- 2 The flag is never allowed to touch the ground or the floor.
- 3 When hung over a sidewalk on a rope extending from a building to a pole, the union stars are always away from the building.
- 4 When vertically hung over the center of the street, the flag always has the union stars to the north in an east/west street, and to the east in a north/south street.
- 5 The flag of the United States of America should be at the center and at the highest point of the group when a number of flags of states or localities or pennants of societies are grouped and displayed from staffs.
- 6 The flag should never be festooned, drawn back, nor up, in folds, but always allowed to fall free.
- 7 The flag should be displayed at half-staff until noon on Memorial Day then raised to the top of the staff.
- 8 Never fly the flag upside down except as a signal of distress in instances of extreme danger to life or property.
- 9 The flag is never flown in inclement weather except when using an all-weather flag.
- 10 The flag can be flown every day from sunrise to sunset and at night if properly illuminated.

Days to Display

Holidays to Display Flag March - May 2022 Spring Issue

- National Vietnam War Veterans Day – March 29, 2017
- Easter Sunday – April 9
- Mother's Day – May 14
- Peace Officers Memorial Day – May 15 (1/2 staff until sunset)
- Women's Army Corp Founded – May 15, 1942
- Armed Forces Day – May 20
- Memorial Day – May 29 (1/2 staff until noon)

Non-Flag Display Days

- Asiatic Fleet Memorial Day – March 1
- "Star Spangled Banner" Made U.S. National Anthem – March 3, 1931
- Purim Begins – March 6
- Girl Scouts of the U.S.A. Founded – March 12, 1912
- Daylight Savings Time Begins – March 12 (set clocks ahead one hour)
- 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
- Palm Sunday – April 2
- Passover Begins – April 5
- Army Day – April 6
- Good Friday – April 7
- Persian Gulf War Official Cease Fire – April 11, 1991
- Orthodox Easter – April 16
- Income Tax Day – April 18
- Earth Day – April 22
- Administrative Professional Day – April 26
- Arbor Day – April 28
- Law/Loyalty Day – May 1
- National Day of Prayer – May 4
- Nurses Day – May 6
- Unconditional Surrender of all German Forces Signed – May 7, 1943
- V-E Day Declared – May 8, 1945
- Military Spouses Day – May 12
- National Maritime Day – May 22
- Victoria Day (Canada) - May 23



LIFE LINE

Article by
Kelvin Ramsey, PhD

Among the landing craft at Normandy in 1944 were the Landing Craft Infantry, Large (LCIL) that held 140 men and were crewed by four officers and twenty-nine men of the U.S. Coast Guard. The LCIL were to deliver specially equipped groups to the beaches early in the invasion. The LCIL had two bow ramps that were lowered when the craft hit the beach. The reality was that the craft often grounded in shallow water and the ramps were lowered. The first persons off the LCIL to go ashore were coxwains dressed only in swim trunks who were to run rope lines to the beach to guide the troops and to grab on to if the line crossed a deep bomb crater filled with water to keep them from drowning. The mortality rate for these men was high as they were the first to take gunfire. Their sacrifice, their purpose, was to lay out the line to guide and save the lives of the troops that followed.¹

Sacrifice is the watch-word of those who serve. Service can be anything from the giving of time and resources to help others to devoting one's life to the benefit of others

above considerations of self. For a Christian, service is the act of faith through love for others to serve God in return for the sacrifice that Christ gave. Jesus gave the ultimate sacrifice. He died so that we could live. The only way we could be saved is that he waded through the waters of death and created the way for us.

An illustration is given in the Gospels of when Jesus saved one of his disciples, Peter, who went out on to the water of a lake from a boat to meet Jesus. He was fine until he took his eyes off Jesus and then he started to sink and drown. Jesus rescued him. All of us take in course of our lives take our eyes off the lifeline. We let go of the rope guiding us to shore. In these moments, Jesus is the one who directs us back to the lifeline to grab onto and get to a place of safety. Let us give thanks to God for his love for us through the sacrifice of his Son that we will find our way to the shore and a safe haven.

¹For more about the LCIL's at Normandy read journalists A.J. Liebling's account "Cross Channel Trip" in *Reporting World War II*, Part 2, p. 105-141. The Library of America, 1995.



Fostering Gratitude

Article by
Dee Jones, President
Light 2 World, Inc



“Mommy, I want that new bike. Daddy get me a new skateboard. I want to take Karate. Get me pizza for dinner. I want new clothes. Get me a bigger room. I need a cell phone,” says your 3-year-old. The list goes on without even a “thank you” for anything! As we raise our young boys and girls, it becomes more obvious that “Gratitude” is not a priority.

moments is a start.” Children watch everything we do; so, if they observe us using “grateful behaviors” some of this should rub off eventually.

I am finding more and more moments with our little one as I hear him say “thank you” and more please”. This thrills my heart. We all are a work in progress! Stories and visual animation are useful tool as well.



Children who deal with hyperactivity and other behavioral challenges struggle with such attributes as compassion, empathy, and love for others. I noticed even with a speech delay until the age of 2 years old, that such emotions would be difficult. Many of us struggle with such positive behaviors. Yet, there is hope!

Author Doreen Franklin states “that taking advantage of everyday teachable

Below are a few ideas from my own experience and writer Franklin:

- Prayer for a new day, meals, family.
- Stories of seasons for Thanksgiving, Christmas, Easter, Birthdays that surround thanks and gratitude.
- Share appreciation for others – compliments.
- Compliment your child’s efforts of gratitude no matter how small.



- Caring for a pet part-time or full time.
- Donations of money, gifts, outgrown clothes, and time (volunteering) to those in need – giving helps foster gratitude in what we have.
- Gratitude walks – appreciating the world around us in your neighborhood.
- Creating a gratitude jar – writing down anything that happens or comes to mind.
- Showing gratitude through gift-giving to others such as small gifts of appreciation to the, teachers, school bus drivers, cashier, waitress, or sales assistant.
- Writing thank you cards – not just for presents – also for actions.
- Saying please and thank you – appreciating everyone through good manners.
- Gain support from family, friends, church groups or a support group.
- Provide time for games, playdates with family, and other children to promote sharing, taking turns, and social engagement.
- Be patient and pray together about gratitude.

I can say that we are seeing the fruit of our labor as our young one shows small signs of progress such as involving us in his play. Instead of ignoring us, he asks if we would like to pick a toy to play with. This is huge because some children with behavioral challenges do not engage in play with others (parallel play). Parallel play is “form of play in which a child plays independently in the presence of other children.

For us, this is changing to engagement with others in small steps. Sports and

church groups can foster this but, be patient. We celebrate even the smallest attempts.

Do not give up. Keep the faith. Continue to model what you want to see in your young one. Do not push too hard. Involve others in your journey and celebrate small wins! Be thankful and full of gratitude.



Light 2 World Inc.

Dee Jones, President
 1013 Beards Hill Road Suite M #237
 Aberdeen, MD 21001
 410-459-5060
www.DeeJones.org
www.DeeJones1.wordpress.com
www.facebook.com/DeeJonesMinistry

Resources:

www.dictionary.com/browse/parallel-play
www.parentingspecialneeds.org/article/teaching-gratitude-how-to-teach-your-child-thankfulness/



You can reach Tyler at 410-398-4214

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



FINANCIAL FOCUS: *What goes into a retirement 'paycheck'?*

During your working years, you generally know how much money you're bringing in, so you can budget accordingly. But once you're retired, it's a different story. With some diligence, you can put together a "paycheck" that can help you meet your income needs.

Where will this paycheck come from? Social Security benefits should replace about 40% of one's pre-retirement earnings, according to the Social Security Administration, but this figure varies widely based on an individual's circumstances.

Typically, the higher your income before you retire, the lower the percentage will be replaced by Social Security.

Private pensions have become much rarer in recent decades, though you might receive one if you worked for a government agency or a large company. But in any case, to fill out your retirement paycheck, you may need to draw heavily on your investment portfolio.

Your portfolio can provide you with income in these ways:

• Dividends:

When you were working, and you didn't have to depend on your portfolio for income to the extent you will when you're retired, you may have reinvested the dividends you received from stocks and stock-based mutual funds, increasing the number of shares you own in these investments. And that was a good move, because increased share

ownership is a great way to help build wealth. But once you're retired, you may need to start accepting the dividends to boost your cash flow.

• Interest payments:

The interest payments from bonds and other fixed-income investments, such as certificates of deposit (CDs), can also add to your retirement income. In the years immediately preceding their retirement, some investors increase the presence of these interest-paying investments in their portfolio. (But even during retirement, you'll need some growth potential in your investments to help keep you ahead of inflation.)

• Proceeds from selling investments:

While you will likely need to begin selling investments once you're retired, you'll need to be careful not to liquidate your portfolio too quickly. How much can you sell each year? The answer depends on several factors — your age, the size of your portfolio, the amount of income you receive from other sources, your spouse's income, your retirement lifestyle, and so on.

A financial professional can help you determine the amount and type of investment sales that are appropriate for your needs while considering the needs of your portfolio over your lifetime.

When tapping into your investments as part of your retirement paycheck, you'll also want to pay special attention to the amount of cash in your portfolio. It's a good idea to have enough cash available to cover a year's worth of your living expenses, even after accounting for other sources of income, such as Social Security or pensions. In addition, you may want to set aside sufficient cash for emergencies. Not only will these cash cushions help you with the cost of living and unexpected costs, but they might also enable you to avoid digging deeper into your long-term investments than you might like.

You may be retired for a long time — so take the steps necessary to build a consistent retirement paycheck.



BOWERS, HASSAN & HERNDON

We specialize in injury cases (auto accidents, work injuries) traffic cases, and criminal defense work.

Give us a Call: 410-885-6200
Office Address: 229 E Main St Elkton, MD 21921

Discounts available to Veterans by mentioning this ad

Free criminal record expungement review and Maryland expungements for eligible charges

Advertise here! - 1/4 Page \$75, 1/2 Page \$100, Full Page \$150



Veteran Owned & Operated

Manufacturer of the Industry's Leading Airsoft System

"Made with pride in the USA"
www.PolarStarEngineering.com

FEMALE

VETERAN *of the Quarter*

SGT Veronica Palomino

SGT. Veronica Palomino, is a native of Somerset, New Jersey, and graduate of Mother Seton Regional High School in Clark, New Jersey, who now resides in Smyrna, DE.

Veronica served in the United States Air Force on active duty from 1982-1987 as a Non-Commissioned Officer, at the Consolidated Base Personnel Office (CBPO). She graduated basic training at Lackland AFB in Texas, where her Training Instructor made her PT monitor because of her demonstrated athleticism in weightlifting, tennis, and softball in high school. She received her Basic Training and Marksmanship ribbon before going to Keesler, AFB in Mississippi for Technical School to become a Personnel Specialist.

Following Technical School, Veronica was stationed at Holloman AFB, New Mexico, where she was promoted to the USAF Honor Guard to provide services over Military Burial in honor of fallen military personnel. Next, in her second duty station, she was assigned to 7275 Tactical Air Command, San Vito Air Station, Italy, as a Personnel Specialist. While there she was promoted to Personnel NCO at the Civil Engineering Squadron. She also competed as a lightweight natural bodybuilder, in Ramstein Germany where she placed in the top 2 female military bodybuilders.

While on Active Duty, Veronica went through and completed CEU educational courses in NCO Trainer, Spoken Italian, Personnel and several other courses through Embry-Riddle Aeronautical University, and Community College of the Air Force, CCAF. Completing these courses contributed to the completion of two degrees – an Associate of Arts as well as a Bachelor of Science – in Business Administration.

In 1987 upon leaving active duty military service, Veronica immediately joined the Commonwealth of Virginia, Department of



Military Affairs as a 2nd Lt. Public Affairs Officer (PAO) with the Lafayette Brigade, in Norfolk, VA. Next, in 2005, she served as a Civilian Logistics and Supply Officer for the Department of Navy, Marine Corps Community Service (MCCS) before relocating to Florida.

In 2009, the next step in her civilian career was at the VITAS Healthcare Veterans Liaison where Veronica continued to provide final salutes to dying Veterans. In this role, those salutes were bedside. Her care and compassion for dying veterans has been, and will always be, a hallmark of her career.

Concurrently with her civilian career, after 20 years of serving the Military and Veterans, in 2018 Veronica became first woman (and woman of color) to be appointed as Commander of the Disabled American Veteran (DAV) Chapter # 73, Ft. Lauderdale, Florida, a position which she held through 2019. As a result of her selfless service, Veronica was awarded the Governor's Veteran Service Award.



BRUCE RENNER
302-420-5713

Renner's Road Construction

Email:

BruceRRenner@iCloud.com

Website:

**rennersroadconstruction.
simplesite.com**

**Contact
for FREE
Estimate**

Veronica's service to the veteran community did not end there. She also volunteered her time and expertise with:

(1) Area 14 Employment Support of the Guard and Reserve (ESGR) as a Military Outreach Coordinator;

(2) the Broward County Commissioners, as a member of the Advisory Board for Individuals with Disabilities (ABID);

(3) Affordable Housing Advisory Board to represent Veterans (AHAB); and,

(4) as the first Appointed Board Member from the United Way of Broward County, Mission United when it was first established.

Because of Veronica's overwhelming dedication to her Veteran community, she was asked by the Department of Veteran Affairs, Women's History, to serve on the Women Veterans: Her Story is our History nationwide posters featured in every VA Hospital across the nation representing the state of New York.

Veronica returned to Delaware in 2020 to be closer to family and friends. In 2021, while working as a Human Resources

Specialist at Eagle Group located in Clayton, Delaware, Veronica was the guiding force in helping her company receive the Employer Support Guard and Reserve (ESGR) U.S. Department of Defense National Employer as well as the U.S. Department of Commerce Gold Medallion Award.

Veronica currently works at Zip Code Wilmington in Wilmington, Delaware, as the Alumni Volunteer Liaison. She continues to spread the word to transitioning Military and Veterans about community support, namely the VA's Veterans Technology Education (VET TEC) scholarship and housing assistance program which supports veterans attending the nonprofit company's 12-week courses in Software Development or Data Engineering & Analytics.

So keep your eyes out for Veronica Palomino, USAF Veteran! I am sure you have not heard the last from her and the remarkable work that she will do for the First State's Veteran community.

MALE

VETERAN of the Quarter

Richard L. Keating

As with any military story we start off with 'There I was'... it was 1988 and I was three years into my dream job as a computer programmer at Chase Manhattan bank. I had spent 5 years of night school at Delaware Tech (in Wilmington) preparing for my dream job and now that I had it, I wanted nothing more than to bail out and forget all about it.

It was a summers afternoon, and I was in the break/visual relief area of the 13th floor of the Chase building staring out over the city skyline contemplating my bleak future sitting in a cubicle. One of my coworkers entered the room and proceeded to the vending machines. He was an older gentleman and I had worked with him on a few projects and found him to be an excellent analyst but knew little about him personally.

He always seemed at ease and projected an air of confidence. I couldn't contain myself and asked him how he was able to spend a career sitting in an office cubicle without losing his mind. He eyed me for a moment and with a slight smile told be of his first career a submarine commander in the Navy. Like a slap it reminded me of my earlier dreams of joining the Navy and seeing the world before family and career took precedence.

We talked and I told him my bygone dream of joining the Navy. That's when he asked me if I had ever thought of joining the Naval Reserve. I had never heard of the reserve and now the thought and the possibilities were intriguing.

Like a slap it reminded me of my earlier dreams of joining the Navy...

Within days I had contacted the nearest reserve recruiter and scheduled an appointment. After vetting me against criminal databases and verifying my identity I was scheduled for the ASVAB. For those unfamiliar with the term it stands for Armed Services Vocational Aptitude Battery. No stress but the better you score on the ASVAB the more job possibilities you qualify for.

I took the test at the Philadelphia Military Entrance Processing Station (MEPS), my score



qualified me for all but the SEAL and Nuke programs as these required a 5-year active-duty commitment. This left a lot of jobs or Rates as they are called in the Navy to choose from. The recruiter strived to assist me in choosing the best job. He offered me an Optics rate where I was told I may spend my weekends at the Naval Observatory, a Mine-man position where I would work on live mines (*the kind that go Boom*).

I passed on anything that may blow me up. They tried to have me become a DP (*Data Processor*) but seeing as this is the career I was trying to escape, I passed. Finally, I was asked if I wanted a leather flight jacket. Now we're talking. We were soon talking about the AW rate (*Aviation Anti-Submarine Warfare*).

AW's were aeronautically designated meaning they flew as aircrew on Navy aircraft such as the P-3 Orion, helicopters and S-3 Vikings and they wore gold aircrew wings. I was hooked and on Sept 28th, 1988, I was sworn into what would become a 32-year career. I joined under the Sea Air Mariner (SAM) program.

This allowed me to attend active-duty boot camp, A school (*where you learn your job*), Aircrew

School, Rescue Swimmer School, and a stint at a local squadron until I was deemed qualified in my job.

My first squadron was the HSL-94 (Titans) at NAS Willow Grove above Philadelphia PA, where I served as a rescue swimmer and helicopter crewman. In addition to my swimmer duties, I operated the RADAR, sonobuoy processing equipment (*like microphones in the water listening for subs*) and the Magnetic Anomaly Detection (MAD) equipment (*like a big metal detector for finding subs under water*).

During my time with HSL-94 I deployed to FFGs (*Guided Missile Frigates*) where our mission was counter narcotics in the Caribbean and spent time at AUTEC (*Atlantic Underwater Test Evaluation Center*) in the Bahamas honing my sub hunting skills and dropping torpedoes on the range. As with most great gigs it eventually came to an end. The squadron and its H-2 helicopters was decommissioned and reestablished as an SH-60 (*newer helicopters*) squadron in Mayport FL.

Still in the reserves and in need of a squadron I joined the VP-64 Condors a Maritime Patrol squadron located in the hanger next door at NAS Willow Grove as a sensor operator. The squadron and the airframe were different, VP-64 flew P-3C (*big, fixed wing aircraft*) patrol planes, but the mission was familiar.

Instead of conducting counter narcotics flights off ships we deployed to airfields. All was good for about a year until the reserves upgraded the avionics package on our P-3C to the P-3 BMUP. The BMUP's new sub hunting abilities were a step up from the active-duty Navy and they wanted our aircraft, so slowly our squadron of 7 dwindled to a few.

One day as I stood on the flightline with the command Master Chief I asked what was going to happen to us when all the planes were gone. He said, "Funny you should ask. Here comes the future of reserve aviation". Just then on the horizon I saw a big lumbering aircraft making its way toward the airfield. This was my first glimpse of the C-130T cargo plane and little did I know it would become my favorite aircraft.

Soon after I was again part of a squadron decommissioning (VP-64) and commissioning of a new one (VR-64). We moved from maritime patrol to a cargo moving logistics squadron overnight.

Many of my AW friends moved to other VP squadrons but I volunteered to stay with the C-130 and become a loadmaster. Loadmasters

are responsible for loading the aircraft and determining its weight and balance to ensure it flies within safe limitations. Cargo consisted of anything the active-duty Navy could need from moving SEAL teams, bombs, bullets, and bandages to girl scout cookies. We moved it all.

The most interesting cargo I ever moved were the dolphins the Navy uses for port security. The best part of being a load master was the travel, this is why I joined the Navy, to see the world. The squadron had regular deployments to Bahrain, Sigonella Sicily and Atsugi Japan. While deployed there were missions to Spain, Australia, and many other exciting locations.

It was at this time in my career that I opted to take an active-duty mobilization for 3 years as part of Operation Enduring Freedom (OEF). I completed my tour of duty and its many adventures returning to the life of a citizen sailor.

The year was 2011 and I found myself supporting the family once again as a computer programmer. Though this time I was choosing the assignments as an independent consultant, better pay and working conditions. I was finding it increasingly difficult to support squadron missions while maintaining a work/family balance.

A friend of mine had transferred to the Delaware Air Force Air Guard as a C-130 flight engineer and invited me to talk to a recruiter. A few phone calls later and I found myself leaving the Navy and joining the Air Force. To maintain balance in my life I opted to forgo the aircrew life as it would have also required me to attend all the Air Force aircrew training, requiring an additional year of active duty.

Instead, I took a position as an Air Transportation Specialist. This new position allowed me to remain local to my home while maintaining all my reserve benefits.

With many years and many sea stories I finally looked at my Air Force friends and knew I could retire leaving the reserves in capable hands.

Upon retirement I had accumulated 32 years 8 months and 8 days of continuous service and a lifetime of fond memories.

Other Roles:

- Ordained with Universal Life Church on 11/1/1012
- Served on the Vice-Presidential Support Detail while with the Delaware Air Guard

BUSINESS of the Quarter

Salute to Cecil County Veterans

We are a group of 110+ volunteers from Cecil County, Maryland who put on an Event each July 3rd, to Salute and Honor our Veterans. It takes place at the community park in North East, Maryland and starts with an Honor Dinner for our Veteran Service Organizations at the North East VFW, then moves to the Park for food, fun, games, and music, followed then by a beautiful Ceremony of Flag-Raising, Pledges, and Acknowledgements, and ends in a fireworks display on the water.

Come join the festivities each
July 3rd, starting at 6 PM.

It's fun for the whole family! We convene in the park, where Veterans' Service Organizations vend their wares to raise funds for their chapters, local community organizations have displays of their missions, and food vendors work to fill your stomach!

Facebook: [@SaluteCecilVets](#)
Website: www.stoccv.org



The park will also have military equipment, vehicles, and military personnel. Also In the Park, there are family oriented activities, such as the Rubber Ducky Race, and Face Painting, and there is a "Field of Flags" by our local Boy Scouts of America to honor those who served.

The official ceremony begins at 8 PM, and includes the Flag Raising, Pledge of Allegiance, Salute to the Veterans, all along with local community leaders and Veterans Leaders making presentations. Local musicians perform prior to the Ceremony, and Local Officials and Community Leaders recognize the Veterans and Organizations with awards.

Then, to top it all off, the Event and evening concludes with Fireworks on the water! A spectacular show!!



MONDAY, JULY 3, 2023 | 6-10PM
THE NORTH EAST TOWN PARK

MARCH'S
Wine & Dine
for the Arts!

at Mick's Event Hall
 March 24, 2023 at 5:30pm

Get Tickets Online
 Purchase on www.CecilArts.org
 Featuring the works of
 Susan Russell



Mick's
 EVENT HALL

Cecil County Arts Council
www.CECILARTS.ORG

DANCE PARTY

50's
 60's
 70's
 80's
 90's
 00's
 10's

FRI, APRIL 14
6-10PM | \$25PP

- Dancing
- Heavy hors d'oeuvres
- Selfie stations and props
- Cash bar

Come dressed in clothing from your favorite decade, the 50s thru today!

For Tickets & Info:
www.CecilArts.org

LOCATION:
 VFW POST 6027
 IN NORTH EAST




RISING SUN
Sunfest
 40 YEARS OF FUN!

RisingSunChamber.org

Saturday, June 3, 2023

9am - 4pm Rain or Shine
 Annual Parade at 9am
 Food • Music • Outdoor Vendors

 [SunFestMaryland](https://www.facebook.com/SunFestMaryland)  Sunfest.us

VETERANS SALUTE TO CECIL COUNTY

MONDAY, JULY 3, 2023 | 6-10PM
 North East Town Park in North East, MD

Info & Details:
www.stoccv.org
 443.907.7682

News & Updates:
 [SaluteCecilVets](https://www.facebook.com/SaluteCecilVets)

Seeking 2023 Sponsors!



The Art Studio



WATERCOLOR • ACRYLIC PAINTING • FIBER ARTS & FABRIC DYEING • POTTERY
PHOTOGRAPHY • DRAWING • JEWELRY MAKING • WEAVING • MORE

TO REGISTER: NEWCASTLEDE.GOV/ARTSTUDIO | (302) 995-7661

310 KIAMENSI ROAD | WILMINGTON, DE



New Castle
County | DE
Parks &
Recreation
Live Healthy New Castle County

THE ART
STUDIO



@NCCartstudio



@nccartstudio

Bristol
Plantation

(410) 392-6001

*Hardscaping
Company from
Cecil County*

WE DESIGN & BUILD
OUTDOOR LIVING
SPACES FOR:

- > Entertainment
- > Relaxing > Dining
- > Gardening > Recreation





Baker's Restaurant
1075 Augustine Herman Hwy
Elkton, MD 21921

Hours:

Wednesday: 4-8pm

Thursday: 12-8pm

Friday & Saturday: 12-9pm

Sunday: 12-8pm

Closed Monday and Tuesday

Live music Friday and Saturday 6-9pm

www.bakersrestaurant.net

410-398-2435

Family owned since 1958

Proud supporter of VOM



Chick-fil-®
ELKTON



Located: 1100 E Pulaski Hwy

Elkton, MD 21921

(410) 392-9494

Open 6:30am - 10:00pm

AIRESERV

HEATING & AIR CONDITIONING

a neighborly company

Duct Cleaning • Air Conditioning Maintenance, Service & Installation
Heating Maintenance, Service & Installation • Ductless Mini-Splits

FREE MEMBERSHIP

Advantage Plan Membership
for Veterans - Forever!

Get a **FREE** Tune-Up for Your
Heater & AC Unit Yearly

15% OFF

ALL Services
for Veterans

*Thank You
for Your Service!*

Excellent Customer Service, Quality HVAC Services!

(302) 212-4521 www.YourAireServ.com

PALUMBO'S CAR CARE CENTER, INC.

FAMILY OWNED & OPERATED FOR 47 YEARS



- Brakes & Shocks
- Engine Diagnostics
- Struts Experts
- Exhaust Systems
- Air Conditioning
- Dealer Maintenance
- We Love Company Cars
- We Accept Extended Warranties
- 12 "State of the Art" Auto Service Bays
- No Appointment Necessary

Financing Available! No Credit, No Problem!



1000^s Of Tires In Stock

Online Pricing, Same Day Installation
While you wait



GOODYEAR BRIDGESTONE NITTO DUNLOP Continental
GENERAL TIRE FIRELLI MICHELIN FUZION Firestone



www.palumbos.net

2515 Pulaski Highway • Newark, DE 19702
On Route 40, Across from People's Plaza

**CALL US
302-368-2800**

Subscribe to this Magazine online!