



Fall Issue 2026

Veteran's Outreach Ministries

VOM

magazine

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A Season of Service, Strength & Gratitude

WELCOME *from the* BOARD of DIRECTORS

Welcome to the Fall 2026 edition of the Veterans Outreach Ministries (VOM) News Magazine. As the seasons change, we are reminded that while circumstances may shift, our commitment to faith, service, and one another remains steadfast.

Throughout this issue, we are proud to share stories and resources that reflect the many ways veterans, families, businesses, organizations, and community members continue to serve and strengthen one another. From health and wellness to employment, financial guidance, entrepreneurship, and veteran resources, our hope is that these pages provide information you can use and connections you can carry forward.

Scripture reminds us in 1 Peter 4:10, "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace." Service takes many forms. It can mean answering our nation's call, lending a hand to a neighbor, sharing knowledge and experience, or simply being present for someone who needs encouragement.

At Veterans Outreach Ministries, we believe no veteran or family should have to navigate life's challenges alone. We are grateful for the veterans, active-duty service members, first responders, families, volunteers, businesses, churches, and community partners who make this network of support possible.

As we move into a season traditionally centered on gratitude, we give thanks for those who have served, those who continue to serve, and those who dedicate their time and talents to supporting them.

Thank you for being part of the VOM community. May this fall bring renewed purpose, meaningful connections, and opportunities to serve one another with faith, compassion, and gratitude.



VeteransOutreachMinistries.org

Veterans Outreach Ministries was incorporated in Delaware in July 2014 by veterans to serve as a resource and support system for veterans and their families.

VOM is a 501(c)(3) nonprofit organization and continues to expand its outreach into Maryland and Pennsylvania.

We are currently seeking volunteers to assist with this growth. If you are interested in getting involved, contact: 610-299-5523 or john.d.vom@gmail.com

2026

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Want to Contribute to the Winter 2026 Issue? Contact Tom Hogate by the November 15, 2026 Deadline at: ThomasHogate@gmail.com

Magazine Design by:



Chili Verde Recipe

Recipe from Leslie Hague

A hearty pork chili simmered with green chiles, salsa verde, and warm spices.

INGREDIENTS:

- 4 lbs. boneless pork, cubed
- Seasoned flour, for coating
- 2 tbsp. olive oil
- 5 cups chopped onion
- 2 cloves garlic, minced
- 1 tbsp. oregano
- 2 tbsp. cumin
- 2 tsp. salt
- 3-4 cans sliced green chiles, drained
- 3 cans chicken broth
- 1 jar (16 oz.) mild green chile sauce
- Cornstarch and water, if needed

INSTRUCTIONS:

1. Toss pork with seasoned flour. Heat oil in a Dutch oven and brown pork on all sides.
2. Add onions and garlic; cook until onions are tender.
3. Stir in oregano, cumin, salt, green chiles, broth, and salsa verde. Bring to a boil.
4. Reduce heat and simmer until pork is tender and liquid has thickened.
5. If needed, stir in a cornstarch-and-water slurry to thicken.

Serve in a bowl or over rice, with beans if desired. Enjoy with tortillas and shredded Mexican-blend or cheddar cheese.



★ A LEADERSHIP OPPORTUNITY TO SERVE ★

JOIN THE VOM BOARD OF DIRECTORS

WE
NEED
YOU

Veterans Outreach Ministries is seeking committed Christian leaders to help guide our mission of serving veterans, active and retired military, and first responders.



BOARD MEMBERS HELP US:

- ★ Guard VOM's mission and vision
- ★ Provide strategic leadership
- ★ Ensure accountability and responsible stewardship
- ★ Support executive leadership
- ★ Build relationships within the veteran and business communities



WE'RE ESPECIALLY SEEKING EXPERIENCE IN:

- Leadership
- Accounting / Bookkeeping
- Fundraising
- Grant Writing
- Microsoft Office & Technology



Board members meet monthly and participate in VOM outreach events throughout the year. Candidates should be committed followers of Christ who lead with **integrity**, **humility**, and a **servant's heart**.

READY TO SERVE? LET'S TALK.



Tom Hogate
302-229-1819



ThomasHogate@gmail.com



VeteransOutreachMinistries.org

VOM & COMMUNITY EVENTS

SEPTEMBER-NOVEMBER 2026

VeteransOutreachMinistries.org for Full Event Details

Sept 7 - *Happy Labor Day!*

Sept 11 - *Patriot Day, "We Will Never Forget"*

Sept 17 - **VOM Meeting starting at 6pm** - All welcome!

Board of Directors meeting to be held before regular VOM meeting
Glasgow Baptist Church, 3021 County Line Rd, Newark, DE

Sept 18 - **Veterans Stand Down** - 8:30am to 2:00pm

Shutte Park, Dover, DE. Registration required.

vets.delaware.gov/event/2026-stand-down-veterans-awareness-center

Sept 26 - **Veterans Thank You Brunch** - 9am start time, Brunch at 10:30am

Port Deposit VFW 8185 - 520 Susquehanna River Rd, Port Deposit, MD

Sept 26 - **Veterans Vet Fest** - 9am to 4pm

Town of Whitehall, Middletown, DE

Oct 15 - **VOM Meeting starting at 6pm** - All welcome!

Board of Directors meeting to be held before regular VOM meeting
Glasgo

October - **Veterans Roundtable Discussion** 10:30am-1:30pm

Location and Date TBD

Follow Facebook for announcement: @VeteransOutreachMinistries

Oct 31 - *Happy Halloween - Stay Safe!*

Nov 11 - *Veterans Day. Thank you for your service!*

Nov 12 - **VOM Meeting starting at 6pm** - All welcome!

Board of Directors meeting to be held before regular VOM meeting
Glasgow Baptist Church, 3021 County Line Rd, Newark, DE

November - **Veterans Roundtable Discussion** 10:30am-1:30pm

Location and Date TBD

Follow Facebook for announcement: @VeteransOutreachMinistries

We'll combine your
home & auto.
You save.
It's called service.



Dan Dougherty
302-621-1000



MISSING MAN TABLE

"No greater love hath no man than this, that a man lays down his life for his friends." (John 15:3). We should endeavour to take time to honor all those who have fallen for our safety and freedom.

The "Missing Man Table" also known as the "Fallen Comrades Table" is a symbolic table setting to remember the U.S. military personnel who were/are prisoners of war or missing in action. It's a tradition observed annually on the National POW/MIA Recognition Day celebrated on the 3rd Friday in September.

The table is set for one, and each element holds a symbolic meaning representing the POW/MIA's sacrifice, the hope for their return and the enduring memory of their service.

The Missing Man Table serves as a powerful reminder of the sacrifices made by those who serve in the military and to honor their memory. *It provides a moment of reflection and remembrance for all who see it.*

Symbolic Elements of the table...

- **Round Table** - Symbolizes the everlasting concern for those missing.
- **Empty Chair** - Represents the missing person and their absence
- **White Table Cloth** - Represents the purity of their intentions in answering the call to serve
- **Red Rose** - Reminds us of their loved ones and their lives they left behind
- **Red Ribbon** - Symbolizes the uncertainty of their fate and the hope for their return
- **Lemon Slice and Salt** - Represents the bitter fate of those captured or missing and the tears of loved ones
- **Inverted Wine Glass** - Symbolizes their inability to share a toast
- **Service Hat** - Represents each branch of military service
- **Bible** - Represents faith (higher power)
- **Lighted Candle** - Represents hope for their return, alive or dead





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Resources:
[www.buildingblockstherapy.org/
blog/how-music-therapy-
benefits-children-with-autism-
and-special-needs](http://www.buildingblockstherapy.org/blog/how-music-therapy-benefits-children-with-autism-and-special-needs)



Let Me Wash Your Feet Mommy: A Special Faith

"Kam, what are you doing?"

"Mommy, I am washing your feet."

What a surprise to find our nine-year-old preparing to wash my feet!

Children are truly literal thinkers. Our son heard the sermon about Jesus washing the disciples' feet in church (John 13). Although he appeared to be napping, he was paying attention and wanted to serve like Jesus did.

Teaching a child with special needs about faith should be tailored to the child's level of understanding. Whether your child is verbal or nonverbal, learning about God can be fulfilling for you both.

Here are a few practical strategies that can help:

Build a foundation on truth:

Teach biblical truth about God, His purpose, and disability. Your child was made in God's image. Jeremiah 29 reminds us that God has plans for His people, while Romans 8:28 reminds us that God works all things together for good. Trials will come, but you are not alone. Find a Bible-teaching church and study God's Word with others.

Creativity and adaptation:

You know your child best! Make faith fun with games, toys, and music. Focus on biblical truth, but laugh and be silly, too. Have a foot-washing session or find other hands-on ways to bring Bible lessons to life.

Family interaction:

Find a faith family at church for support, and don't be afraid to ask for help. Connect with other families of children with special needs, volunteer to help others, and involve the whole family in ministry.

Self-care:

Caring for yourself is vital. Make time for your spiritual, physical, emotional, and psychological well-being.

Purpose and joy:

We are made in God's image and for His glory. The Gospel gives us hope: God loves us so much that He gave His Son, Jesus, so that we could have eternal life with Him (John 3:16).

Remember that you are not alone:

Whatever trials your family faces, God sees you and is with you. Revelation 21:4 promises a day when there will be no more death, mourning, crying, or pain. If you know Jesus as your Lord and Savior, you share in this hope.

Our son once wanted to attend an outdoor hymn sing. I was tired and we were already late, but we went anyway. We sang hymns, he played games, and the event ended with prayer.

As I was packing up, Kam said, "Mom, I want to talk to the pastor." We did, and Kam prayed with Pastor Jim to receive Jesus as his Lord and Savior! I hadn't realized how much he had absorbed from years of sermons, but God got through the naps, impulsive outbursts, and fidgeting...straight to his heart.

God reminds us to "train up a child in the way he should go" (Proverbs 22:6).

Trust God with your life and your child. Lean on His strength and find joy and peace beyond human understanding.

You are not alone.

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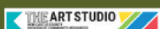
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Included with: 

Paid Add-on



MagiQuest
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Included with:  

Paid Add-on



Moonstone Mirror Maze
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Included with: 

Paid Add-on



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Paid Add-on



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Included with:   

Paid Add-on



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ATTRACTION PASSES

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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



What does financial fulfillment actually feel like?

Feeling financially fulfilled means so much more than just the number in your bank account. It's about being able to take your family out to dinner without calculating whether you can afford it. It means sleeping soundly on a Sunday night, knowing that if the water heater gives out tomorrow, you can handle it. And it's saying yes to a vacation because you planned ahead and the money is there.

In short, financial fulfillment is the feeling that your money is supporting the life you want.

Yet true fulfillment is surprisingly rare. Only 16% of Americans are financially fulfilled, according to a 2026 study by Edward Jones and Gallup, "Money and Meaning: Understanding Financial Fulfillment." Those at the other end of the spectrum, the financially stressed (32%), often say that money regularly controls their daily decisions. Most Americans (51%), however, fall in the middle — the financially conflicted. They manage to get by but often carry a persistent undercurrent of worry.

Notably, where you land on this spectrum has less to do with your income than you might expect. More than half of households earning \$175,000 or more are still financially conflicted.



Building the foundation

So, the question becomes, "What do financially fulfilled people do differently?" Simply put, they tend to have foundational planning structures in place. Five behaviors show up consistently among the financially fulfilled, and they're simple steps:

1. Build an emergency fund (98% of fulfilled have this). Aim for saving three to six months of living expenses in a liquid, easily accessible account. When you know you can handle the unexpected, you stop bracing for it, and lower stress gives you a higher quality of life.

2. Create a financial plan for retirement (91% of financially fulfilled have one). It's hard to feel in control if you don't know where you're going. A retirement plan puts a real number on what you'll need and lays out a clear path to get there, with built-in protection against life's unexpected curveballs.

3. Save intentionally for major milestones (87% of financially fulfilled do). A home renovation, a new vehicle or a child's education don't have to feel disruptive. Setting money aside deliberately for the milestones you anticipate means you can say yes without scrambling.

4. Put an estate plan in place (66% of financially fulfilled have). Estate plans are not just for the wealthy. A will and basic estate plan help ensure what you've worked for still reflects your wishes after you're gone.

5. Work with a financial advisor (60% of financially fulfilled who sought any guidance have used an advisor in the past year). The internet is great, but real guidance comes from a credentialed person who knows you and your family and what you want your money to do for you.

Knowing that your money is working toward the life you want doesn't happen by accident. Feeling financially fulfilled is worth the effort and may be more achievable than you realize.

Beyond the Face: The 3 Places You're Forgetting to Check for Skin Cancer

Have you ever done a quick mirror check, looked at your chest, arms, and legs, and thought, "Looking good, no weird moles here"? It's a great habit, but as surgical dermatologists, we frequently treat skin cancers in places that completely fly under our patients' radar.

Skin cancer doesn't just show up on a sun-drenched shoulder. It is a master of disguise, often hiding in plain sight. Here are three places you may be forgetting to check—and exactly what to look for.

1. YOUR SCALP (EVEN WITH A FULL HEAD OF HAIR)

You might think your hair acts as a natural umbrella, but UV rays can still penetrate to the skin, especially along your part line or in areas where hair is starting to thin. Roughly 13% of all skin cancers develop on the scalp. Because this area has an incredibly rich blood supply and a dense network of lymph nodes, tumors here can be more aggressive if they aren't caught early.

What to look for: A flesh-colored or pink bump that bleeds easily when you brush your hair, or a sore that just won't heal.

How to check: Next time you use a blow-dryer, use the cool setting to part your hair in sections while looking in a mirror, or ask your hairstylist or partner to alert you if they spot an unusual scab or mole.

2. YOUR EARS (FRONT, BACK, AND INSIDE)

When we apply sunscreen to our face, we almost always stop right at the jawline. Because our ears stick out, they absorb significant amounts of cumulative UV radiation over a lifetime. Around 7% of head and neck melanomas are found on the ears, and squamous cell carcinoma is also common in this area. If left untreated, these cancers can slowly invade the underlying cartilage, making surgical removal more complex.

What to look for: A rough, scaly patch on the top rim of your ear that feels like sandpaper, or a firm, persistent pearly nodule behind the earlobe.

How to check: Use a hand mirror in front of your bathroom mirror to inspect the backs of your ears, and remember to protect your ears with sunscreen whenever you'll be spending time outdoors.

3. THE SOLES OF YOUR FEET

This is the one that shocks patients the most. You might think, "My feet never see the sun, so how can they get skin cancer?" A rare but aggressive form of melanoma called acral lentiginous melanoma specifically targets the palms, soles of the feet, and areas under the nails. It is unrelated to sun exposure and is the most common form of melanoma found in Black, Hispanic, and Asian individuals.

What to look for: A new brown, black, or blue-gray spot on the bottom of your foot that looks like an ink stain, or a bruise that doesn't heal or grow out.

How to check: Sit down once a month and take a close look at your feet. Check between your toes and inspect the soles carefully.

THE GOLDEN RULE OF DERMATOLOGY

If you have a spot that is new, changing, itching, bleeding, or simply refusing to heal after three weeks, it needs a look.

Don't Wait to Get It Checked!!

Call: Marc Scheiner, M.D.

304 North Street,
Suite 3, Elkton, MD
410-620-9722

The Benefits of Spending Time in Nature

In today's busy world, it's easy to spend most of the day indoors, surrounded by screens, notifications, and responsibilities. Yet something as simple as stepping outside can support both physical and mental well-being. Whether it's a walk through a park, time in the garden, or a hike in the woods, connecting with nature can be an important part of a healthy lifestyle.

Nature Can Reduce Stress

Natural environments offer a break from the demands of work, technology, and everyday responsibilities. Trees, water, fresh air, and natural sounds can create a calmer setting, giving your mind an opportunity to slow down and recharge.

Even a short walk outside can help shift your attention away from daily pressures and toward the present moment.

Support Your Mind & Body

Walking, gardening, hiking, or simply sitting outdoors can encourage mindfulness—paying attention to what you see, hear, and feel around you. A change of scenery can provide an opportunity to reset and improve your overall sense of well-being.

Getting outdoors also naturally encourages movement. Walking through the neighborhood, exploring a trail, cycling, gardening, or playing a sport can support cardiovascular health, strength, mobility, and overall wellness.

Support Your Mind & Body

Screens are part of nearly every aspect of modern life, from work and communication to entertainment. Outdoor time provides an opportunity to put devices aside.

A technology-free walk or a few quiet minutes outside can create space for reflection, conversation, or simply enjoying your surroundings.



Connect With Others

Outdoor activities can strengthen connections with family, friends, and the community. Walking, hiking, gardening, or sharing a picnic combines time outdoors with meaningful social interaction while encouraging you to explore your own community.

You Don't Have to Go Far

Enjoying nature doesn't require a special trip. A backyard, neighborhood park, garden, or walking trail is enough.

Start with just 10 to 20 minutes a day. Drink your coffee on the porch, take a walk at lunch, tend a garden, or simply sit outside. Small habits can make outdoor time part of your routine.

Make Nature Part of Your Routine

Choose activities you enjoy. Find a peaceful park, go hiking or cycling, or invite someone to join you.

There's no right way to experience nature. What matters is making time to step outside, slow down, move, and reconnect with the world around you.

*Sometimes a healthier routine
begins simply by stepping outside.*

VETERANS *of the Quarter*

Petty Officer Sharon Walker United States Navy (Retired)

Petty Officer Sharon Walker was born and raised in Philadelphia, Pennsylvania. At 17, she enlisted in the United States Navy Delayed Entry Program and entered active duty at 18, attending boot camp in Orlando, Florida. She retired from the Navy in 1997.

During her military career, Sharon served as a Yeoman, Drug and Alcohol Program counselor, Navy Rights and Responsibilities facilitator, and Military Master-at-Arms. She was one of the first African American women assigned to the fast frigate USS *Joseph Hewes* (FF-1078), spending her final two years aboard in the engineering department.

Her assignments included Naval Reserve Center Philadelphia, Surface Warfare Development Center Little Creek, VRF-31 Norfolk, VF-101 Oceana, and AIMD Andrews Air Force Base. Sharon received numerous awards and commendations and played a pivotal role in mobilizing troops from Naval Reserve Center Philadelphia during Operation Desert Storm.

After retiring from the Navy, Sharon moved to Delaware and began a 23-year career at the Port of Wilmington, retiring as Procurement Manager. She also volunteered with the USO in Dover and later with inpatient services at the Wilmington VA Medical Center.

For approximately 20 years, Sharon has been a member of First State Military Women Warriors, serving as President, Vice President, Secretary, and Treasurer. During her presidency, the unit supported women veterans and their families through numerous initiatives and fundraisers. Membership increased by more than 50 percent during her tenure.

Sharon is also a member of NephCure International and serves as a volunteer patient advocate for those affected by rare kidney disease.



Then



Now

Each July, she travels to Washington, D.C., to meet with lawmakers and advocate for legislation supported by the organization. Her first rare kidney disease walk-a-thon exceeded its fundraising goal, and she plans to host another in October 2026.

Sharon is a member of New Direction Bible Fellowship and Community Center in Middletown, Delaware, under the leadership of Rev. Tony H. Benson. She has taught in the children's ministry for more than 19 years and also serves on the bereavement committee.

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DAYS TO DISPLAY THE AMERICAN FLAG

Holidays to Display Flag

September-November 2026 Fall Issue

- Labor Day - Sept. 7
- Patriot Day - Sept. 11 (*Half-staff until sunset*)
- U.S. Constitution Approved - Sept. 17, 1787
- Citizenship Day - Sept. 17
- POW/MIA Recognition Day - Sept. 18
American flag at full-staff; POW/MIA flag at half-staff, where observed
- Gold Star Mothers and Families Day - Sept. 27
- Columbus Day - Oct. 12
- Navy Birthday - Oct. 13, 1775
- Navy Day - Oct. 27
- Election Day - Nov. 3
- Marine Corps Birthday - Nov. 10
- Veterans Day - Nov. 11
- Thanksgiving Day - Nov. 26

Non-Flag Display Days

- U.S. Naval Sea Cadet Corps Incorporated - Sept. 10, 1962
- World Suicide Prevention Day - Sept. 10
- Grandparents Day - Sept. 13
- "The Star-Spangled Banner" Written by Francis Scott Key - Sept. 14, 1814
- Ladies Auxiliary VFW Organized - Sept. 14, 1914
- U.S. Air Force Established - Sept. 18, 1947
- International Day of Peace - Sept. 21
- Autumn Begins - Sept. 22
- VFW Day / VFW Established - Sept. 29, 1899
- Afghanistan War Began - Oct. 7, 2001
- National Boss's Day - Oct. 16
- Grenada Campaign Began - Oct. 23, 1983
- United Nations Day - Oct. 24
- Halloween - Oct. 31
- Daylight Saving Time Ends - Nov. 1
Set clocks back one hour
- Grenada Campaign Ended - Nov. 21, 1983

VETERANS *of the Quarter*

*L.J. “Nick” Callazzo III
United States Marines
(Retired)*

L.J. “Nick” Callazzo III joined the United States Marine Corps in 1956 after graduating from West Catholic High School. He completed recruit training at Parris Island, where he was named Outstanding Marine Recruit, promoted to Private First Class, and awarded his dress blues. Following advanced infantry and communications training, he served as a forward observer and participated in two Mediterranean deployments, including service in Beirut, Lebanon. He earned meritorious promotions during his military career and credits the Marine Corps with laying the foundation for a lifetime of leadership and service.

Following his honorable discharge, Nick earned a bachelor’s degree in Psychology and English from West Chester State College and a master’s degree in Literature from Villanova University, where he also served as diving coach. He began his career teaching English and coaching before transitioning to the corporate sector.

Nick held leadership positions with Wilson Learning Corporation, Siemens, Corporate Performance Systems, and American Hearing Aid Associates. He later founded Resource Specialists, a consulting firm focused on individual performance and organizational effectiveness. Throughout his career, he became a respected speaker, facilitator, and consultant, working with Fortune 100 companies, entrepreneurs, educational institutions, and professional organizations.

After retiring to Delaware in 2005, Nick became an adjunct business professor at Wesley College and a presenter for the New Castle County Chamber of Commerce. His work with the military community led to the development of Military Community Partners, a network of more than 60 organizations providing financial, medical,



emotional, and physical resources to veterans. The initiative continues today through Joining Forces.

Recognizing the challenges veterans face when returning to civilian life, Nick founded Victory Village, a transitional home in Port Penn, Delaware. He served as its pro bono director for eight years, helping veterans secure housing, access benefits and counseling, and develop skills for employment.

Nick recently completed his tenth year as a SCORE mentor and serves as lead facilitator for the SBA's Boots to Business program, helping transitioning service members explore entrepreneurship and business ownership.

His latest initiative, Empowering Veteran Entrepreneurship, is an eight-week program beginning September 15 at the CURE Center in Dover. Through 16 classes, veterans will learn essential concepts for starting, growing, and sustaining a business, with veteran experts sharing their experience throughout the program.

FROM SERVICE ★ TO ENTREPRENEURSHIP

EMPOWERING VETERAN ENTREPRENEURSHIP

A BUSINESS PROGRAM FOR VETERANS

Developed by L.J. "Nick" Callazzo III

Designed for veterans who are starting or growing a business, **Empowering Veteran Entrepreneurship** provides practical training in the skills, strategies, and resources needed to build a successful and sustainable business.

PROGRAM GOALS



UNDERSTAND

the steps involved in launching and growing a business.



CONNECT

military experience and life goals with entrepreneurship.



BUILD

practical skills for planning, financing, marketing, and managing a business.

15-WEEK CURRICULUM OVERVIEW

01



Entrepreneurship Essentials
Ideas, opportunities & developing a product or service

02



Why Start a Business?
Identifying needs and solving problems

03



Business Ownership
Traits, responsibilities & habits of successful entrepreneurs

04



Finding the Right Opportunity
Evaluating ideas and avoiding common pitfalls

05



Marketing & Competition
Customers, positioning & marketing strategy

06



Small Business Economics
Costs, profits & essential financial skills

07



Financing Your Business
Funding sources, lenders, SBA & SCORE

08



Choosing a Legal Structure
Business entities & building your advisory team

09



Writing a Business Plan
Business Model Canvas, planning & SBA resources

10



Building Relationships
Communication styles, DISC & versatility

11



Selling Successfully
Turning marketing into sales

12



Staying on Course
Tracking performance and adjusting your business plan

13



Resources for Moving Forward
SBA, SCORE, SBDC, VBOC, APEX, WBC & other veteran resources

14



Leading vs. Managing
Strategy, execution, accountability & responsibility

15



The Elevator Pitch
Presenting yourself, your business and your value

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BEGINNING
SEPTEMBER 15, 2026

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★ Each week features a veteran speaker with expertise in that session's business topic. ★

BUSINESS *of the Quarter*

Tucked away along Principio Furnace Road near Perryville is one of Cecil County's most fascinating historic properties — and a piece of American history that many local residents may not even realize is there.

Principio Iron Works traces its history to the early 1700s and became an important part of Maryland's growing iron industry. The operation produced iron and, later, cannon that supported the young nation and its military.

Its place in American history became particularly significant during the War of 1812. On May 3, 1813, British forces crossed the Susquehanna into Cecil County and attacked Principio Iron Works, destroying the foundry complex and a battery of cannon intended for the American war effort.

The site recovered. By the 1830s, Principio had resumed production, benefiting from its proximity to transportation routes connecting Baltimore, Wilmington, and Philadelphia. Iron manufacturing continued at the property into the early 20th century.

Today, reminders of that remarkable history remain throughout the property. Principio is associated with the Star-Spangled Banner National Historic Trail, commemorating sites connected to the Chesapeake Campaign of the War of 1812, as well as the Washington-Rochambeau Revolutionary Route.

Among the property's most recognizable landmarks is the Principio Furnace Mansion, an impressive historic home dating to the 19th century.

The Principio Furnace Foundation is now working to preserve this important piece of Cecil County history. The mansion is undergoing renovation, helping ensure that a property connected to generations of local and national history can be preserved and enjoyed well into the future.

Principio Furnace Foundation



For the Foundation, restoration is about more than maintaining an old building. It is about protecting the stories of the people, industries, conflicts, and communities that shaped the region.

Principio's story is one of industry, war, resilience, and rebuilding — themes that have repeated throughout more than three centuries of American history. Today, another chapter is beginning as the property is restored and prepared for its future.

For Cecil County residents, it is also a reminder that sometimes extraordinary pieces of American history are hiding right in our own backyard.

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Indeed, Deed Fraud Is Painfully Easy

Kathy Stokes
AARP Fraud Watch
Network™

For many Americans, their home is their greatest asset. Deed fraud, also known as title theft, occurs when someone uses stolen personal information and forged documents to illegally transfer ownership of a property. Criminals may then attempt to sell the property and disappear with the proceeds.



How It Works

- Criminals combine information from public records with stolen personal data to forge property documents.
- Vacant land, second homes, vacation properties, and homes with significant equity can be attractive targets.
- A fraudulent deed may be used with a stolen identity to attempt to sell the property.

Protect Yourself

- Check whether your state or county offers free property-record alerts that notify you when documents involving your property are filed.
- If you own vacant or unoccupied property, inspect it regularly or ask someone nearby to watch for unexpected activity.
- Review your title insurance coverage and be cautious of services marketed as “title lock” insurance.
- If you discover deed fraud, contact law enforcement, your county recorder’s office, and your title insurance company immediately.

Customer Support Fraud

Kathy Stokes
AARP Fraud Watch
Network™

Customer service is supposed to help solve problems, but criminals increasingly impersonate customer support representatives to steal money and personal information. Scammers may send an alarming notice about an account, create fake customer-service websites that appear in online searches,



Watch for These Warning Signs

- Unexpected messages claiming there is an urgent problem in your account.
- Requests to install software that gives someone remote access to your device.
- Requests for passwords, sensitive personal information, or unusual forms of payment such as gift cards, cryptocurrency, or wire transfers.
- Customer-service numbers found through unfamiliar websites or advertisements.

Protect Yourself

- Don't use links or phone numbers contained in unexpected account alerts. Instead, access the company's official website or app directly.
- Find customer-service numbers on the company's official website or a recent statement.
- If you've sent money to a scammer, immediately contact your financial institution or gift card issuer to see whether the transaction can be stopped.
- Report customer-support scams to local law enforcement or the FBI's Internet Crime Complaint Center at IC3.gov.

Storms, Shipmates, and the

For Bear resident John Riddle, the journey from the deck of a Navy destroyer to the writing desk has been decades in the making. His newest release, *Charting My Course: Four Years, Three Destroyers, and a Lifetime of Lessons*, is his 41st published book.

Riddle served in the United States Navy from 1970 to 1974. His memoir focuses less on combat and military accolades and more on the responsibility, teamwork, and personal growth that shaped him during those formative years.

"This book isn't about medals or missions," Riddle said. "It's about what the Navy teaches you when you're young, unsure, and suddenly responsible for much more than yourself."

Life Lessons from the Sea

The memoir recalls life aboard destroyers traveling the East Coast, Caribbean, and North Atlantic, but its deeper focus is on the lessons Riddle carried long after his service ended.

"Some experiences don't ask permission to stay with you," he said. "They simply do."

Life at sea also brought some unexpected encounters. During a Labor Day shore leave in Connecticut, Riddle volunteered to take the trash down the driveway of a shipmate's family home.

"At the same time, the guy next door was doing the same thing," Riddle recalled. "I thought I was seeing things because there, right in front of me, was McHale himself."

His neighbor was actor Ernest Borgnine, star of *McHale's Navy*, and the two briefly connected over their shared Navy experience.

During another port stop in Florida, Riddle visited the International Swimming Hall of Fame and encountered Johnny Weissmuller.

"Tarzan himself was there that day," Riddle said. "Johnny Weissmuller even did his famous Tarzan yell."

Moments of Danger and Resilience

Not all of Riddle's memories were lighthearted. In July 1971, the destroyer USS Dickson lost power while transiting the Cape Cod Canal.

"When the tide went out, the ship was at a 40-degree angle," Riddle said. "It took nearly 12 hours before we could be towed to dry dock."

Experiences like that shaped the memoir's themes of resilience, discipline, adaptability, and growing up under pressure.

"This is really a coming-of-age story," Riddle said. "Anyone who has faced uncertainty or had to grow up quickly can relate to it."

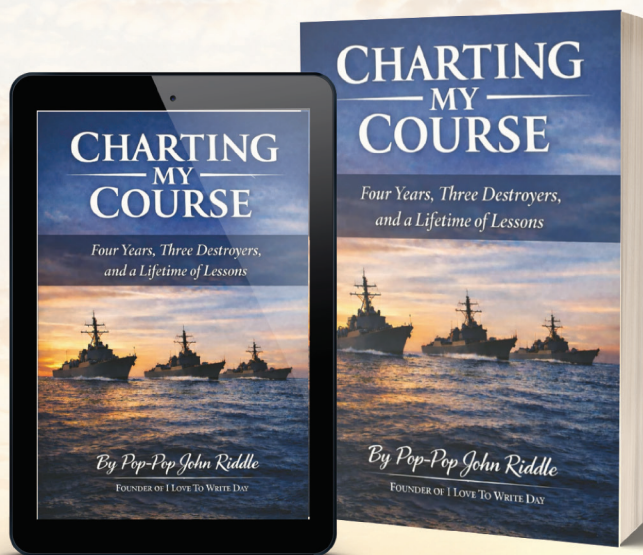
From Navy Sailor to Published Author

After leaving the Navy, Riddle worked for DuPont and later in the nonprofit sector before pursuing writing full time.

"I didn't have a degree in English or journalism, and no one was hiring," he said. "So I started freelancing, writing articles and book reviews for local newspapers."

Lessons That Last a Lifetime

By Delaware Author John Riddle



Order Here

His persistence led to a career spanning decades and dozens of books. Riddle also became a writing instructor and, in 2002, founded I Love To Write Day, observed annually on Nov. 15 to encourage people of all ages to write.

"I've always believed everyone has a story," he said. "Sometimes they just need a little encouragement to get started."

Still Writing the Next Chapter

Riddle remains active in the community, speaking at libraries, bookstores, and local events. He and his wife recently celebrated 50 years of marriage and have three children and six grandchildren.

He is already working on several new projects.

"When something interests me, it often turns into the next book," he said.

With *Charting My Course*, Riddle offers more than a memoir of Navy life. It is a reflection on the experiences that shape us and the lessons we carry long after them.

Get the Book

Charting My Course: Four Years, Three Destroyers, and a Lifetime of Lessons is available in paperback and Kindle editions on Amazon.

Learn more about Riddle's I Love To Write Day initiative at ILoveToWriteDay.com.

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