

THE VOICE OF BUSINESS IN QUEEN ANNE'S COUNTY



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Defy The Odds At Crossroads Community Flying Pig Roast

Celebrating Mental Health Awareness Month, Crossroads Community invites everyone to its First Annual Flying Pig roast at Conquest Beach outside of Centreville on Saturday, May 14, from 4 to 7 p.m. Proceeds benefit the nonprofit foundation's program of mental health recovery resources for Caroline, Dorchester, Kent, Queen Anne's and Talbot counties.

Renowned Patsy Cline impersonator Shelley Abbott will provide the evening's entertainment. Her video-enhanced performances have had audiences throughout the East Coast imagining that the famed country singer has been brought back to life for an evening of song.

The picnic will feature all the traditional pig roast trimmings, including beer and wine, for a ticket price of \$60 per person or \$100 per couple. Guests also can bid on donated items during a live auction conducted by Abbott in character as Patsy Cline. Meat is being provided by Haass' Family Butcher Shop in Dover, Delaware, and the pavilion use by the Queen Anne's county Department of Parks and Recreation.

Former congressman Wayne Gilchrest is honorary chairman of this inaugural event, helping to raise awareness of the variety of services Crossroads community provides to individuals and families with mental health challenges. "There is no solution to undiagnosed and untreated mental illness," said Gilchrest, encouraging the community to give generously in support of the organization. "Crossroads offers a workable solution that can lead to a manageable, independent and productive life."

The event's theme of "Defying the Odds," symbolized by the flying pig, promotes the organization's efforts to foster hope and confidence in recovery from mental illness through support and therapy, education and empowerment. Crossroads partners with its clients to give them hope in defying the odds they face, helping individuals regain positive self-image by encouraging meaningful activity and employment. The organization's advocacy challenges misconceptions in the community and works to reduce the stigma that can attach to the diagnosis.

Tickets may be purchased online at Ticketleap.com or in Centreville at Edwards Pharmacy and Sugar Magnolia Café. In Chestertown tickets are available at Scottie's Shoe Store and Play It Again Sam. Conquest Beach is located in Queen Anne's county, 7.5 miles outside of Centreville on the scenic Chester River.

For tickets and information, to make a donation or to volunteer, contact Crossroads Community at 410.758.3050 ext. 126 or visit its website, www.ccinonline.com



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**May Chamber Events
Seven Opportunities to Network this Month!**

Wednesday, May 4th
Chamber Leads Group • Toal, Griffith Ayers Office • 9:15-10:15AM

Wednesday, May 11th
Chamber Leads Group • Toal, Griffith Ayers Office • 9:15-10:15AM

Friday, May 13th
Chamber Golf Tournament • Prospect Bay Country Club • Noon

Tuesday, May 17th
Joint Mixer with Kent County Chamber • Chestertown • 5-7PM

Wednesday, May 18th
Chamber Leads Group • Toal, Griffith Ayers Office • 9:15-10:15AM

Tuesday, May 24th
Networking Luncheon • Fisherman's Inn • Noon-1 PM
Sponsored by Atlantic Broadband

Wednesday, May 25th
Chamber Leads Group • Toal, Griffith Ayers Office • 9:15-10:15AM

For full event details and to make a reservation please visit our website at www.qacchamber.com

Don't Forget!

**May 5th, Thursday
Cinco de Mayo**

**May 30th, Monday
Memorial Day**

The Chamber Office will be closed Friday, May 13th for our golf tournament and Monday, May 30th in observance of Memorial Day!

Joint Mixer with Kent County Chamber

**Tuesday, May 17th
Lelia Hynson Pavilion at Wilmer Park
Chestertown
5-7 PM**

Members and staff approved guests only.

**RSVP by
Friday May 13th
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Chairman's Letter



If you missed the April mixer at Corsica Hills, you missed a good one.

As usual, the Corsica Hills Center and staff were in top form, and provided a great breakfast to those in attendance. It was great to see some new faces, and some that hadn't had an opportunity to network in a while. How fortunate we are to have a facility of this caliber in our County!

We were also honored to have several elected officials from the State and County level attend and share information regarding recent legislative activities that impact the state and our immediate area as well. I urge you to remain or get involved in these discussions, attend the public meetings when you can, and take advantage of every opportunity you can to educate yourself on the facts so you can form and voice your own opinion. These individuals also need to hear your input and solutions to the difficult problems we face, for there are seemingly no easy answers. The people who represent us can only do a good job if they know what you think, what you need, and how what is happening around us affects you.

Earlier this year, the Chamber Board of Directors spent some time addressing our strategic plan and determining some areas we want to focus time on in 2011. One of these areas is in promoting activities that will continue to enhance the value of your membership in the Chamber. Casey Palmer and our Membership Committee, in collaboration with Linda Friday and the Chamber Office staff, are developing a new Ambassador Program designed to support and guide new members to the organization. Our membership levels are up—thanks to you!!—so look for details of this program to be announced in the near future. As always keep your ideas and enthusiasm coming. A happy, healthy and interactive group is something that everyone wants to be part of!

Teresa Hummel, Chairperson

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CONGRATULATIONS!

The Chamber wishes to extend its sincere congratulations to Monica Sewell and her staff at Simple Accounting Solutions on their recent expansion and ribbon cutting!



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2nd Annual Yappy Tails on Trails Dog Day at Chesapeake Bay Environmental Center

Saturday, May 7th from 10-3pm
Calling all furry friends of CBEC and their humans:
Please join us Saturday May 7th from 10-3pm for our
2nd Annual Yappy Tails on Trails Dog Day!

Treat your dog to day of fun...exploring the center, sniffing wild animal poop and eating a few treats. The cost is \$20/dog and \$5 for each additional mutt and includes a T-shirt for you, a bandana for your dog and a doggie bag of treats. There will be a silent auction with something for everyone including a fishing trip, Longaberger baskets, wine & booze baskets, dog themed items, gift certificates and more. Dog demos throughout the day will include the Eastern Shore Search & Rescue Dogs, Trainer Kelly Armstrong's tips on dog obedience and mobile veterinarian Janet Van Horn will answer questions on nutrition and toy selection. Vendors include pet adoption agencies, food, groomers, a pet photo station, and art & jewelry. All proceeds go towards purchasing educational equipment for the center's school field trip programs.

Don't have a dog? Grab a friend with a dog or just come on by and bid on a few items at the silent auction and explore the property. Either way, we appreciate your support! We look forward to seeing all of our four-legged and two-legged friends! Questions- call CBEC at 410.827.6694.

Willow Construction, LLC Announces that Estimator Justin Hiner Selected for Shore Leadership Class of 2011

Justin Hiner of Cordova, Maryland and Estimator for Willow Construction, LLC has been accepted into the Shore Leadership Class of 2011. Modeled after national and regional leadership organizations, Shore Leadership was formed in 1997 to promote a regional approach among local leaders for addressing community issues. Justin is among 20 Eastern Shore executives and members of senior management who will take part in the nine month educational program that explores themes of regional interest including legacy, technology, economic development, community and arts, environment, education, and government.

Participants will also receive leadership training facilitated by a master certified leadership coach. The program commences with an overnight April retreat at Aspen Institute in Queenstown. Following the December 2011 graduation ceremony, these class members will join a network of over 300 alumni leaders.

"Our participants engage in a broad range of experiences focused on the Eastern Shore as a whole – its people, its needs, and its services," according to Marcia Bryan a member of the Class of 2006 and president of Shore Leadership. "Through face-to-face discussions with community leaders, these class members will hone their leadership skills and develop a better understanding of the shared challenges and opportunities of this region."

For more information about Shore Leadership, visit www.ShoreLeadership.org or email info@shoreleadership.org

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BAAR Expo a Success!

The first Bay Area Association of Realtors(R) Expo held April 14 at Chesapeake College drew 125 attendees to a full day of continuing education classes and exhibits. Exhibitors included 25 regional companies displaying products and services for home buyers and real estate professionals.

More than 80 Realtors(R) from Kent, Queen Anne's and Caroline counties took 180 continuing education classes at the event. Expo sponsors included 314 Design Studio, LLC; Arrow Services; AXA Advisors, LLC; Chesapeake Environmental Lab; Edible Arrangements; First Home Mortgage; Homebuyers Journal; Homeland Title & Escrow, LTD; Joe Fraser Property Inspections Maryland Residential Mgmt. Co.; Mayer Bros., Inc/HOOT Systems LLC; MetLife Home Loans; Metropolitan Regional Information Systems (MRIS); National Property Inspections; Peninsula Gas & Oil; Rainbow International; Real Biz Media; Reliable Water Systems Inc.; Showalter Property Consultants; The Atlantic Title Group; The Washington Savings; Torchio Architects; Universal Mortgage & Finance Inc.; Wesleyan Retirement Community and What's Up? Eastern Shore.

An after-class mixer provided a networking opportunity for area Realtors(R) and a 50/50 drawing raised \$430 in donations for CASA (Court Appointed Special Advocates) of Queen Anne's and Kent Counties.

BAAR provides Realtors(R) and the public with a strong voice in the protection and promotion of property rights while fostering the ultimate American dream of home ownership. BAAR offers support, service and training for its more than 300 members and they provide community outreach through partnerships with non-profit organizations. They are the leading advocate of the local real estate industry, of private property rights and for issues that affect its members' ability to service the public with competency, integrity and professionalism.

A sequel to the highly successful 'Wedding' fund raiser of 2009, the CHURCH/HILL ANNIVERSARY fund raiser is May 7th!

Church Hill Theatre has announced plans for its upcoming fund raiser, the Church/Hill Surprise Anniversary Bash. An audience-interactive live performance comedy, it is written by local playwright and stage director Earl Lewin as a follow-up sequel to Church Hill Theatre's immensely successful and popular fund raiser A Church/Hill Wedding, produced in 2009 and performed at the Centreville Fire House. This year's fund raiser will be held at The Chester River Yacht and Country Club on Saturday, May 7th. There will be a 50/50 raffle, an open bar from 6 PM to 7 PM, and dinner, with the performance of the interactive Anniversary performance interspersed throughout the evening.

Lewin's Wedding script depicted the social event of the season in Droppings, Maryland – the marriage reception for Helen Church and Clyman D. Hill. The event included various members of their families and the wedding party. CHT fund raiser attendees made up the group of "guests" invited to the event. The reception ended badly when Miss Meta Guy, the pregnant bombshell and one of Helen's bridesmaids, announced that Clyman was the father of the baby. This prompted a vow of divorce. The evening was filled with wildly drawn characters, a whole lot of hilarious feuding and some surprising secrets revealed, leading to much merriment and laughter. In the sequel, patrons of CHT's fund raiser will once again be considered the "guests" of the Anniversary Bash celebrating the "paper anniversary" of Helen and Clyman. Word has reached us that Loudin Church and Neva N. Church, Helen's parents and residents of Grisley Bear Trailer Park in Droppings, are planning a surprise party to celebrate the remarrying of Helen and Clyman a year ago. We're sure that Dr. and Mrs. Ober D. Hill, Clyman's parents, will have much to say about the second marriage and the event. There's sure to be a healthy dose of side-splitting hysterics and mirth as it becomes, like its predecessor, yet another CHT event that will be talked about for seasons to come.

Depicting the wildly imaginative characters in Lewin's script are: Amy Moredock as Helen, John Haas as Clyman D. Hill, Michael Whitehill as Linus Upp, George Lenher as Dr. Ober D. Hill, Nancy Caldeira as Iona Hill, Alice Lindsay as Lotta Hill DeGlass, Chris Rogers as Philip DeGlass, Tom Dorman as Loudin Church, Carolyn Hailey as Neva N. Church, Ed Langrell as Claude Iswayup, Beth Anne Langrell as Meta Guy, Anita Tecce as Candice B. Tru, and Sharon Gilroy and Maureen Curtain as Bert and Ernie, respectively.

Seating is limited for this not-to-be-missed event. For tickets, contact the Church Hill Theatre office at 410-758-1331 between 10 AM and 5 PM, Monday through Friday. Tickets are \$150.00 per seat, which includes an open bar from 6 PM to 7 PM, dinner and the performance throughout the evening. Come out and support your very own local community theatre by attending this wonderful event!



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How to Make Sure You Are Insured Against Catastrophes

By: Marc Dorman, The Moran Group LLC

Does your homeowner policy provide protection against catastrophic events? Most people assume it does, but the reality is often far removed from common expectation. Following are some things you should know in order to obtain the right policy for your home and family:

Catastrophic coverage includes rare events, ranging from wars and terrorist events to sinkholes, earthquakes and other natural disasters. Most insurance policies omit deliberate destruction or social events such as war or terrorist attacks since these events occur outside the normal day-to-day function of society.

Most homeowners will not need every form of catastrophic coverage. Depending upon where you live, some events are more likely than others. For example, Florida residents may be prone to hurricanes and sinkhole damage, but those issues are of little concern to residents of other states. In our area we are more prone to flooding. We can help you determine your exposure and write a flood policy for you when warranted.

Sometimes the difference between standard coverage and catastrophic coverage can be difficult to ascertain. It's vital to speak with your agent to determine the right cost/risk ratio for your situation. It is important to remember that unless there is a pending mortgage settlement, there is a thirty day waiting period when applying for coverage.

Center for Integrative Medicine Adds New Acupuncture Treatment

Silvia Byerly, L.Ac., an acupuncturist on staff at the Shore Health System Center for Integrative Medicine in Easton, has added "battlefield acupuncture" to her treatment options.

Byerly studied with Air Force physician Col. Richard Niemtow, MD, the inventor of the battlefield acupuncture protocol. This protocol is used by US military physicians in war zones and back home to help soldiers manage pain. The treatment is now being used successfully in the general population for pain management.

"Depending on the type of medical condition, patients can expect to be pain free for minutes, hours, days or months following a treatment, Byerly says. She uses a similar technique with cancer patients who experience xerostomia or dry mouth. Byerly is enthusiastic about the response she is getting to this treatment technique when working with patients who experience migraines and headaches.

"I have been treating mostly women, some of whom have had severe migraines since their teenage years," Byerly reports. "Some migraines were long-standing and did not respond well to medications. Acupuncture has made a difference in the frequency, duration and severity of the migraines." Byerly adds, "Patients experience no side effects from acupuncture treatments, and instead report a feeling of relaxation and well being."

On May 24, at 6:30 pm, Byerly is giving a talk about the benefits of acupuncture for individuals with migraines and headaches. The program will be held at the Center for Integrative Medicine in Easton. The presentation is free; registration is required. The Shore Health System Center for Integrative Medicine is located at 607-B Dutchman's Lane in Easton. For more information about battlefield acupuncture, contact Silvia Byerly at the Center for Integrative Medicine, 410-770-9400.

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Organizations Help Their Employees And Members Gain Vital Financial Knowledge And Skills

April was Financial Literacy Month, but given the vital role that personal finance plays in people's lives, it probably should be emphasized all year round. When consumers lack money management skills, the trouble that results has a negative impact on their happiness and productivity at home, at work, and in the community. Many organizations now recognize this fact and offer on-site personal finance training and resources. Jim Harris, Director of Education at local nonprofit CCCS of MD & DE, notes: "It's a win-win situation when employers and groups like churches provide financial education and resources to their employees and members. Through workshops and counseling, constituents learn how to make sounder financial decisions and increase their financial security. This in turn frees them up to concentrate on other things and participate more proactively at home, work, and in other areas of their lives."

Financial Stress at Home. "Financial challenges are one of the most significant pressures that we all face. When everything is going up, it impacts everyone," explains Mike Galeone, Executive Vice President of Community Banking at The Columbia Bank. "As food and gas prices rise, financial challenges increase. People ask themselves, 'Do I have enough money to live on?' When the answer is 'no,' the stress that's caused affects their home lives and beyond. It affects their domestic relationships and may even lead to separation or divorce. It can even affect their health."

Financial Stress at Work. According to Danielle Thron Treiber, Financial Educator for SECU Credit Union, "When employees have financial problems, it trickles down to the workplace. They may take time off to talk with creditors or others about their situation. The stress they experience also may affect their ability to focus on their work or may lead them to engage other employees with their problems. This in turn impacts productivity and morale." Thron Treiber's conclusions are confirmed by research from the Personal Finance Employee Education Foundation. PFEF Director of Research Aimee Prawitz contends that, "Depending upon the workplace, 30% to 80% of employees waste work time dealing with personal financial matters." This accounts for 12 to 20 hours of work time per month. Financial stress-related health problems also lead to increased employee absenteeism and

reduced employee retention. According to The American Institute of Stress, 40 percent of employee retention problems are due to stress, and financial worry is often a major stressor.

Financial Stress within the Community. Jim Robinson, Chairman of the Prosperity Ministry at the One God, One Thought Center, believes that, "Financial stress affects church members on many levels. It constricts their life choices and leads them to limit possibilities for their children. Those who are behind on bills are more vulnerable to financial predators and may fall prey to scams like payday lending schemes. They may even face foreclosure. This in turn affects the entire community. At church, their financial worries may influence their giving pattern, and this has a definite impact on the church's health and ability to grow."

One God, One Thought has instituted a financial literacy program to help its members become more fiscally informed. The program is evolving and currently includes 10 weeks of classes that serve as a spiritual core. Smaller workshops also are included on specific money management topics. Tiffany Yep, who works with Robinson, notes, "We refer our members to reputable courses, counseling, and resources. Many of our members have attended Maryland CASH classes, and CCCS of MD & DE is presenting on-site workshops on budgeting, saving, credit and identity theft. The knowledge and education that members receive empowers them to spread the word to other members who may need financial advice."

One God, One Thought's efforts reflect a growing trend as more community organizations and employers offer on-site personal finance education and participate in financial literacy events. These efforts vary from group-to-group. For example:

- Galeone says that The Columbia Bank offers training to its employees and a variety of workshops for customers and community members. The Bank recently helped sponsor the MD Save Roll-in-the Dough campaign.

- Diane Jennings, Event Planner at Johns Hopkins University, confirms that her organization provides emergency loans to employees and also offers workshops on financial topics to help employees "find balance in their lives."

- SECU addresses financial literacy

when employees first arrive at work via orientation programs that focus on personal finance and the importance of employees' investing in their 401-Ks. SECU offers periodic on-site workshops during the workday, an annual Wellness Fair, community events, and neighborhood classes at night. Employees also have access to online training courses, webinars, and personal credit counseling.

Jim Harris emphasizes that, "nonprofit agencies like CCCS of MD & DE are able to tailor workshops and counseling efforts to each organization's needs." Those groups that do provide their employees and members with financial literacy education receive lasting benefits themselves:

Jennings says that Johns Hopkins has received very positive feedback from employees who have attended workshops. "They tell us that the information they received helped them save for a home or create a budget for the first time, and there's great empowerment and satisfaction in that. The skills they learn allow them to become more productive. Because they're happier and less stressed, attendance, retention, and morale are better, too."

Thron Treiber has found that employees who are financially literate are more likely to participate fully in their 401-K programs. She notes, "Employees also view on-the-job financial education as a benefit. It makes a great recruitment tool."

Robinson concludes, "What we experience as a church body is a reflection of the consciousness of the congregation. So as members become more prosperous, so will the church."

CCCS of MD & DE works with companies and community groups to develop effective, affordable financial literacy strategies. Efforts may include stand-alone workshops, on-going courses, and individual credit and housing counseling. To learn more, please contact CCCS Director of Education Jim Harris at 410-747-2050 or jharris@cccs-inc.org.

Consumer Credit Counseling Service of MD & DE, Inc. (CCCS) is an accredited nonprofit agency that has served the local community since 1966. CCCS is dedicated to helping individuals and families resolve their financial problems. We promote the wise use of credit through education and confidential budget, money management counseling, and housing counseling. MD State License #14-01 / DE State License #07-01.

The Country School Celebrates Youth Art Month

All Students Participate in Public Art Experience to Promote School's Values

The Country School celebrated March's Youth Art Month by completing a public art project on the sidewalk in front of the school. The project allowed all students to participate in creating a large-scale temporary art piece related to the school's core values.

The Country School is an independent, coeducational day school for Kindergarten through eighth grade located in historic Easton, Maryland. Beginning with the first day of Kindergarten through the last day of eighth grade, The Country School teaches and instills nine 'Country School Values' to every student: honesty, respect, responsibility, compassion, generosity, commitment, cooperation, fairness, and moral courage. They are the character goals that the students strive to achieve.

Youth Art Month is an annual observance each March, sponsored by The Council for Art Education, to emphasize the value of art and art education for all children and to encourage public support for quality school art programs.

Headmaster, Neil Mufson, said, "At The Country School art is a regular part of each student's course of study. We have a strong general arts program – visual, music and theater – but we decided to recognize Youth Art Month with a visual project that would allow every student to participate using a non-traditional canvas. We felt that a public art project using sidewalk chalk to create a large artistic display of 'The Country School Values' would allow for an exciting art experience for our students and an educational opportunity that relates to our core beliefs."

The project was complete after students participated in the artistic development of spelling out and enhancing artistically each of the 'The Country School Values' across 100 feet of sidewalk located directly in front of the school.

Underage Drinking Can Have Permanent Consequences

By: Ashley Winterstein

The negative effects of underage drinking are often quickly visible. Common side effects include hangovers, poor school grades, an increase in physical violence, a lack of participation in organized activities, and an increased risk for accidental injuries.

However, one of the most alarming side effects is not detectable for years down the road. Scientists have discovered what parents have often suspected, that the teen brain is not yet fully developed. In fact, the brain undergoes major transformations during adolescence similar to the changes that took place during the toddler years, leaving the brain very susceptible to long term damage.

The Partnership for a Drug-Free America explains on their website, www.drugfree.org, how the teen brain develops in a back to front fashion. For this reason, physical coordination, emotion, and motivation are developed before reasoning and impulses. This means that not only are teens more likely to take risks without thinking about the consequences, but the consequences could be permanent.

The Prefrontal Cortex, which controls judgment, complex thinking, decision making, and impulse control is not fully developed until the age of 25. The American Medical Association (AMA) released a fact sheet in 2003 that states, "Researchers found that adolescent drinking could cause severe changes in this area ... which plays an important role in forming adult personality and behavior. Damage from alcohol at this time can be long-term and irreversible."

The Hippocampus is responsible for learning and memory and also undergoes significant changes from ages 12-25. The AMA cautions that, "The hippocampus suffers the worst alcohol related brain damage in teens. Those who had been drinking more and for longer had significantly smaller hippocampi (10 percent). In addition, short-term or moderate drinking impairs learning and memory far more in youths than adults. Frequent drinkers may never be able to catch up in adulthood, since alcohol inhibits systems crucial for storing new information."

Reducing underage drinking is important for the immediate safety of local teens and also protects them from dangerous long term consequences that could alter the direction of their lives permanently. Please join our local management board, the Queen Anne's County Community Partnership for Children and Families, in reducing underage drinking in our county.

Governor's Office of Crime Control and Prevention funded this project under grant number EUDL-2010-1010. All points of view in this document are those of the author and do not necessarily represent the official position of any State or Federal agency."



CharacterCounts!
Queen Anne's County People of Character

2011 Start! Chesapeake Heart Walk

2011 Chesapeake Heart Walk Co-Chairs:
Mr. & Mrs. Gerard and Karyn Walsh
Shore Health System

Mission & Progress

The American Heart Association has set an impact goal to improve the cardiovascular health of all Americans by 20 percent while reducing deaths from cardiovascular disease and stroke by 20 percent by the year 2020. To date, deaths from coronary heart disease and stroke, as well as high blood pressure and cholesterol prevalence are down. However, challenges remain as *physical inactivity and obesity in adults have increased*. To reduce their risk for cardiovascular diseases, adults need to incorporate regular physical activity into their lives.

What is Start!?

Start! is the American Heart Association's exciting new national movement that calls on all Americans and their employers to create a culture of health and physical activity to live longer, heart-healthy lives.

The key components of Start! include the following:

- **Start! Heart Walk** – *Start! annual fundraising and celebration event in Stevensville on May 14, 2011*
- **Start! Walking Program** - *free turn-key kit to help implement a workplace walking program*
- **Start! Fit-Friendly Companies** - *American Heart Association's national designation awarded bi-annually to companies promoting a culture of health for their employees*
- **National Start! Walking Day** - *national call-to-action day on April 6, 2011 encouraging all Americans to wear walking shoes to work & go walking at 2:41 p.m.*

Benefits to Employers and Individuals

- Employee healthcare costs represent 40% of a company's pre-tax profits. The Start! Heart Walk is a great way to promote physical activity and a heart healthy lifestyle to help reduce these costs.
- Walking for as little as 30 minutes a day provides heart health benefits.
- Walking has the lowest drop out rate of any activity.

Start! Heart Walk

The Start! Chesapeake Heart Walk is one of the American Heart Association's mission in action. This annual celebration promotes physical activity and heart healthy living in a fun, family and dog friendly environment.

More than 500 walkers are anticipated to participate in this one or three mile walk event. As one of our fundraising events, the Start! Chesapeake Heart Walk is raising critical dollars for the American Heart Association's lifesaving mission.

Saturday, May 14, 2011
Activities Start at 9a.m.
Walk Starts at 10a.m.
Terrapin Nature Park
Stevensville, MD

Where Does the Money Go?

With your partnership, we can reduce coronary heart disease and stroke by funding research and education here in Maryland. For the fiscal year 2009, the following local institutions received funding for research grants:

Johns Hopkins University	\$8,789,898
University of Maryland	\$3,967,998
Mount St. Mary's University	\$308,000



Contact Us!

American Heart Association
(410) 637-4566
kimberly.a.moore@heart.org
www.startchesapeakemd.org

Start! Making a Change. Start! Walking. Start! Eating Healthy. Start! Living.

Prepare Your Spouse for Financial Independence

In households throughout the world, it is often common that one spouse is more “financially attuned” than the other. Rather than both taking the lead on financial matters, one spouse usually drives that ship for the most part. This can lead to a sticky situation if the aforementioned “captain” were to pass away (or if both were to pass away). The reality is that you need to prepare your partner to manage his or her own financial affairs. Let’s go over some guidelines to get you started.

How to Locate Financial Documents. Needless to say, someone should know where things are located. Always keep an updated list outlining where you keep financial documents and other matters. This should be left with a trusted individual, such as your attorney or financial advisor.

Your list should include all financial accounts, account numbers, passwords, institutions and contact information. Include the location of your safe deposit box and its key and the combination to your home safe. Include the locations of important papers for annuities, appraisals, birth certificates, cemetery deeds, credit cards, property deeds, marriage certificates, divorce decrees, insurance policies, mortgages, income tax returns, retirement accounts, prenuptial agreements, titles for cars and estate documents. You should also include any hiding places of other items.

What to Keep and Where. If you have yet to properly store important documents, it is recommended that you do so, following these guidelines.

Bank Safe or Deposit Box. This is where you will want to put car titles, property deeds, business agreements and partnerships and a detailed home inventory of all valuables—including pictures, videos and appraisals.

Fire-Resistant Home Safe. In a fire-resistant home safe, keep a copy of your will and trusts, insurance policies, investment account numbers, passwords, original powers of attorney for health care and property (copies should be given to those people who are named as your agents) and a letter of instruction explaining your final wishes.

Home Filing System. In your home filing system keep three years of statements for insurance payments, bank accounts, investment and retirement accounts. Also be sure to maintain credit card and mortgage statements for the past year. In addition, it is highly recommended to maintain at least three years of tax returns (if not more).

Attorney’s Office. At your attorney’s office, you’ll want signed and witnessed will and trust documents and copies of powers of attorney.

Who to Call, Who to Trust. Make sure your loved ones know where to find detailed contact information for your accountant, attorney, banker, financial advisor, life insurance and other agents, doctors (if you have children) and veterinarian (if pets need temporary care).

Share Financial Responsibility Now. You can help ensure a smooth transition by introducing your spouse to trusted advisors during your lifetime. You can also get your spouse slowly involved in the family’s finances in general, eventually bringing him or her completely up to speed. This should bring comfort and reassurance for everyone involved.

Triton Wealth Management, LLC is an independent fee-only financial planning and investment management firm located in Chester, MD. As fee-only advisors we are able to offer an unbiased approach to investing because we have no proprietary products to sell. We offer Chamber members a no-cost and no-obligation review of their existing portfolio. Please contact Wayne Zussman, CFP or Karen Baer at 410-202-2110 or info@tritonwm.com to schedule a convenient time to meet with us. Please visit our website for more information www.TritonWM.com.



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**2011 Legislative Wrap-up Breakfast
Hosted by Corsica Hills Center**

