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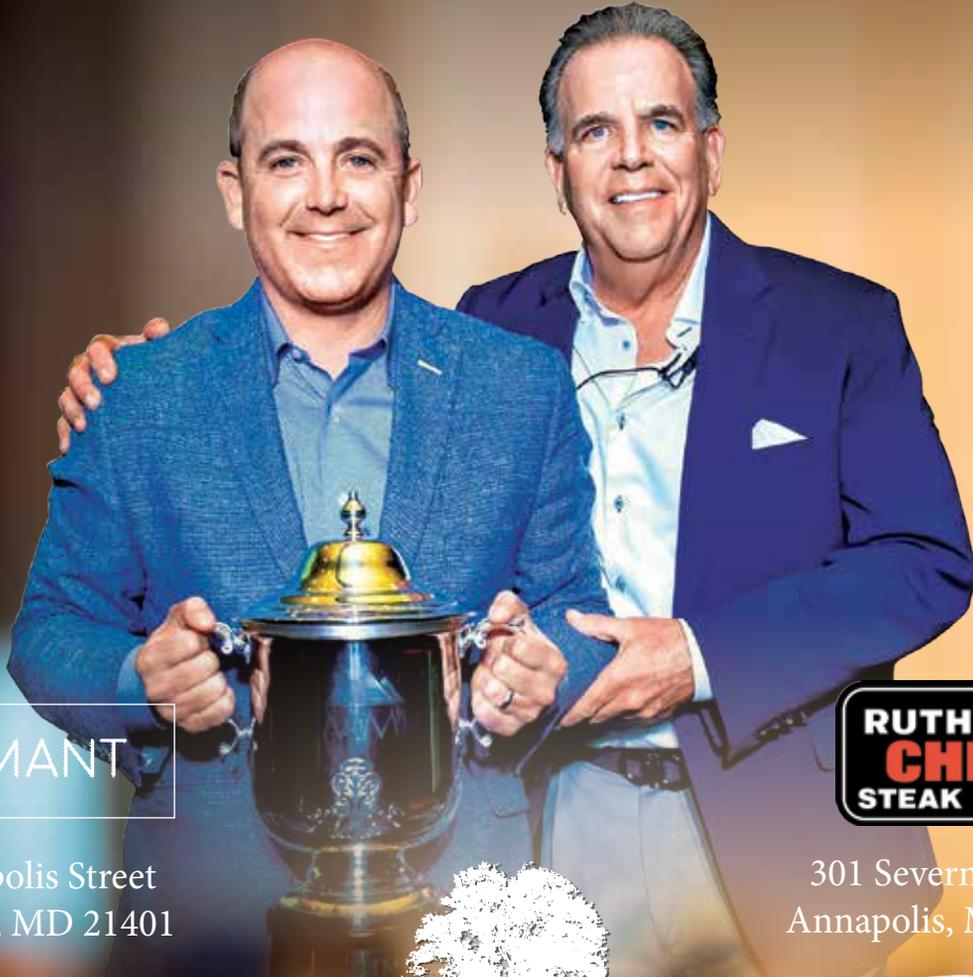
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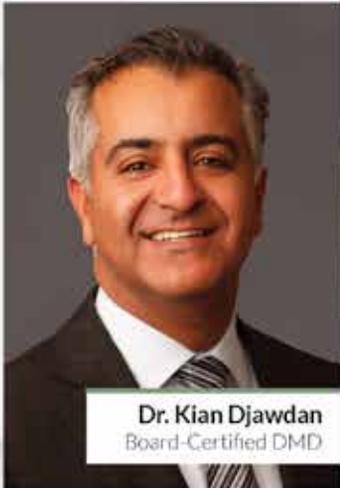


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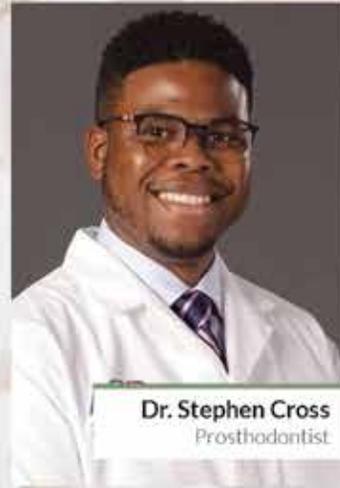
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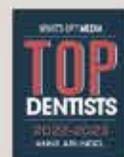
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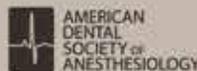
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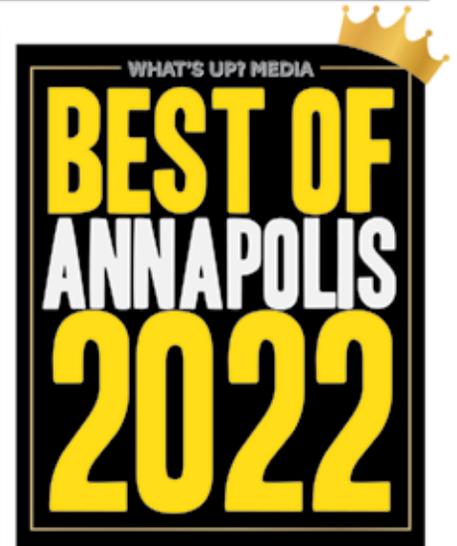
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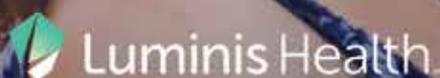
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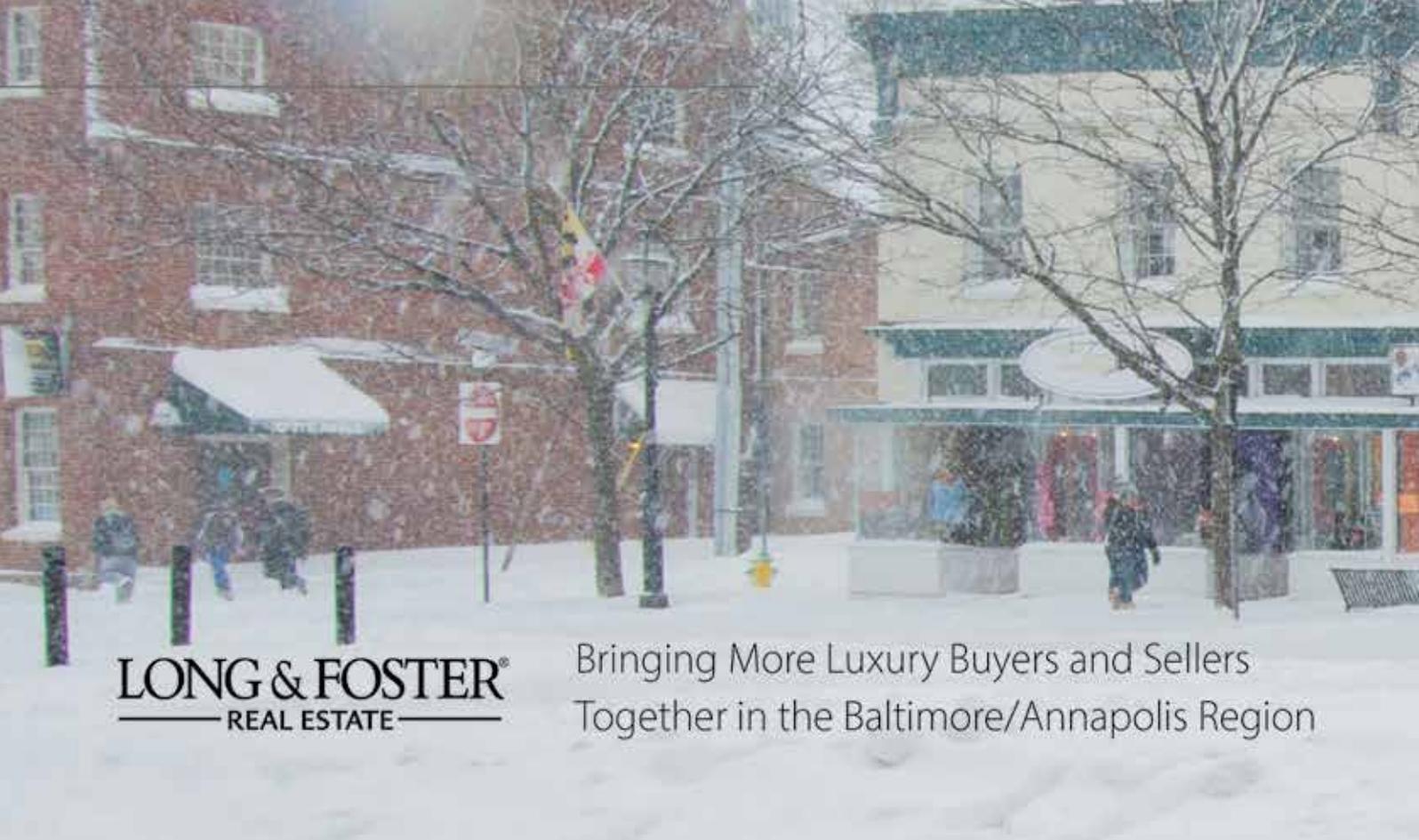
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**Brent Allen**  
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o 410 263 3400  
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Brent Allen, a respected member of the Maryland real estate community who continues to cultivate a loyal, ever growing, and wide-ranging clientele following his start in real estate in 2005. Known for his innovative use of technology and video in real estate and cutting edge marketing tactics. His keen negotiating acumen, patience, and honesty are evident throughout his referrals and repeat clients. Brent is a lifetime sailor and an avid boater, and he enjoys sharing his appreciation for the Chesapeake Bay with his family, friends and clients.



**Justin Disborough**  
REALTOR®

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c 410 349 7871  
Justin.Disborough@lnf.com

Born, raised and residing in Annapolis, this \$15 million annual producer is dedicated to his neighbors and ensures your real estate needs are met. He offers the highest level of service through his Meet This House brand, and maintains an unmatched "No Ties 'Til Closing" policy, meaning you have no commitments until a contract is signed. With more than 200+ hours of professional negotiation training and 25 years sales experience, Justin is a true expert when it comes to marketing and selling your current property or finding your next home.



**Susan Budowski**  
REALTOR®

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susan.budowski@lnf.com

Susan was born and raised in Prince George's County. With 17 years as an attorney in Florida and 23 years as a certified mediator, Susan brings to real estate years of negotiation experience and exceptional communication skills. She now lives in Anne Arundel County, where she is dedicated to her community and volunteers in different capacities. Susan is honored to serve people relocating to the area, moving from the area, or homeowners looking to downsize or upsize.



**Rachel Frentsos**  
REALTOR®

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c 410 271 6246  
Rachel@LNF.com

Since 2002, I've been helping people find their first, next or forever home in Annapolis and the surrounding areas. In addition to being a Realtor, I am also an Associate Broker and GRI (Graduate of the Realtor Institute) and have been consistently recognized as a Top Producer by Long & Foster. I also belong to the Long & Foster Gold Team, Anne Arundel County Master's Club and Distinguished Sales Achievement Club. Please contact me today for a private consultation to determine how I can best help you.





**Abby Geismar**  
REALTOR®

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c 443 220 5035  
Abby.Geismar@lfn.com

Abby has lived and worked in Annapolis for 11 years and loves helping her buyers find their dream homes. She uses her design skills and her own professional staging to help her sellers get a quick sale at the right price. Abby dedicates herself to each client as if they were her only one and continues to be a friend and a resource to you in Annapolis long after you have bought or sold a home. She lives in Eagle Pointe with her husband David (USNA Class of '91) and their 3 children.



**Peggy Love**  
REALTOR®

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Peggy.Love@LNF.com

As an experienced real estate agent specializing in relocating clients aged 50+, I work for the love of home. I am also an attorney skilled in listening, negotiating and building trust. I received advanced training through the Graduate Realtors Institute (GRI) to make my clients' real estate experience seamless. My passion for assisting active adults led me to develop a network of professionals to provide my clients with an enjoyable real estate experience. I love what I do!



**Raquel Gladieux**  
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Raquel Gladieux delivers first-class access to Maryland's premier real estate market by combining a business-savvy approach with a genuine passion for helping people. Prior to real estate, she spent 5 years as a business owner and is a retired naval officer and USNA alumna. She is from a multi-generational family of realtors and as a proud member of the Long & Foster team, has gained expertise through her tremendous business acumen, negotiation skills and a belief in highly personalized services. Raquel and her husband of 25 years, Andy, are avid boaters and reside in Annapolis.



**Denise Smith**  
REALTOR®

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c 410 991 6851  
Denise.Smith@lfn.com

A lifelong resident of Anne Arundel County, my intimate knowledge of the area and experience with a diversity of clients give me unique insight into buyer and seller needs. With a warm and friendly approach, my passion for real estate lies in helping clients smile and have fun on the road to achieving their goals. I work hard, listen, communicate effectively and follow through building a relationship of trust. Please call me anytime without obligation, I am ready to go to work for you!

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WHAT'S UP?  
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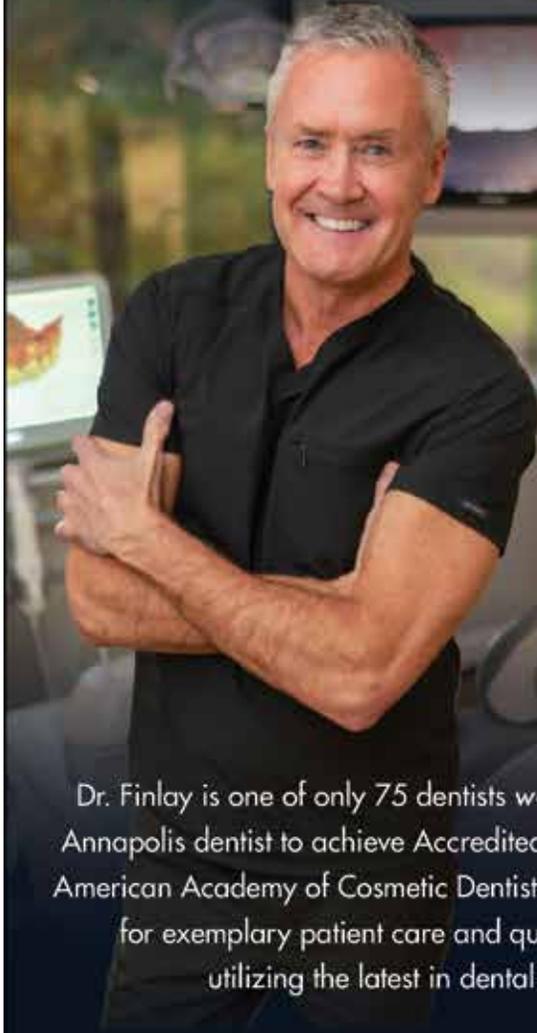
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# Navigating Turbulent Markets Requires Planning, Insight and a Dedicated Team!

**N**avigating turbulent markets takes consistent discipline in both up and down markets. As someone who specializes in working with people in or near retirement, wealth preservation and income are my whole focus. It's what I am thinking about when I wake up in the morning and what's on my mind when I go to bed at night. (Honestly, that's what it takes to be successful!) I'm obsessed with helping my clients preserve and protect the assets they've worked so hard to accumulate so they can maintain their standard of living in and thru retirement.

When income and preservation become your primary focus, something interesting starts to happen. Turbulent markets begin to fade into the distance, because your nest egg is secure. When you're not worried about losing your hard-earned dollars anymore, you can feel empowered and dare I say, happy! Retirement seems obtainable. I start every new relationship with a proprietary process I created called the "Retirement Income Road Map." In essence, we're creating a financial plan; it just happens to be one that singularly focuses on retirement income. This helps you to put a plan and process in place so you can feel confident you won't run out of

money and that you'll be able to maintain your lifestyle in and thru retirement.

Once I can help a client understand that the risks change in fundamental ways after retiring, I can show them that retirees need to start looking at matters differently than they did during their working careers. This process of thinking differently about retirement is what I have spent my entire career developing a knowledge in, and why I am known in the industry as a Retirement Distribution Specialist.

The idea of needing to think about retirement differently became clear to me when I was reading a story about Sir Edmund Hillary, the famous mountaineer who has the distinction of being the first climber to ever summit Mount Everest. Or was he? There were actually two climbers, not known to many, that attempted this summit 29 years before Hillary thought of doing the climb. Their names were George Mallory and Andrew Irvine. The problem is that when they attempted to summit Everest in 1929, they were never heard from nor seen again. It wasn't until 70 years later with a big snow melt that the story starts to get more interesting. In 1999, they found George Mallory's body frozen at the top of Everest. Based on where his body

was found, they believe he actually summited Everest first and died on the decent. They're still searching for his partner, Andrew Irvine, because he had the camera. If they find Irvine, they find the camera- and then they'll have proof of whether these two climbers summited Everest decades before Hillary!

It poses an interesting question. If they find Irvine and the camera and get conclusive proof, should they change the history books? Your first instinct is to say, of course, give these climbers their due; they summited Everest first! The problem is when you talk to climbers, they will tell you emphatically that even though we call the top of the mountain the peak, the pinnacle or the summit, as if that were the destination, it is really just the half way point. The journey isn't considered complete unless you get back down the mountain safely; which honestly, makes a lot of

“

# One wrong move, and your retirement could be toast.

”

sense when you think about it. What's the point of getting to the summit of Everest if you run out of gas and die on the decent?

The summit of any mountain is where the risks really begin to multiply. Factors such as dwindling supplies, physical exhaustion, altitude sickness and unpredictable weather all conspire against the goal of getting to the top, yet every year people prove again and again that it can be done. So what was the biggest difference between the team that made it to the summit and back down and the team that did not? Both Hilary and Mallory were in excellent physical condition, and both teams assembled the best equipment they could. Sir Edmund Hilary, however, had a Sherpa to guide him on the mountain, whereas Mallory did not.

Sherpas are native to the Himalayan Mountain region. They know the mountain, are naturally acclimated to the higher altitudes, and have years of experience with the weather patterns. Even the most experienced climbers in the world hire Sherpas because not only can they help shoulder the weight of the equipment, but they can help navigate and manage your resources with the greatest efficiency.

Investors can also choose to hire a retirement Sherpa when scaling the challenges of income during the second half of life. While this journey may not be as life-threatening as climbing Everest, the risks during retirement are just as daunting. With stock market volatility, inflation, rising interest rates and health care costs rising, it isn't death that today's retirees fear the most, it's running out of money. If you are worried about this or about market volatility forcing you out of the wealth you worked so hard to build, then you owe it to yourself to seek out strategies that can give your portfolio greater adaptability and endurance.

With a retirement Sherpa, you can gain more certainty during uncertain times.

## GETTING DOWN THE MOUNTAIN

Most people don't start out their retirement planning to run out of money. On the contrary, money is on everybody's mind. As you start to get closer to retirement, chances are that you've likely spent the last 20 or more years focused on wealth creation. You've worked long, saved hard and selected investments to the best of your ability to get to this point where the summit is in sight. But as you begin to contemplate retirement and how best to put all the pieces together, you might feel disorganized and a bit dizzy when you look out at all the things that can go wrong. If you haven't given any thought as to how you're going to get down the metaphorical mountain, then the lack of a plan might very well be your undoing. So where do you begin?

It might help to first define your financial phase:

**Going UP the mountain represents the ACCUMULATION PHASE.** You go to work, earn a paycheck, and put money into your investment buckets. As you accu-

multate and grow those buckets, your goal is to reach the peak – which in this case is retirement. However, on the day you start taking money out of your investments, all the rules on the mountainside change.

**Going DOWN the mountain represents your DISTRIBUTION PHASE.** Now, you are no longer adding to your investment bucket, but rather you are taking the money out. Your goal now is to distribute this money in the best way possible so that it will last for the next 25 to 45 years. You want to create a predictable, sustainable, and potentially increasing source of income that you won't outlive.

The question on most people's minds is: What should I be invested in? Today's retirees have many options, but with all these options, it's easier than ever to make a bad move or no move at all. A volatile stock market combined with low-earning safe money options has produced an environment that is decidedly unforgiving of mistakes. The fear of slipping has many investors paralyzed, unsure of which way to go. Is the stock market safe? Are we due for another correction like the tech bubble crash in 2000 or the financial crash of 2008? Do I need to find an alternative to bonds, which seem inherently more risky now that the Fed is raising interest rates? The rules for going up the mountain change everything you thought you knew about investing once you start coming back down. This happens on the day you start taking money out of your investments. Once you open up those income valves, not only are you no longer adding to your investment bucket, you are also trying to make sure your money lasts. One wrong move, and your retirement could be toast.

I've seen and read countless books on the strategies and theories necessary for accumulating wealth, but I have not seen many books or resources dedicated to what to do with your money once you've accumulated it. You've made it to the top of the mountain – congratulations! Now what?

How do you find your way back down successfully?

My job is to help give you that roadmap.

Retirement requires different thinking. Strategies that may not make sense when viewed from an accumulation mindset become indispensable when viewed on the context of a sound, defensive retirement strategy. This is especially important today, as we emerge from a global pandemic, facing the highest inflation rates in 30 years. Premier Planning Group will show you the crucial elements of retirement planning, help you understand the various risks you need to manage, and walk you step-by-step through the process of building a successful retirement income plan, so you can confidently enjoy this wonderful phase of life that you've worked so incredibly hard to achieve.

We always work to do our best to provide our clients with objective, uncomplicated and unmatched service. If you are interested in learning more about Premier Planning Group, or interested in setting up a meeting to discuss your own portfolio, we would love to meet you! Please feel free to call Talia, our Head of Marketing at 443-837-2529 or email her at [TaliaGrover@PremierPlanningGroup.com](mailto:TaliaGrover@PremierPlanningGroup.com) if you are interested in getting something on the calendar!

*Stay safe and healthy!*  
Brion Harris and the PPG Team



**Brion Harris**  
CEO, Founder and Financial Advisor  
Premier Planning Group  
115 West Street, Suite 400  
Annapolis, MD 21401  
443-837-2520  
[PremierPlanningGroup.com](http://PremierPlanningGroup.com)

<sup>1</sup><https://www.reuters.com/article/us-retirement-savings-deathwish-idUSKCN0FW1VH20141112>

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**MARCH 2023**  
 Real Estate Forecast  
 Home Resource Guide  
 Grandfather of Chesapeake Sailing  
 Rebirth of a Legend in Cambridge  
 Farmhouse Chic

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### Vote for The Best!

2023 Best Of Voting Begins January 1st. This is your reminder that the return of Best Of voting will go live New Year's Day and

continue through the end of February. We know you can't wait to vote for your favorite restaurants, shops, and services, so put this on your calendar!



Vote for your favorites here:  
[whatsupmag.com/bestofvoting](https://whatsupmag.com/bestofvoting)



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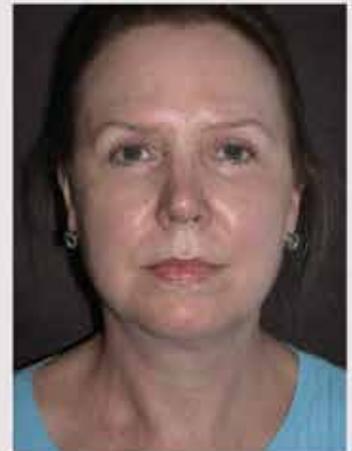
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# Out on the **TownE**

21 EVENT PICKS | 26 CALENDAR | 28 SOCIAL  
32 SALUTE | 34 SPOTLIGHT | 38 ATHLETE



## **The Home Owners Expo**

The Home Owners Expo will be in Annapolis at the Byzantium Event Center on February 25th and 26th. This home show offers a wide variety of exhibitors for all areas of the house. This is your one stop to get ideas to remodel your kitchens, baths, exterior, flooring, heating and air, blinds and window treatments, lawn and landscape, and more. Plus meet special guest Matt Blashaw, pictured, of HGTV (*Yard Crashers*, *Build It Forward*), who'll present at the event. Learn more at [thehomeownersexpo.com](http://thehomeownersexpo.com).



## ↑ Annapolis Symphony Orchestra Performs Beethoven

Annapolis Symphony Orchestra's Masterworks series continues this February with Beethoven's *Emperor Concerto*. The performances will be held on February 3rd and 4th at 8 p.m. at Maryland Hall in Annapolis, as well as on February 5th at 3 p.m. at The Music Center at Strathmore in North Bethesda. The show will be a powerful evening of music that speaks of war and peace, slavery and freedom, and courage and heroism. Get tickets today at [annapolissymphony.org](http://annapolissymphony.org).



## POLAR BEAR PLUNGE

The Maryland State Police Polar Bear Plunge & Plungefest will be February 2nd through 4th beginning at 9 a.m. each day. Held at Sandy Point State Park in Annapolis, the event raises money for Special Olympics Maryland. Just as last year, plungers will have the option to plunge virtually or in-person this year. Bear the cold and join the fun, with live music, entertainment, and the big plunges into the Chesapeake Bay. Register for the 27th Annual Plunge at [plungemd.com](http://plungemd.com).



## ↑ SOUPER BOWL LUNCH FOR THE LIGHT HOUSE

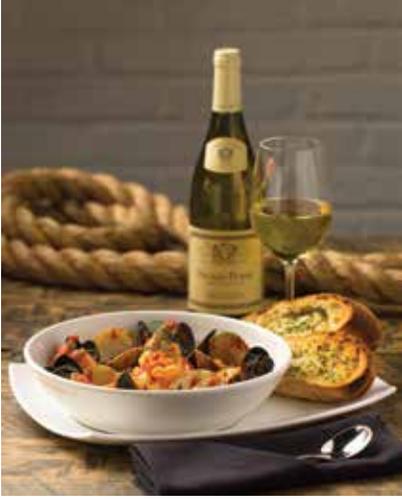
The 17th Annual SOUPer Bowl Lunch for the Light House will be in-person for the first time in two years! The much-anticipated event will be February 12th from 11:30 a.m. to 1:30 p.m. at Heritage Baptist Church in Annapolis. Representatives from the Light House Best Culinary Arts job training program will ladle soups prepared by locally renowned Chef Zachary Pope. Since 2007, this has been a treasured tradition to raise money for the Light House Homeless Prevention Center in Annapolis. Admission is free, but donations are requested to benefit the Light House and can be made online at [heritageloves.com/onlinegiving](http://heritageloves.com/onlinegiving) and selecting "SOUPer Bowl" when prompted.



Photo courtesy of Wendy Hloick Photography

## Peter and the Starcatcher

The Children's Theatre of Annapolis will be performing *Peter and the Starcatcher* this February. Performances will be held at: 7 p.m. on Fridays (February 3, 10, and 17); 11 a.m. and 4 p.m. on Saturdays (February 4, 11, and 18); and at 2 p.m. on Sundays (February 5, 12, and 19). *Peter and the Starcatcher* tells the story of how an orphan comes to be "The Boy Who Would Never Grow Up," or who we know as Peter Pan. Be sure to get your tickets now at [childrenstheatreofannapolis.org](http://childrenstheatreofannapolis.org).



## ↑ Annapolis Restaurant Week

Gather your family and friends for some great food in Annapolis. February 25th through March 5th is Annapolis Restaurant Week. More than 40 participating restaurants will offer specials, pre-fixe menus, two-course breakfast, lunch, or three-course dinners. Select locations will also offer carry-out deals. Treat yourself and support your community. Find more information and participating restaurants at [downtownannapolispartnership.org](http://downtownannapolispartnership.org).

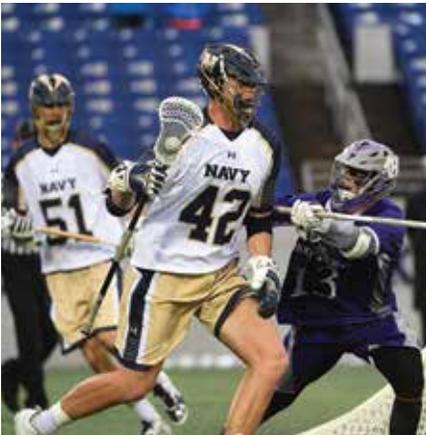


Photo courtesy of Navy Athletics

## NAVY MEN'S LACROSSE HOME OPENER WEEKEND

Lacrosse season is back, and the Naval Academy is hosting two games in one weekend to kick off the 2023 season.

Their true home opener will be on February 3rd at 5 p.m. against Mount St. Mary's. Friday night's game will be followed by a 12 p.m. game on Sunday, February 5th against Queens University of Charlotte. Also keep an eye out for the women's team who has their home opener on March 3rd. Get your head in the game and tickets online at [navysports.com](http://navysports.com).



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# Heart Healthy Maryland: February 2023

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## CALENDAR OF EVENTS

**February 1, 9:00 am – 4:00 pm:** Dare to CARE Screening  
Arundel Center, 44 Calvert Street, Annapolis

**February 1, 5:00 pm – 8:00 pm:** Skate into Heart Health  
Annapolis Town Center New Ice Rink

**February 4, 8:30 am – 4:00 pm:** State Wide Dare to  
CARE about Maryland Heart Health Screening Day, Dare  
to CARE screening in every county in the State. See  
[hearthealthymaryland.com](http://hearthealthymaryland.com) for sites in your area.

**February 11, 8:00 pm:** Benefit Concert at Rams Head On  
Stage for Heart Health Foundation. For tickets:  
<https://bit.ly/HeartHealthFoundation>

**February 12:** Faith Helping Hearts – Sermons in  
churches around the state on the importance of Heart  
Health and Faith

**February 19, 8:00 am – 11:00 am:** Hearts and Hounds Mall  
Walk with SPCA of Anne Arundel County Annapolis Westfield  
Mall with new technology and services on display. Free to  
public, animals and donations welcome

**February 22, 7:00 pm – 9:00 pm:** Heart Disease in  
Communities of Color: How do we minimize the disparities  
in detection, care and outcomes. A candid discussion with  
prominent leaders to close the gap. Kaufman Theater of  
Performing Arts, Anne Arundel Community College, Arnold  
MD. Free to public

**February 27:** Heart Healthy Maryland Sponsor & Volunteer  
Thank You Event, by invite only

*Contact us if 60 years of age or older, or if you are 50 years with health risks.*



**410.573.9483**  
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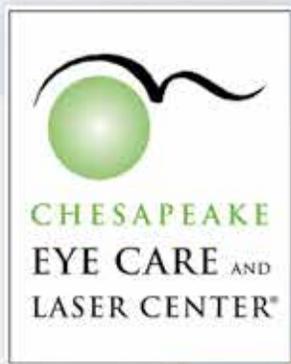
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**Gaurav Srivastava, MD**  
Cataract Surgeon



**Olivia Dryjski, MD**  
Cataract Surgery, Dry  
Eye, Corneal Diseases



**Luke Chang, MD**  
Glaucoma and  
Cataract Surgeon

# Towne Calendar

A collection of noteworthy community events taking place this month across the Chesapeake Bay region

## February 1

**Captain Avery Museum Winter Lecture Series** at Captain Avery Museum in Shady Side, 11:30 a.m.; captainaverymuseum.org. Join Jim Toomey, the film maker and syndicated cartoonist of Sherman's Lagoon, discussing two years sailing the world with two kids and two captains.

## February 2

**Annapolis Maritime Museum Winter Lecture Series: Annapolis 1942** at Annapolis Maritime Museum in Annapolis; amaritime.org. The first full year of World War II brings a rush of productivity to the previously sleepy Annapolis waterfront.

## February 3

**Navy Men's Lacrosse vs Mount St Mary's** at Navy-Marine Corps Memorial Stadium in Annapolis, 5 p.m.; navysports.com. Route on our home team heroes while they take on the Mount.

## February 4

**Cambridge Reading Social** at Cambridge Library in Cambridge, 10 a.m.; visit-dorchester.org. The Reading Social is a monthly event that encourages reading for young birth to 12, the social focus' on improving literacy and building home libraries for children.

**Winter Waterfowl Walks** at Eastern Neck National Wildlife Refuge, 11 a.m.; eventbrite.com. Walk the refuge to see seasonal flora and fauna. Expect to observe wintering waterfowl and local wildlife.

## February 8

**Macy Gray** at Rams Head on Stage in Annapolis, 8 p.m.; ramsheadonstage.com. Grammy Award winner Macy Gray takes the stage in Annapolis. Gray has sold over 25 million albums globally and is a hit in pop culture all over the world.

## February 9

**Adult Book Club: The Vanishing Half by Brit Bennett** at Crofton Library in Crofton, 2 p.m.; aacpl.net. Join Crofton Library staff as we discuss Brit Bennett's *The Vanishing Half*.

## February 10

**Fire and Ice** at Annapolis Town Center, 4 to 8 p.m. Continues through February 11th; More information on Facebook. What's your love story? Join ATC the weekend before Valentine's Day, Friday 2/10 and Saturday 2/11, to celebrate love with Fire & Ice!

**2023 Timonium Motorcycle Show** at the Maryland Fairgrounds in Timonium, 10 a.m. Continues through

February 12th; More information on Facebook. The country's most complete motorcycle show is back with 100s of bikes, vintage, custom, and antique, as well as stunts, music, beer, and more.

**Maryland Black Bears Ice Hockey** at Piney Orchard Arena in Odenton, 7:30 p.m.; marylandblackbears.com. The Black Bears play the Maine Nordiques. They also play the Nordiques on February 11th at 7:30 p.m.

**Black History in Motion** at Publick Playhouse in Ch everly, 10:30 a.m. to Noon; pggparks.com. Celebrate Black History Month with seniors from throughout Prince George's County and beyond with a historical journey highlighting the contributions of African Americans through musical performance.

## February 13

**Classic Theatre of Maryland Cabaret Series** at Classic Theatre of Maryland in Annapolis; classictheatremaryland.org. These popular 90-minute costumed and choreographed productions feature resident singers and special Broadway guest performers, accompanied by the popular Unified Jazz Ensemble.

## February 16

**Mitchell Tenpenny** at Rams Head Live! In Baltimore, 8 p.m.; ramsheadlive.com. Mitchell Tenpenny doesn't believe singing is a hobby; it is his job to get people to love and believe in his songs. See if you can believe it with his performance at Rams Head Live!

**Washington College Film Series: Before the Flood** at Washington College's Norman James Theatre in Chestertown, 7 p.m.; kent-county.com. The Communi-

cation and Media Studies Program invites you to this month's screening in the Film Series.

## February 17

**Naptown Brass Band** at Rams Head on Stage in Annapolis, 8 p.m.; ramsheadonstage.com. The Naptown Brass Band is a New Orleans style street band that is taking Annapolis. Baltimore and Washington by storm with their riotous renderings of old favorites and modern hits.

## February 18

**Rotary Youth Leadership Academy** at Camp Letts in Edgewater, Continues through February 20th; More information on Facebook. Over two and a half days, students will participate in outdoor and indoor team challenges and recreational activities, expand personal development by learning more about problem solving, and communication, leadership, risk-taking and teamwork.

**Frederick Douglass 205th Birthday Celebration** at Avalon Theatre in Easton, 6 p.m.; avalontheatre.com. This fundraiser event will include performances by Phil Darius Wallace and Millicent Sparks followed by the unveiling of an 8-foot-tall portrait of Frederick Douglass.

## February 19

**Hot Chocolate 5K** at Kent Island Elementary School in Stevensville, 9 a.m.; runsignup.com. This event is a family and dog friendly race run during the doldrums of winter. We get you off the couch and out of the house for this fun run through the scenic Cross Island Trail.

## February 22

**Navy Women's Basketball vs American University** at Navy Alumni Hall in Annapolis, 7 p.m.; navysports.com. Cheer on the Naval Academy's women's basketball team as they take on American University.

## February 23

**Black History Month Art Reception** at Deale Library in Deale, 6:30 p.m.; aacpl.net. Celebrate art and creativity as you view art inspired by African American artist created by members of the Deale Library Community

## February 24

**Music Under the Dome: The Beatles** at the Maryland Science Center in Baltimore, 7 p.m.; mdsci.org. Relax and float downstream on a musical journey through the universe. Experience The Beatles like never before as you take in the music under the 360-degree dome planetarium.

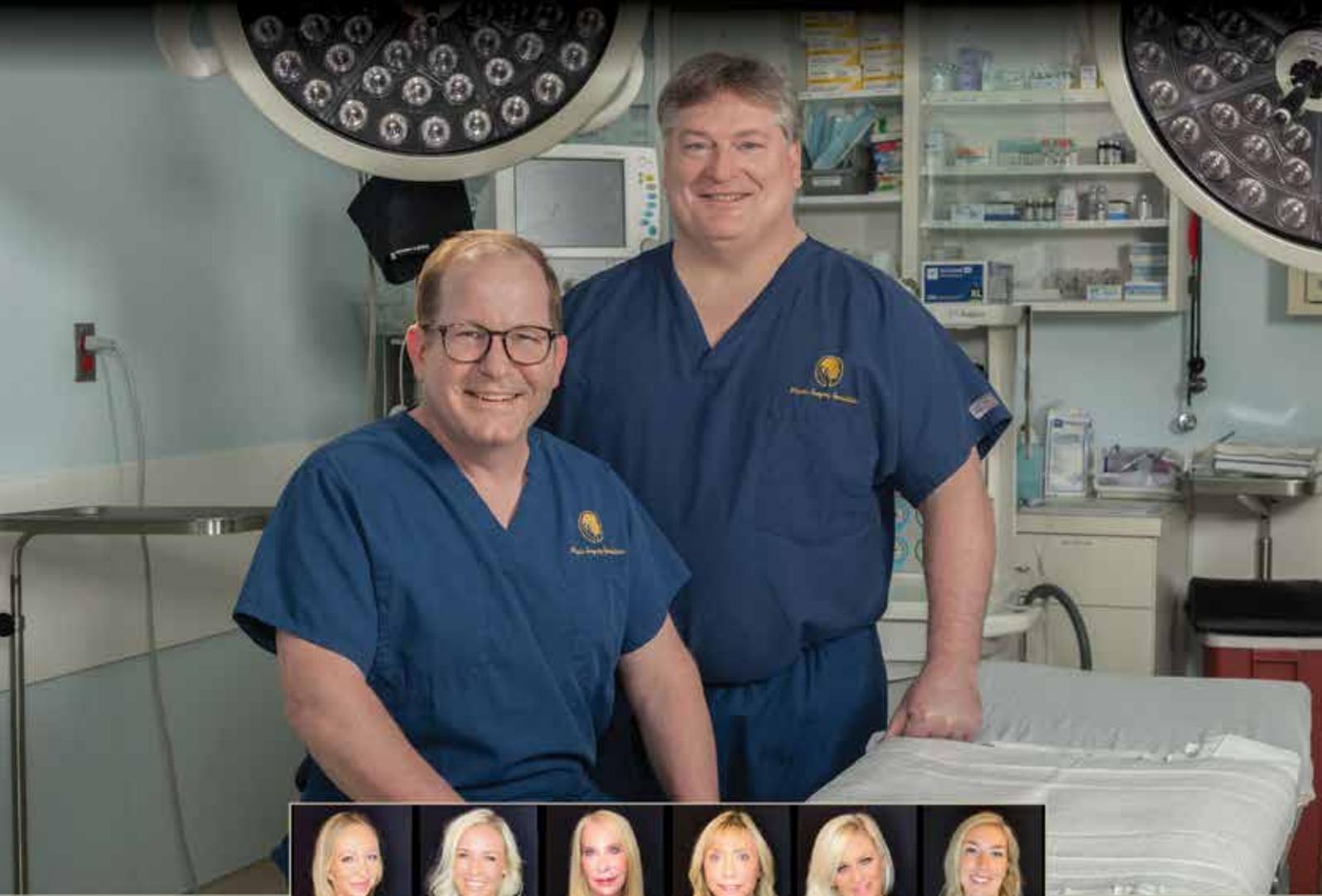
**Ballet Theatre of Maryland: Momentum** at Maryland Hall in Annapolis, 7:30 p.m.; marylandhall.org. Ballet Theatre of Maryland showcases the versatility of their dynamic dancers with newly commissioned and existing classical and contemporary works.

## February 25

**Build Your Own Classic Sea Chest** at Chesapeake Bay Maritime Museum in St. Michaels, through February 26th, and again March 4-5; cbmm.org. In this four-day workshop, participants will have the opportunity to hone their woodworking skills through constructing their very own 19th century sea chest.

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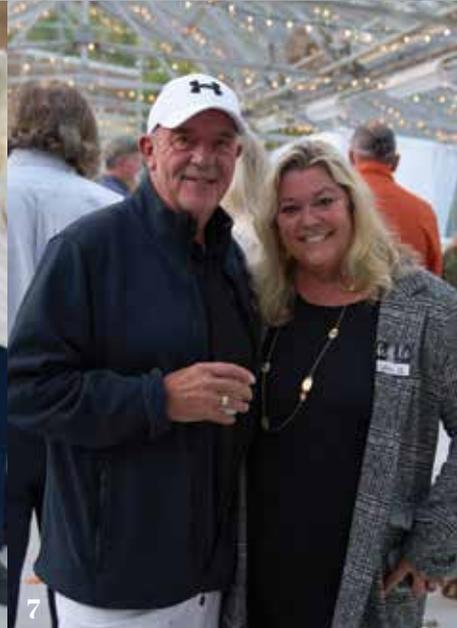
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## Harvest Bash

On October 15th, Providence Center hosted its annual fundraising party, Harvest Bash, in Arnold. The “feast of fall bounty and abundant cocktails” featured signature drinks, raw oyster bar, custom donuts, live music by the Dan Haas Band and other musicians, live and silent auctions, a wine raffle, fireside lounge, and so much more. Learn more at [providencecenter.com](http://providencecenter.com).

Photography by Tony Lewis, Jr.

1. Kimberly Smith, Therese Hessler, Jennifer Briemann, Rick Briemann, and Mary Bottize
2. Scott Dunkle, Maria Marsteller, and Jeff Armiger
3. Cathy and Ed Reilly
4. Gabriel Watson, Nick Manis, Allen Comport, Nancy Capistrano, Patty Gomez, Faraj Capistrano, and Sally Comport
5. Greg Harris, Meredith Harris, Colleen Baldwin, and Jay Baldwin
6. Debbie Peroken and Jackie Dunkle
7. Dave Chiseel and Colleen Baldwin



## EXPERT OF THE MONTH

# BILL HUFNELL CFP®, CPA

Founder & Principal | Bay Point Wealth

Bill Hufnell is a Certified Public Accountant with extensive knowledge of federal income tax laws and federal estate tax laws. He is also a CERTIFIED FINANCIAL PLANNER™ practitioner, the most highly regarded designation within the financial planning industry.

Hufnell shares his passion for financial planning, his pride in his team of experts, and his insights about trends to be aware of in 2023.

### **What inspired you to pursue financial planning as a career and ultimately found Bay Point Wealth?**

At one of my first jobs, I would informally help my coworkers with the company's 401(k) and employee benefits questions. I realized that I had a passion for planning, and my colleagues appreciated my help. Not only did I find this experience rewarding, but I was really good at it. I had my CPA at the time, and I began studying to become a CERTIFIED FINANCIAL PLANNER™.

### **What makes Bay Point Wealth stand out from other firms in the area?**

When you look at the firms in our industry, it can be hard to differentiate Bay Point from our competition. To me, what makes us different is easy: our amazing team!

Our talented team works hard to ensure that our clients receive the best advice. We continuously strive to improve the advice we provide and the way we deliver our service. We act as a fiduciary when caring for our clients. Our team doesn't sell financial products, and we provide unbiased, professional advice.

We're small enough to develop close personal relationships with our clients while being competent and experienced enough to handle their most complicated planning needs. And we measure success by how well we improve our clients' lives.

### **What excites you most about your profession?**

The wealth management field is constantly changing with new tax laws, investment options, and new technologies. Staying abreast of these changes is challenging and exciting.

### **What trends in financial planning are you seeing in 2023?**

There is a trend to provide advice through digital channels and service centers. In my experience, having a deep understanding of a client's family situation is the only way to provide the best advice. Calling an "800" number or utilizing a cookie-cutter advisory service to plan for deeply sensitive, unique, and often complex family planning matters sounds like a bad plan.

### **Bill Hufnell**

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DOOMED:  
MAHLER'S TRAGIC 6TH**

**MAR 3TH & 4TH  
8PM**



**MASTERWORKS V:  
TWO ROMANTICS—  
BRAHMS & PROKOFIEV**

**MAR 31ST - APR 1ST, 8PM  
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TOWNE SALUTE

# Lisa Tullai

## Greater Annapolis Design District

By Lisa A. Lewis

**W**hen Lisa Tullai attended an event for the Greater Annapolis Design District (GADD), she immediately felt a sense of belonging. A longtime Annapolitan, she was passionate about interior design and loved the city, its rich history, and its vibrant design district. She had been involved with the American Society of Interior Designers (ASID) Maryland Chapter, but wanted to build a deeper connection with the design district in Annapolis and interact with local business owners. And GADD offered her the opportunity to engage and network with professionals in the design and build industries.

“I joined the Greater Annapolis Design District in January 2017 and attended the 2017 Annual Member Luncheon, where I volunteered to serve as marketing chair, in Febru-

ary,” Tullai says. “After volunteering for several years for the ASID Maryland Chapter, I knew firsthand that serving on a committee or as a chair is the best way to establish a presence and make an impact on an industry membership organization. I brought with me years of experience serving on a board and a passion to support my peers, my clients, and the community by advocating for the design industry through my membership and volunteerism.”

GADD is a nonprofit organization comprised of members in more than 60 independent businesses. Its members include architects, builders, designers, interior designers, and a variety of product and service providers and showrooms that support the design and build industry. The mission of the organization is “to connect professionals in the design and build industries through networking and professional development opportunities.”

An active member of GADD, Tullai has held various roles in the organization. She served as the marketing chair from 2017 to 2019 and then as president from 2019 to 2021. Robert McKellar of ADU—Your Appliance Source served as vice president during that time and later assumed the role of president in 2022. Tullai currently serves as past president and communications chair. In addition, she also filled the role of

acting vice president until Andrea Wheeler of Design Solutions, Inc. (DSI) assumed the role, effective December 1.

“Being involved in GADD offers opportunities to share info, have conversations about issues that affect our industries, help local businesses, and play an active role in the community,” Tullai says. “During my years as president, I led the organization through strategic planning to develop a clear mission and path towards success and to ensure that we are the go-to resource for the Annapolis community.

“However, it’s important to realize when it’s time to step down and let someone else take over and offer a new perspective. The organization can only continue to grow and evolve by infusing new energy and creating a new dynamic. Robert is very involved with GADD’s strategic plan. He’s well informed and has the best interests of the organization in mind. I’m sure he will excel in the role of president.”

In addition to serving as the go-to resource for local residents and businesses who are seeking a professional service in the design and build industries, GADD also embraces the next generation of leaders. The organization works closely with Anne Arundel Community College and supports programs to

empower students to succeed. The members are also planning to start a scholarship fund for students who have financial need to encourage them to pursue their career goals.

“Lisa volunteered at the first meeting she attended and has remained an important driving force in the design district ever since,” says Mark T. White, CMKBD (Certified Master Kitchen and Bath Designer), who is also one of the founding members and a past president of GADD. “Her enthusiasm, motivation, and cooperative spirit working with others kept us going through the pandemic. Lisa listens to different points of view and has been instrumental in implementing new ideas to keep our organization thriving for our members. Her leadership has made it easier for new volunteers to take on responsibilities that will carry us forward beyond her presidency.”

Tullai is passionate about interior design and enjoys helping people create living spaces that are both functional and aesthetically pleasing. She is a proud business owner and has operated Annapolis Interiors since 2006. She and her husband, John, live in Annapolis and love boating and kayaking on the Chesapeake Bay.

“I find it so rewarding to work alongside like-minded people in the design and build industries,” Tullai says. “There’s a sense of camaraderie, and we all look out for and support each other.”

To learn more about the Greater Annapolis Design District, visit [annapolisdesigndistrict.com](http://annapolisdesigndistrict.com).

Do you have a volunteer to nominate? Send What's Up? an email to [editor@whatsupmag.com](mailto:editor@whatsupmag.com).

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## ↑ CFG Bank Announcements

In October, Oak View Group (OVG), the global venue development, advisory, and investment company, announced an exclusive multi-year arena naming rights agreement with CFG Bank to rename the city's most anticipated live entertainment and sports venue. CFG Bank Arena (originally Baltimore Arena) is undergoing a multi-million renovation and is projected to reopen this month and host more than 120 major events annually. "We're thrilled to partner with Oak View Group and secure the naming rights for Baltimore Arena, now CFG Bank Arena," said Bill Wiedel, CFG Bank CEO & president. "We are so much more than a traditional bank and this partnership is a great example of our entrepreneurial approach and how we do things differently to make change happen for the better." Headquartered in Baltimore, CFG Bank is a locally and solely owned, FDIC-insured bank that provides commercial, personal, and online banking solutions to the Mid-Atlantic business community, national cannabis industry, and national healthcare market. The bank also recently cut the ribbon at the grand opening of its Annapolis location at 107 Forbes Street. Learn more at [cfg.bank](http://cfg.bank).



## SPG AWARDS GRANTS ↓

The Anne Arundel County Senior Provider Group held its year-end meeting on December 13th at Woods Memorial Presbyterian Church in Severna Park. The event was significant in that \$30,000 in grant money was distributed to the following non-profits: Annapolis Wellness House; Encore Creativity; Home-Based Medical; Hope for All; Langton Green; Lillie Cares; Partners in Care; Rebuilding Together; The Salvation Army; and CRAB. The AAC Senior Provider Group invites all individuals and businesses that service seniors in any capacity to join the organization by going to the website [seniorprovidergroup.org](http://seniorprovidergroup.org). A great opportunity to promote your business, network, and to help seniors. Photographed left to right: Dawn Lewis, Treasurer; Donna Butman, previous treasurer; Nikia Thomas, Grants; Leslie Albertson, outgoing President; Maris Walker, Member at large; Debbie Carta, Media/advertising; Tammy Turner, incoming Vice President; and Jevon Yandow, Membership.



## Engel & Völkers Announces Key Hire

The real estate brokerage of Engel & Völkers Annapolis and Ocean City has announced Carrie Mock as "Director of Advisor Success." A top-producing real estate advisor licensed in Maryland and Florida, with extensive experience in sales team management and coaching, Mock will further strengthen the team of advisors. She will not be actively selling, but solely focused on improving the success of the Engel & Völkers advisors in Annapolis, Ocean City, and future expansion shops. "Carrie's uplifting approach, enthusiasm for the success of our advisors, and commitment to providing an exceptional level of service to our clients makes her an ideal partner on our team," said Rick Foster, broker. Learn more about Engel & Völkers at [evrealestate.com](http://evrealestate.com).



## Lax Club Fundraises for Cancer Research

Held at the beautiful Pemberton Farm this past fall, The BCA Elite Club Scholarship and Charity Gala raised more than \$25,000. These funds will directly benefit the EllaStrong Foundation (ellasstrong.org), which will help fund pediatric cancer research, as well as offer local athletes club lacrosse scholarships to six local clubs. To learn more about BCA Elite Lacrosse, visit [bcaelite.com](http://bcaelite.com).

## HOSPICE ANNOUNCES NEW BOARD MEMBERS

Several prominent members of the community recently were appointed to the boards of directors of Hospice of the Chesapeake. John Belcher, Shelly Gross-Wade, Greg Kernan, and Richard Wilder were elected to the Hospice of the Chesapeake Inc., Board. Belcher is founder and CEO of JMCB Enterprise Solutions, Gross-Wade is president and CEO of the Prince George's Financial Services Corporation, Kernan is vice chair of the Calvert County Planning Commission and past-president of Calvert Hospice, and Wilder is managing director of A. Neumann & Associates. Learn more at [hospicechesapeake.org](http://hospicechesapeake.org).

Do you have community or business news to publicize? Send What's Up? an email at [editor@whatsupmag.com](mailto:editor@whatsupmag.com).



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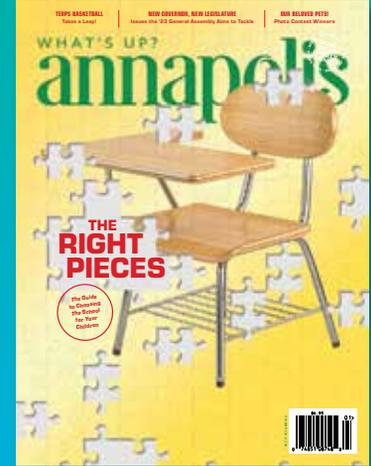
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TOWNE ATHLETE

# Jacob Todd

Severn School  
Football, Lacrosse

By Tom Worgo

**W**hen Demetrius Ballard took over the Severn School football coaching job in February of 2022, a friend told him the first thing he should do is call then-junior standout athlete Jacob Todd's father.

Ballard convinced Todd to return to football even though he hadn't played since 2019. The coach vividly remembers seeing Todd, who was 12 at the time, personally dominating a team from the Old Mill Youth Football program that Ballard ran.

“

**I CAN SCORE, BUT I ALSO GET MY TEAMMATES INVOLVED. I HAVE A GOOD BALANCE. I AM A FEEDER. GETTING EVERYBODY INVOLVED IS GOOD FOR THE TEAM ENVIRONMENT AND KEEPS EVERYONE BOUGHT IN. IT LETS THE TEAM THRIVE.”**

“He scored five touchdowns against one of our teams,” Ballard recalls. “I remember thinking, ‘Who is this kid?’”

Enter this past season for Severn. The 6-foot-2, 195-pound Todd, a quarterback, led the Admirals to a championship, running for 24 touchdowns and 1,162 yards after the team went 0-9 in 2021. Even so, Todd sees his future in lacrosse. Going back to his freshman year, the reason he decided to give up football in the first place was to concentrate on lacrosse.

It paid off. He committed in September of 2021 to Princeton University, which finished the 2022 season listed at No. 4 in the country in Nike/USA Lacrosse's final rankings. He also strongly considered the Naval Academy and the University of Pennsylvania.

“It starts with the education,” says Todd, who carries a weighted 3.7 grade-point average while taking five advanced placement classes. “They had a very successful lacrosse year, so I think that helped. I also fell in love with the coaches and the campus. I felt very comfortable there.”

Severn Boys Lacrosse Coach Joe Christie says Todd possesses all the attributes of a dominating player and a potential impact one in college. He led the Admirals in scoring last year and showed how he stacks up against players from the area, earning Baltimore Sun Second-Team All-Metro honors.

“He is a fierce competitor,” Christie says. “He has great vision, physicality, and speed, and is bigger than a lot of kids. And he has always been a great leader.”

And Ballard couldn't agree more. “People follow him,” Ballard says. “The minute he decided he was going to play football again, a lot of kids came out for the team.”

Todd is a legitimate candidate to be a co-captain of the Severn lacrosse varsity team this spring. Severn's policy doesn't allow for junior captains, according to Christie. “I wouldn't describe him as a vocal leader, but when he speaks, kids listen,” Christie explains. “He really has come along in that area.”

Todd's playmaking ability may be his biggest strength, and it separates him from other players.

He can score a clutch goal or dish out a key assist. Todd led Severn in goals (29) and assists (35) in 2022 and ranked first in goals (33) and second in assists (28) during the previous season.

His highest-scoring high school game—four goals and five assists—came in a 16-10 victory over John Carroll in April of last year.

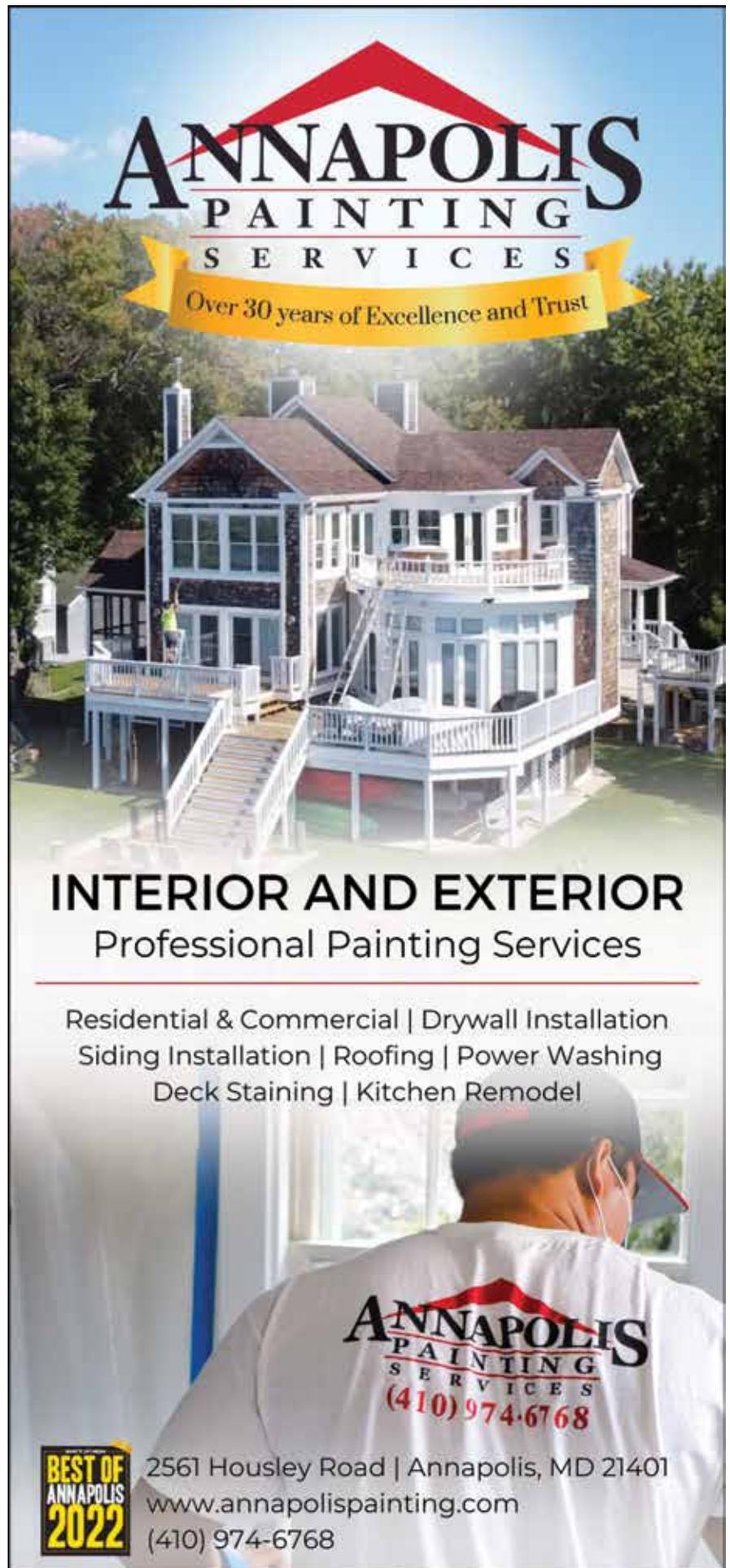
“I can score, but I also get my teammates involved,” Todd says. “I have a good balance. I am a feeder. Getting everybody involved is good for the team environment and keeps everyone bought in. It lets the team thrive.”

Last year, Todd was named both a Maryland Interscholastic Athletic Association A Conference and All-County First-Team selection.

On the football field, the 18-year-old Todd created such a buzz about the school’s football program. After a memorable regular season, Todd rushed for 250 yards and five touchdowns in a 42-41 victory in the Maryland Interscholastic Athletic Association B Conference title game.

He experienced a dream season. “I would say it definitely wasn’t expected,” Todd says. It will be tough for Ballard to replace Todd. “I got a call from (a coach) last year,” Ballard recalls. “He said, ‘They need to give you a raise. The *Washington Post* did an article on Severn football. That probably hasn’t happened in 30 years.’ I laughed. A lot of our success was just Jacob Todd.”

Do you have a local athlete to nominate? Send What’s Up? an email to editor@whatsupmag.com.



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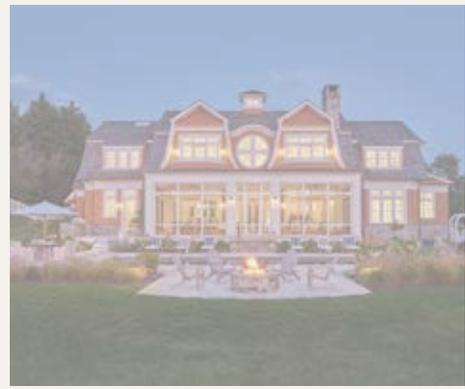


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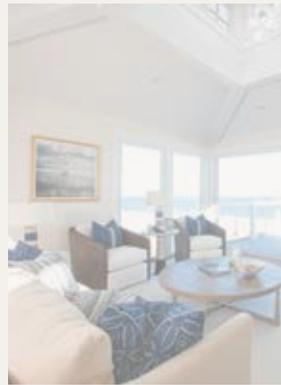
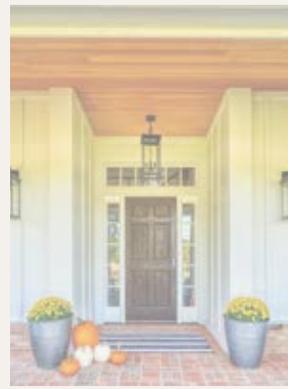
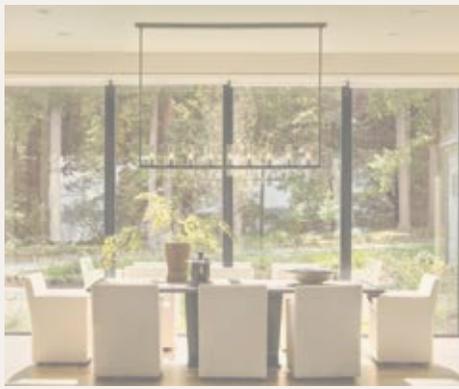


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hat's Up? Media has developed an exemplary awards program to honor elite home builders, architects, designers, and professionals serving the greater Chesapeake Bay region.

For two months, we solicited project entries in 13 award categories inclusive of residential interior design, architecture, construction, and renovation. Entries consisted of a written description introducing the project to our judging panel, including structural/aesthetic intent, design/build concepts, materials used, special features, permitting, and overall thoughts. We requested each entry include a minimum of four photographs (maximum 10), of the highest resolution/quality possible, showcasing the project.

The following list of winners represents *the elite projects* that earned accolades from members of our judging panel, which consisted of: (1) American Institute of Architects Chesapeake Bay Chapter Board Member and Senior Associate Architect Matthew J. Ormsby, AIA, LEED AP; (2) What's Up? Media's Home & Design Editor Lisa J. Gotto; and (3) What's Up? Media's Editorial Director James S. Houck.

Of note: Interior Design was the most entered category and, as such, features the most winners by category. Other categories have several winners. And a few have only one winner. We offer descriptions of each project from the contractors themselves, as well as judges' notes. All photographs submitted courtesy by each company represented.



To view full photo galleries of each project, visit [www.whatsupmag.com/homeexcellenceawards](http://www.whatsupmag.com/homeexcellenceawards)

Congratulations to the following companies and their award-winning projects!



## Interior Design

### “Severn River Overlook” by Details & Design

(DETAILSANDDESIGN.COM)

“Our clients came to us in the final stages of a full house renovation. They were pleased with their progress but were feeling challenged to finish the final piece of the kitchen renovation. With their growing family, they needed the space to not only be functional for this stage of life, but also evolve with them into the future. With this project we were able to create a timeless, highly functional design that flowed perfectly between the two dining spaces and into the living spaces beyond.”

The judges said: “High marks for warmth, depth, texture, and layout/flow. This is exactly what you do with a mid-century home remodel.”



*Interior Design*

## “New England Shaker-Style Home” by Divina Lourdes Interior Design

(DIVINALOURDESDESIGNS.COM)

“The project scope was twofold; it was essential the home meet the family’s functional needs while also keeping the sophisticated aesthetic of the couple’s style. Once furniture plans were constructed, focus shifted to curating the furnishings, fixtures, and accessories that fit perfectly within the overall design aesthetic.”

The judges said: “Crisp, clean style throughout. Flawless and classic design with upscale touches. Thoughtful use of materials, and a pleasing palette.”



*Interior Design*

## “Beach House” by Dwelling & Design

(DWELLINGANDDDESIGN.COM)

“This beach house was built from the ground up. The clients wanted an easy-care home with fabrics that would withstand teenagers, family functions, and the intense sunshine. Fun lighting was



a must! The homeowners also had a pair of vintage shutters that they wanted to incorporate somewhere in the design. We used them to create a built-in surrounding a bed in the blue and white bedroom.”

The judges said: “What a fun, bright, use of fabric and natural light! I sense this home really reflects the personality of the homeowners. It seems like a very happy place even on a gloomy day.”



## Interior Design

### “Bold Blue European Bathroom” by Lynn Madyson with LMD Designs and Noble Builders

(NOBLEKITCHENS.COM)

The new bathroom is designed as a European wet bathroom, both the shower and the bathtub are together in an open space with separate shower and bathing systems. Wet room bathrooms are a perfect solution for smaller bathrooms when you don't have the space for a deep soaker tub and a separate shower. This is a high-end luxurious spa hotel look with streamlined, modern plumbing fixtures.”

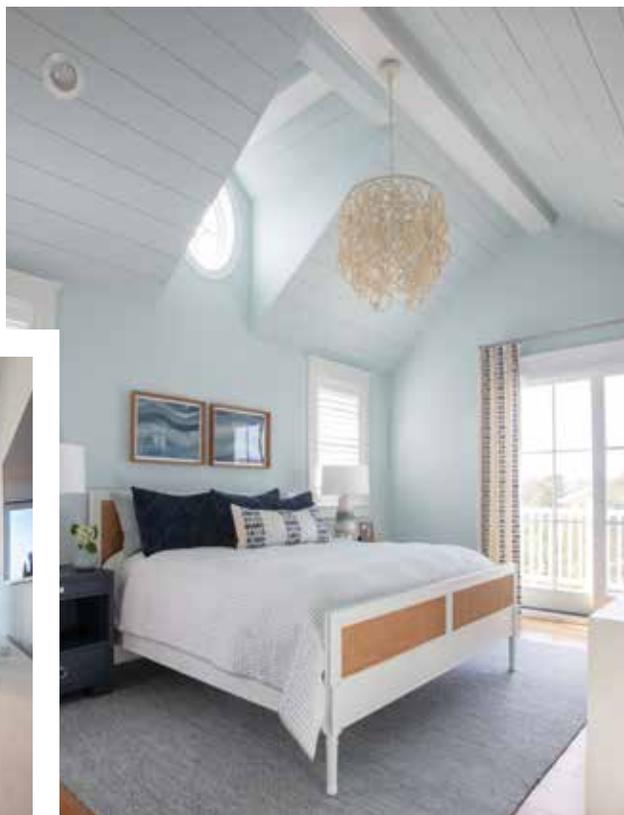
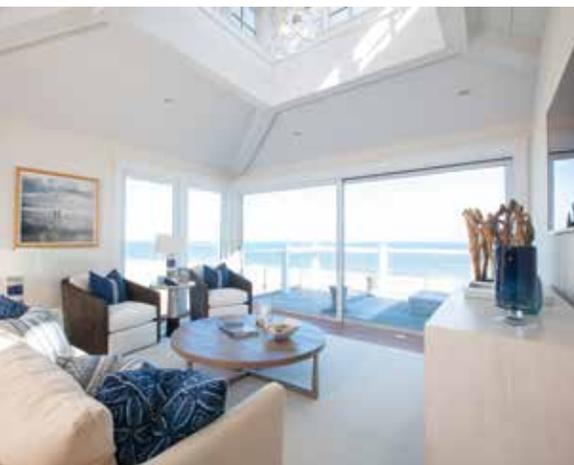
The judges said: “Incorporating the customary European model of the wet bathroom was smart because it works well here as there is a defined area outside of it for the commode. Exceptional tile and finish choices.



## Interior Design

### “Bethany Beach” by Karen Renee Interior Design

(KARENRENEEINTERIORS.COM)



“The client wanted to incorporate different shades of blue which work well with the setting. I selected natural linens, and textures, in a palette of various shades of blue, from navy to accents of aqua. I sourced furniture with a relaxed coastal vibe and a focus on comfort. I sourced artwork with a coastal vibe, and accessories to complement the design.”

The judges said: “This is a beautiful home and there is a sense of tranquility.”

*Interior Design*

## “New in Easton” by Amanda Friend Interiors



(AMANDAFRIENDDESIGN.COM)

“Since the homeowners were open and excited about taking design chances, we were able to make bold statements where needed while also creating a classic atmosphere. The use of textured wallcoverings made from unconventional materials like cork and bamboo elevate the style of this interior. The use of elegant fabrics and furnishings show a sense of refinement. The interior of this home reflects its owners: stylish, sophisticated, elegant, and interesting.”

The judges said: “This is a lovely home in terms of architectural scale and matching interior treatments to that scale. The palette tones are soothing, welcoming, and friendly. There’s opulence here, but it’s not unapproachable.”



*Interior Design*

## “Delaware Beach House” by Jamie Merida Interiors

(JAMIEMERIDA.COM)

“We tackled the top-to-bottom redesign of this Delaware beach house with two goals in mind: create an elegant, comfortable retreat and maximize the stunning water views. We used a classic coastal color palette of blue, white, and sand. The wood floors and accent pieces bring warmth to the space. The finished result is a beautiful home in harmony with its beachfront setting.”

The judges said: “Its interior elements are spot-on for the type of home that it is. They are well pulled together and give a cohesive look to the home. There is a great meld of texture, color, and pattern.”



# HOME DESIGN

## Interior Design

### “Multi-Use Spaces” by Sew Beautiful



(SEWBEAUTIFULWINDOWS.COM)

“The owners of this Nantucket-style carriage house tasked Sew Beautiful with the challenge of designing versatile, well-appointed, and comfortable rooms. Natural elements bring together multipurpose design pieces. Most of the furnishings and artwork are locally sourced.”

The judges said: “Clean and approachable aesthetic with a layout that complements the home’s architecture and maximizes the functionality of its spaces.”



## Waterfront/Critical Area Architecture

### “Sahlin Farms Modern” by Purple Cherry Architects

(PURPLECHERRY.COM)



“Perched on the edge of a waterfront cliff in Annapolis, Maryland, this new modern residence utilizes architecture as a backdrop for an artwork collection that tells the story of years of extensive travel. The homeowners also desired a residence where they could truly feel isolated as if they were in their own utopia and where they could display and enjoy their cherished artwork.”

The judges said: “Proves a home does not have to be huge to be impressive. It is a live-in work of art that moonlights as an art gallery. Fabrics, materials, angles, layout, utility, use of natural light, positioning on the lot—all spot on.”



*Architecture*

# “Eastern Shore Grandeur” by Purple Cherry Architects

(PURPLECHERRY.COM)



“Born a lifelong dream for an incomparable waterfront retreat, this estate combines quiet sophistication and unapologetic romanticism. The residence, located on Maryland’s idyllic Eastern Shore, encompasses 44,000 square feet of luxury—the epitome of grandeur in the form of a private sanctuary.”

The judges said: “It is outstanding from every vantage point. This residence is everything the description says and more. It’s warm despite its stately nature.”



*Architecture*

# “Shingle Style Elegance” by Purple Cherry Architects

(PURPLECHERRY.COM)

“Nestled on the waterfront of Annapolis’ South River, this 7,300-square-foot, classical shingle-style

residence provides two well-balanced traditional elevations. Gambrel roofs, swooping capped oval windows, and a curved dormer deliver true custom touches to the waterfront home.”

The judges said: “The exterior lines of design, from top to bottom, are pleasing to the eye and hint at even greater spatial use and surprising details indoors.”

# HOME BUILD

## Interior Renovation

### “Modern Historic Annapolis” by Adrian Development

(ADR-DEV.COM)

“The Modern Historic Annapolis project features a completely restored 1875 façade coupled with a completely new structure built behind with a contemporary style. All the exterior architectural elements had to be approved by the Annapolis Historic Preservation Commission. The interior was an open slate for our contemporary architectural style.”

The judges said: “There is a lot of complexity here and much value was added overall for the high level of utility this home provides. Exceptional materials choices throughout and creative use of space.”



## Interior Renovation

### “Annapolis Kitchen Remodel” by Lynn Madysen with LMD Designs and Noble Builders

(NOBLEKITCHENS.COM)

“Our clients needed a complete kitchen remodel to have a more contemporary, functional, and bright kitchen to better fit with their lifestyle and taste. The material selections were a white shaker style cabinetry with quartz countertop in a marble pattern, a large farmhouse style sink, and hardware with champagne finishes.”

The judges said: “This new kitchen gets high marks all-around for stylish upgrades that fit the way the family lives today. The previous kitchen offered a good deal of storage, but the reno exceeds that and customizes it. The aesthetic enhancements, most notably, relocating the cooktop and range hood, was a real game changer for this room.”

*Interior Renovation*

## “Coastal Oasis Bathroom” by The Kingston Home

(THEKINGSTONHOME.COM)

“We turned this contractor grade bathroom into a coastal oasis with new cabinet fronts, a stenciled wall, upgraded vanity top and fixtures, and lighted mirrors for the superstars in our lives!”

The judges said: “Exceptional palette, paper, and finish choices. Upgrading with the ‘superstar’ mirrors was a brilliant choice. The ultimate facelift.”



*Exterior Renovation*

## “Lothian Farmhouse Exterior Remodel” by Fichtner Home Exteriors

(FICHTNERSERVICES.COM)

“Complete exterior remodel. Re-framed roof line to delete hips, re-framed front entryway, built new front porch, and other window and door overhangs with fir ceilings. New shingle and standing seam steel roofs. Removed front brick façade. Installed James Hardie siding and trim to entire house and new gutters. Built outdoor shower.”

The judges said: “The home with the Hardie siding now seems better equipped to deal with the elements. Really charming details on this façade as well. One hundred percent improvement.”



## Exterior Renovation

### “Covered Patio with Fireplace” by Taylor Hart Design

(TAYLORHARTDESIGN.COM)

The judges said: “This is a lovely home upgrade. The utility of extending the living space outdoors wins this project points. Nice blend of textures with the use of stone, beam treatment, mantel, and bead board ceiling treatment. Choice of fan is perfect for the space (large enough) and pulls the whole space together.”

## Exterior Renovation

### “Modern Beach Look in St. Michaels” by Hometown Exteriors, Inc.

(HOMETOWNEXTERIORSMD.COM)



“The client wanted both to feel more like a modern beach home rather than a sleep away camp. We replaced an old architectural shingle with seamless standing seam metal roofing, cedar shiplap siding around the entryway, and some other accent areas around the home. We also hand painted over 100,000 square feet of existing cedar siding to provide the look of a true modern waterfront property.”

The judges said: “Great choice to pair the black hard surfaces with the warm knotty wood. A real game changer for this property.”



**Property Addition**

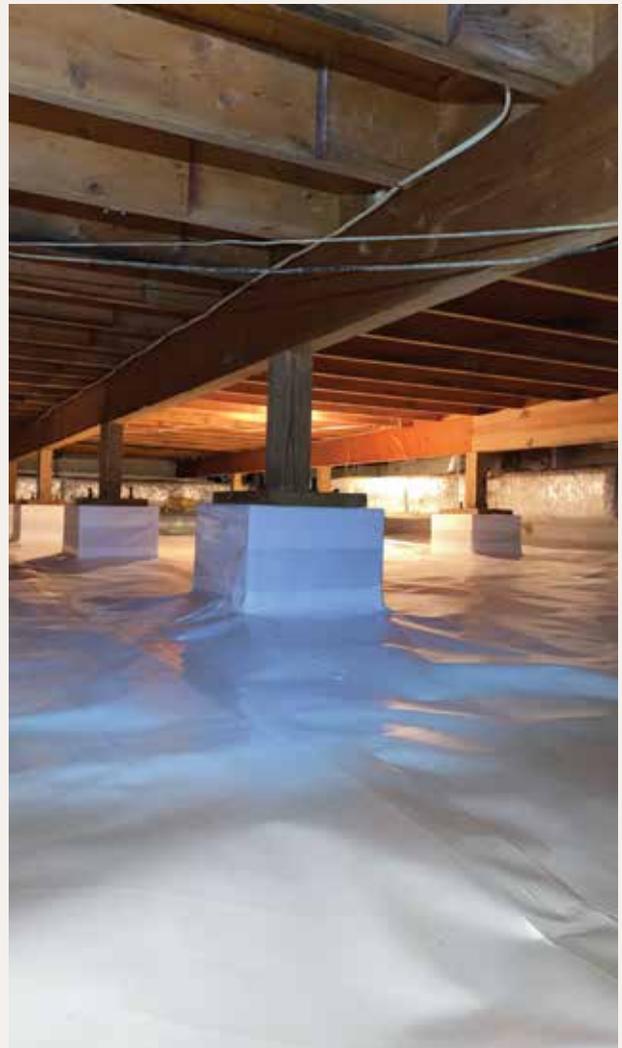
## “Second-Story Addition & Three-Car Garage” by Adrian Development

(ADR-DEV.COM)



“This project involved the transformation of a 1960s ranch house into a graceful shingle-style home. The client wished to create a new 2nd story above the existing 1-story house and have a large 3-car detached garage constructed.”

The judges said: “Architecturally inviting inside and out. Function gets an extra ‘star’ for complexity of the remodel, accomplishing much in a small space and an advantageous upgrade to the home’s footprint.”



**Green/LEED Construction**

## “Crawl Space Encapsulation” by Total Home Performance

(TOTALHOMEPERFORMANCE.COM)

“This crawl space underwent a total encapsulation. After removing all existing mold, we were able to install a 16-mil high performance vapor barrier to prevent moisture migration into the now conditioned space, the foundation will have no issues with allergens, mold, and mildew. Equipped with a French Drain, Sump Pump, Custom Access Door, and a Dehumidifier, this customer is happy to know their homes healthy, safe, and energy efficient.”

The judges said: “A smart, efficient way to keep out the unintentional water that happens here on the Chesapeake.”



## *Waterfront/Critical Area Construction*

### “Waterfront Teardown on Wye East River” by Mueller Homes

(MUELLERHOMES.COM)



“Complete waterfront teardown and rebuild of a home on the Wye East River in Queenstown. The only thing that was preserved from the original home was the kidney shaped pool. The homeowners desired a space that would accommodate them and their extended family. The waterfront and critical area construction requirements were integrated seamlessly.”

The judges said: “The space in this home is utilized well. There are many great ideas executed here. And I am a big fan of this home’s exterior aesthetic choices.”

## *Waterfront/Critical Area Construction*

### “New Waterfront Construction in St. Michaels” by Paquin Design/Build

(PAQUINDESIGNBUILD.COM)



“Touches of vintage design were added into the architecture and the finishings within the home: large, oversized banisters greet you as you pass through the glass paned and wooden front door; floors in barn wood and brick; coffered, planked, and tin ceilings; and antique furniture were weaved into the kitchen and bathroom spaces

throughout the home creating the feel of an old cottage on the shore.”

The judges said: “Blending texture and tone, and creating warmth, are very well executed. The interior flow and the functional aspects of the material choices and furnishings are hallmarks of its exceptional design.”

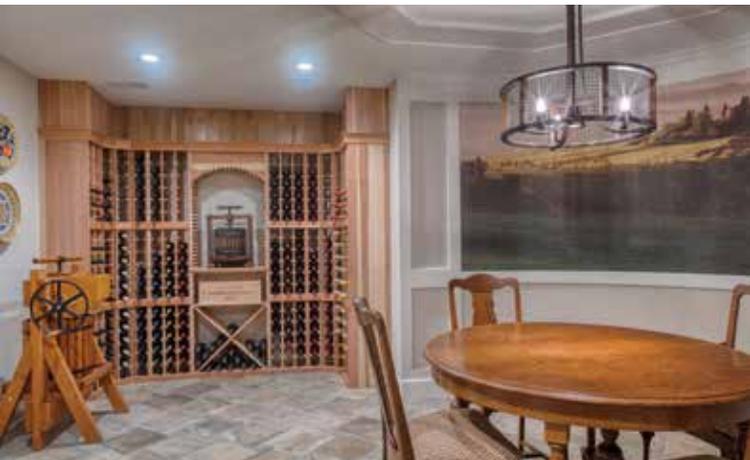
**New Construction**

## “Dividing Creek Forever Home” by Gary Smith Builders

(GARYSMITHBUILDERS.COM)

“We truly feel blessed to be a part of making this owner’s dream home a reality. Walking through the home, you see monumental moments throughout their lives reflected, as well as the beauty in everyday living. From the architect to the interior designer to the landscape architect, the owner personally handpicked the team they knew would look out for their best interest and truly make their dream home a reality.

The judges said: “Exceptional craftsmanship within a challenging footprint along a steep-sloping riverbank makes this an impressive build—outside and within.”



**New Construction**

## “New Waterfront Construction in Arnold” by Paquin Design/Build

(PAQUINDESIGNBUILD.COM)

“An ambitious list of wants and needs had to be met in the design of this multi-generational waterfront home in Arnold. Job one was to maximize water views from every level of the home and incorporate living quarters for the couple, their two children, and parents who would need an apartment within the home. All of this had to be achieved without exceeding the building envelope available on this tapered waterfront lot.”

The judges said: “Clever use of space and the home is so perfectly de-



signed for entertaining on the water. The back stair step down out to the water is an architectural statement maker. This home needed to accommodate many people and needs and does so beautifully.”



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20  
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# MARYLAND BUSINESS FORECAST

A roundtable with local chamber and economic leaders, plus our State's new Comptroller, provides a revealing forecast for conducting business in the year ahead

By Dylan Roche



Between a pandemic and a bumpy economy, there's no denying that many businesses have had their struggles over the past few years. But with challenges come opportunities—and many business leaders see reason to be optimistic here in Maryland, particularly looking to the year ahead.

For specific insight about the 2023 business forecast in our state, we posed a series of questions to a panel of business leaders comprising chamber heads, development corporation directors, and even our state's new comptroller. They include →



**Kristi Simon, president and CEO of the Central Maryland Chamber of Commerce,** which formed in 2017 as a merger of the Baltimore Washington Corridor Chamber and the West Anne Arundel County Chamber.

As the Central Maryland area experiences exponential growth, particularly around Fort Meade, the chamber seeks to be a resource for businesses by providing networking and growth opportunities, as well as advocacy and support.



**Mark Kleinschmidt, president and CEO of the Anne Arundel Chamber of Commerce,** which, like the CMCC, seeks to support and advocate the interests of its business membership in the Anne Arundel County community. Kleinschmidt has been with the chamber since 2018, bringing with him extensive experience in business counseling, economic development, and government relations.

.....



**Liz League, CEO of Greater Severna Park and Arnold Chamber of Commerce,**

which has promoted the interests of the business community since 1957. League—with her background in sales, marketing communications, and management, as well as community service—stepped into the role of CEO in 2018.



**Holly DeKarske, executive director of Easton Economic Development Corporation,** which has, in its own words, sought to “drive economic vitality, smart redevelopment, and business creation” in historic Easton since 2013. DeKarske's background in marketing, nonprofit management, and downtown redevelopment serves her as she oversees the organization's mission of organizing events and providing business resources.

.....



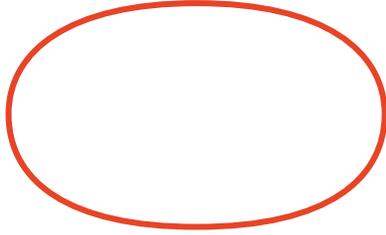
**Jill Seamon, interim CEO of Anne Arundel Economic Development Corporation,**

which seeks to promote business interests by offering investment and technical assistance and seeking to address workforce development needs. Seamon, who has been with the corporation for its 30-year history and previously stepped in as interim CEO once before in 2020, primarily serves as administrative officer.



**Brooke Lierman, newly elected comptroller of Maryland,** previously served as a state delegate from Baltimore City, and now takes office as the state's chief accountant. Lierman ran on a platform of creating greater opportunity for small businesses, particularly minority-owned businesses.

.....



verall, many expressed similar sentiments. Primarily, businesses continue to have better prospects as society pushes its way through the end of the COVID pandemic, which forced many entrepreneurs to be innovative and think outside the box in ways they never had before. Diversity and inclusion continue to be a big priority for many businesses and the organizations that support them, with chambers of commerce and development corporations forming committees to support women and minorities as they break through glass ceilings in the business world. And when it comes to the politics of conducting business, they want to make sure legislation will make Maryland a business-friendly state. They also discuss many of the resources available to business owners for everything from loans and grants to networking and professional learning.

The questions and answers you'll read are a fraction of the conversations we had with these leaders. To read the full transcript with additional topics, please visit [whatsupmag.com](http://whatsupmag.com).

.....

**How would you generally describe the state of conducting business in (and the economic landscape of) the Chesapeake Bay region?**

.....

**SIMON:** Most businesses I speak to are still struggling with things like workforce and supply chain issues. While many parts of the country are dealing with similar issues, Maryland has a very high cost of living, and the business climate is not as friendly as other states on fees and taxes.

**KLEINSCHMIDT:** Many businesses in the Chesapeake Bay region had to rethink their customer retention and customer attractions strategies.

The pandemic caused a great deal of disruption and changed consumer attitudes considerably. Using technology, such as improved website email contacts and social media, Chesapeake Bay businesses are finding ways to constantly communicate with customers. This is a trend that is happening throughout the United States. It is a little bit more challenging for folks here in our region—tourism is such a large part of the economy.

**LEAGUE:** Aside from issues with permitting, businesses have been fairly unimpeded in operations. However, legislation will be going into effect in 2023 that will raise taxes significantly and potentially cause hardship. This includes new climate change legislation and the family medical leave legislation. Businesses are still struggling to make up for their losses during the pandemic, and this is not the time for new taxes and mandates. Other states are much more business friendly.

**DEKARSKE:** We do everything we can to retain and expand existing business and attract new business. In Easton, we have taken advantage of several programs, such as established enterprise zones, opportunity zones, an Arts & Entertainment District, and a robust Main Street program. We've also been working on various zoning modifications to allow certain business and construction applications into areas that previously we were not able to. We compare quite favorably to other regions in the mid-Atlantic. Our proximity to Washington, D.C., Baltimore, Philadelphia, and New York makes Easton an ideal landing spot for people and companies looking to diversify away from these urban centers—and that's exactly what we have seen over the last several years.

**SEAMON:** The state of conducting business in our region is strong. More than 60,000 businesses call Anne Arundel County home. Our area is so fortunate to be strategically located near Washington, D.C., and Baltimore and have major assets and economic drivers, such as BWI Thurgood Marshall Airport, Fort George G. Meade, the City of Annapolis, which is Maryland's state capital and a popular tourist destination, and the Maryland Live!/Arundel Mills shopping and entertainment district. We're fortunate to have a highly trained workforce in which more than 43 percent can demonstrate having a bachelor's degree or higher.

**LIERMAN:** It's been a really tough few years for many of our small businesses, especially our retailers and our restaurants. We are facing a time of both some apprehension (about a coming recession) and real opportunity—both because of the lessons learned through the pandemic and because of the amount of federal money that is going to be coming into Maryland over the coming years.

It is now up to our state government leaders to really ensure the money coming from the Inflation Reduction Act, the bipartisan Infrastructure Act, and the CHIPS Act all make their way to our Maryland communities and small businesses in a transparent and accountable way. I'm excited about the coming years because I believe we are really on the cusp of great opportunities for the small business community in Maryland. We have opportunities to create a more diverse business ownership base, to make sure we're supporting our women-owned, Black-owned, and immigrant-owned businesses in Maryland, so they can grow and thrive. State government is really at the crux of ensuring that can happen.

.....

**What public and/or private programs do you believe are most essential to business growth in our region?**

.....

**SIMON:** Additional support for apprenticeship and training programs will be essential in the coming year, which will both help with businesses workforce issues and help members of our community improve their skills and hopefully secure better-paying jobs. Controlling the fees and taxes on business will be a huge deciding factor for many large businesses considering relocation or expansion in our state.

**KLEINSCHMIDT:** The General Assembly and County Council must have a better understanding of the impact that some legislation might have on the operation of a small business. Small business makes up a vast majority of all employers in Maryland; however, sometimes the regulations implemented by the General Assembly and local governments prove to be onerous and cumbersome, and make it more difficult for the business.

**LEAGUE:** Economic Development offices are a tremendous resource to local counties. The Anne Arundel Economic Development Center is an incredible resource that can help struggling businesses find financial support, counseling, business planning, and more. They work closely with the Small Business Development Center, which provides expert analysis to businesses that are looking to scale, grow, launch, or revamp. They are hyper-local with the goal of keeping businesses in business.

**DEKARSKE:** Business growth and expansion is often fueled by a combination of tax incentives and financing programs. It would be great to see additional programs that touch on both these areas. Workforce programs and funding are key for everyone post-pandemic. Our businesses are still struggling to find staff. We obviously compete with many other towns across the state and region, so marketing and promotion continues to be a top priority for us.

**SEAMON:** Many businesses are challenged with having enough capital to sustain operations and to expand when the opportunity presents itself. In our current climate of low unemployment, businesses face another challenge in terms of recruiting and retaining talent. So as an economic development organization, our task is to provide resources to help them address such challenges. We have an array of loan programs to help many kinds of businesses from small, minority-, women- and veteran-owned businesses to technology government contractors to innovative startups. We are able to provide financing to qualified businesses, so they have operating capital to get through seasonal and contract cycle fluctuations or be able to undergo an expansion and buildout. Our workforce training grant program can cover 50 percent up to \$1,000 per employee for on-the-job training, classroom or offsite training, purchasing training software, and train-the-trainer scenarios.



**LIERMAN:** There are a number of programs through the Department of Commerce that are working to reach small business owners and to support their efforts. There's more we can do from the comptroller's office to make sure that businessowners understand how to interact with the state and how to secure state contracts, whether it's for a catering contract or a fuel contract or building highways or selling busses. There are so many opportunities.

I'm excited, as the next comptroller, to ensure that it's easier to do business in the state and to interact with our state government so that questions are answered quickly, and so that businesses can spend more time concentrating on growing their businesses and less time worrying about bureaucratic barriers.

.....

**What industries are the most exciting to you in terms of potential and growth in our region and counties?**

.....

**SIMON:** Continued growth in the government contracting sector to support our government partners and military installations, data centers, transportation alternatives, and (hopefully) an increase in manufacturing within our region.

**KLEINSCHMIDT:** Tourism. Electric vehicles. Software as a service.

**LEAGUE:** The agriculture industry is such an overlooked but important aspect of our local economy. Farming is alive and well, and younger people and women are going into the field (no pun intended). During the pandemic, the local farmers' markets remained opened, and people regained an appreciation of Maryland-grown food and seafood, plants, handmade items, and local vineyards. We are seeing more of the farm-to-table approach with restaurants, which is a great reminder to people that we have a strong agriculture industry. I believe that Maryland agriculture will surge in popularity in the coming years because it meets food demands while focusing on conservation. And this is in line with supporting local businesses, which are the backbone of our economy.



**DEKARSKE:** Given the inherent beauty of the Eastern Shore, and all that has happened over the past few years, tourism has continued to be important to us. We are fortunate to have our own utility service, which provides the town and surrounding area with the most up-to-date services available. That makes Easton an ideal place for businesses that are information dense and rely on a robust IT infrastructure.

**SEAMON:** Warehousing and distribution continue to be a very active sector for our area economy, as demonstrated by several transactions announced this year. Window Nation signed a lease for 23,000 square feet in the Cromwell Business Park off I-97 to consolidate their showroom and warehouse. Scannell Properties closed on four parcels on Ridge Road in Hanover, where it hopes to build a 130,000-square foot-warehouse. Other developers, such as Trammell Crow, Prologis, TA Realty, and Atapco Properties, also have warehouse projects in various locations in northern Anne Arundel County.

**LIERMAN:** I can't pick one. Maryland is blessed to have incredible assets in a number of different areas. And part of that is because of our strong educational base. So, to ensure that we can continue to grow and be leaders in different industrial areas, we need to ensure that we fully implement the blueprint for Maryland's future and strengthen our public-school systems around the state. We need to make sure that we're always building on strengths and working to create a ready and able workforce.



.....

**By the time this goes to print, the Maryland General Assembly will be in session. What legislation and business interests will you be lobbying for or against?**

.....

**SIMON:** Adjustments to the family paid leave bills that were passed last year to clarify language and specific program details. We'll also be fighting for lower taxes and fees, infrastructure improvements and support, creating reasonable and attainable environmental policies, and other issues we will watch for as we head into the new year.

**KLEINSCHMIDT:** The rules and regulations for the new pay roll tax passed last session to establish a paid leave fund.

**LEAGUE:** I will lobby for all business-favorable legislation and against business-unfriendly legislation. However, bills have already been passed that will go into effect in 2023 that will negatively impact small businesses. And there is no longer a balance of power with a one-party rule, so bills can pass easily without objection or critical review.

**DEKARSKE:** No lobbying from our economic development corporation. Our state representatives have been open when it comes to hearing what we have to say. The state has been very good at distributing community development funds, and to the extent that can continue, as the budget allows, I

would encourage that funding to continue, maybe with a special carve-out for rural communities.

**SEAMON:** AAEDC doesn't lobby on a particular piece of legislation or business interest. When we are called upon to provide guidance on legislation, we can provide data and other information to help county leaders and legislators understand the impact of legislation on particular sectors and business constituencies.

**LIERMAN:** As a two-term state delegate, I have so much respect for the Maryland General Assembly and the important work that my colleagues engage in and the work that they do in their communities and in Annapolis. I'm thrilled and excited to be able to work with them to ensure that the policies we're passing are evidence-based and will grow our economy in a way that's equitable and benefiting all of our communities.

.....

**Please finish this sentence: "2023 will be the year of..."**

.....

**SIMON:** ...innovation and creativity within the business community.

**KLEINSCHMIDT:** ...the next normal.

**LEAGUE:** ...cautious optimism.

**DEKARSKE:** ...coming together to work together. We have an amazing group of individuals from government to private sector to nonprofits serving our area, and the more we come together to work together, the more we can do.

**SEAMON:** ...cautious optimism. Our county's business community will still be impacted by larger, global issues, such as inflation and supply chain and public health challenges. But as AAEDC works to increase a more diverse community of small businesses and as we continue to see low unemployment and the expansion of our warehouse and data center industries, we are bullish that 2023 will be a year of slow but steady growth.

**LIERMAN:** ...bold ideas.



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*Liff, Walsh & Simmons is a full-service business law firm serving the legal needs of entrepreneurs, privately held middle-market companies, their owners and operators, and individuals throughout their business and family life cycle.*



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# LEADING BUSINESS & FINANCIAL PROFESSIONALS

In the following pages you will find the area's leading business and financial professionals who can assist you in everything from stock market investing to managing your 401(k) plan. In today's complex financial world, this helpful resource can serve as an invaluable guide to helping you find the right assistance that you need.





Shawn J. Walker, CFP®, Jay Sprinkel, CRPC®, Ryan Ansted, CRPC®, CRPC®, Gregory Ostrowski, CFP®, CRPC®, BFA™, Ian Arrowsmith, CMFC®, CRPC®

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Advisory services offered through Scarborough Capital Management, a registered investment advisor. Investing in securities involves certain risks which may include an entire loss of principal invested. Investors should carefully consider all risks involved before investing.



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# Prostatis Financial Advisors Group

Our approach at Prostatis Financial Advisors Group is simple: We provide accountable retirement, tax and estate planning, which we pair with clear and constant personal contact with each of our clients. Our team believes in diversification, along with developing sensible, conservative long-term asset allocation strategies.

We work side-by-side with clients to build complete financial plans, giving them peace of mind as they transition toward retirement.

If you're experiencing a financial transition, you need to move forward with confidence and a team that shares your values and understands your goals. Our goal at Prostatis Financial Advisors Group is to help our clients implement an investment strategy that allows them to maintain their lifestyle throughout retirement, providing an income they will never outlive.

Whether you are thinking about retiring or already in retirement, you need a sound plan to ensure the safety of your investments.



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**Q:** What exactly is a Retirement Distribution Specialist?

**A:** Most people spend 25 years of the working life accumulating assets in their IRAs, 401(k)'s, 403(b)'s, 457's, ROTHs and Brokerage Accounts. This represents a distinct period in your financial life when you're trying to accumulate wealth. As you're getting in or near

retirement, the accumulation phase becomes less important and you tend to focus more on preserving what you've worked so hard to accumulate and developing a strategy for the most efficient distribution for the next 25 years of your life. This requires careful planning and unique knowledge to not fall victim to the multiple dangers of the distribution phase such as longevity, inflation, taxes, market volatility, health risks and sequence of returns. This is what a Distribution Specialist does. Contact us today to take a closer look at your current or upcoming distributions, to see if you are on the right track! [BrionHarris@PremierPlanningGroup.com](mailto:BrionHarris@PremierPlanningGroup.com) or 443-837-2529.

**Brion Harris**  
Premier Planning Group



**Q:** What do you think makes your firm unique?

**A:** I believe our most unique offering is personalized 401(k) account management for individuals. This service helps clients manage what for most is their largest retirement asset—and we do so for a low monthly subscription fee—think

Netflix for your employer retirement plan. We want to help investors fully utilize the tools they are given at their workplace, in order to help them efficiently plan for their retirement. We strive to make financial planning very approachable in an industry that can sometimes feel like quite the opposite.

**Gregory Ostrowski, CFP®, CRPC®, BFA™**  
Managing Partner  
Scarborough Capital Management



**Q:** How do I make my money work for me?

**A:** While continued saving in a traditional savings account is needed for your short term goals and emergency spending; a longer, more disciplined approach can help you to truly build wealth. Investing on a consistent basis gives your money the chance to grow at rates not seen in savings accounts in recent history.

The S&P 500 index dates back to the 1920's and has returned a historic annualized average return of 10.5% since its inception in 1957 through 2021. That time period has seen good markets, it has seen bad markets and it has seen ugly markets. However if you invested on a consistent basis, you have the potential for your money to grow faster than if it were in a savings account because of higher rates of return and compounding of your assets.

While I am not telling you to match your investments with the index, choosing the investments according to your goals and risk tolerance is key. Wealth building truly takes time, discipline and not trying to time the market. Once you have all that wealth built, then you can truly live off of it.

Indices mentioned are unmanaged and cannot be invested into directly.

**Elizabeth Bennett, CFP®, MBA**  
Chesapeake Financial Planning & Tax Services, LLC



**Q:** I am buying or selling a business. When do I need to engage an attorney?

**A:** As early as possible! You should certainly do so prior to agreeing to any terms, even if those terms are agreed upon informally in a term sheet or letter of intent. People are often too casual with the initial stages of negotiation and do not fully contemplate all of the terms, or the full scope of the proposed agreement. In those instances,

things may become unnecessarily contentious during the final negotiations, resulting in an adverse buyer/seller relationship and excess attorneys' fees. In my experience, initial contract negotiations often overlook crucial elements to the transaction including the aggregate tax effects of the structure, bulk sales considerations for asset purchases, or the specifics of how and when money will change hands after closing. Many business transactions have working capital true-ups, indemnifications, clawbacks, earnouts, and other items that can dramatically change the amounts paid or received by each party.

A business can be an enormous asset. Make sure you protect your investment as you consider buying a business, or selling yours.

**James 'Jay' Walsh, Esq.**  
Managing Partner  
Liff, Walsh & Simmons



**Q:** Should I consider a Power of Attorney?

**A:** Ensuring that your assets are properly managed and preserved in the event that you are no longer able to do so yourself can be a major concern. A power of attorney is a legal instrument that delegates an individual's legal

authority to a trusted person to make decisions on his or her behalf. Whether it be in the short term while an individual is out of the country or for an extended period due to physical or mental incapacity, powers of attorney can be an incredible tool to help individuals manage their property and ensure their well-being.

**Jonathan McGowan, Esq.**  
Partner  
Liff, Walsh & Simmons



**Q:** Is the way retirees should invest to protect their portfolios changing?

**A:** Yes. Things are always evolving. Music has gone from vinyl to cassette to CDs to MP3 players to Digital Streaming. The telephone has gone from rotary to push-button to cordless to cell phone to smartphone. Investing has evolved similarly as well. The problem is many retirees portfolios look like

the vinyl or the rotary phone. Being diversified\* today means you need to be diversified by the company, by product, by tax benefit, by asset class and with real assets vs. paper assets. This strategy is called Advance and Protect. Contact us today to look at additional options to diversify your portfolio! [BrionHarris@PremierPlanningGroup.com](mailto:BrionHarris@PremierPlanningGroup.com) or 443-837-2529.

\*A diversified portfolio does not assure a profit or protect against loss in a declining market.

**Brion Harris**  
Premier Planning Group

# Preventing Summer Learning Loss

Summer learning loss or "summer slide" occurs when students return to school in the fall with a decline in academic skills over summer break.

By June, your child (and maybe you too) might need a break from school. However, many parents worry about their child not retaining the knowledge and skills they learned during the school year, experiencing what is called the "summer slide." These worries are not unfounded.

Studies show that children who don't exercise their brains during summer break can lose valuable, hard-won knowledge and learning skills. According to research:

- Students lose an average of 2 ½ months of math skills and 2 months of reading skills over the summer
- The average student loses 17-34% of the prior year's learnings over the summer and students who experience this loss one year are those most likely to experience it again in subsequent summers.
- For students who already struggle in school, summer learning loss presents a larger threat to overall achievement.

**SUMMER SLIDE**

## What can parents do?



Concerned parents should find local summer learning programs that their child will enjoy. Students who participate in summer learning programs enter the following school year with increased confidence. They retain what they know and have a great start in the fall. And, the effects of summer learning programs can endure for at least two years after participation.

Right now summer feels far away but summer camp registrations are in full swing! Summer learning programs – like Camp Summit – that focus on both academics and fun can help prevent summer learning loss.

Camp Summit offers three hours of morning academics followed by afternoon fun and recreation. Camp Summit students are grouped into small classes based on skill level in each subject - reading, writing, and math. Students truly enjoy their time at Camp Summit and many return year after year.

Parents report that their students are better prepared for school in the fall and many even learn new skills over the summer.



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Make the most of your child's summer, avoid summer learning loss while having fun. The Summit School offers three summer learning programs:

**Camp Summit for grades 1-8**  
July 5 - 28 | Monday - Friday  
8:30 am - 3:00 pm

**Executive Functions Camp  
for grades 6 - 9**  
July 17 - 28 | Monday - Friday  
9:00 am - 12:00 pm

**EmPOWER™ Writing Camp  
for grades 6 - 9**  
July 17 - 28 | Monday - Friday  
12:30 pm - 3:30 pm

Register now for Summer at Summit to prepare your child for back to school success. Visit [www.thesummitschool.org](http://www.thesummitschool.org) for more information and attend a virtual Camp Chat on February 15th at 6:30 pm.

A History of  
**DARKNESS...  
AND LIGHT**

TALES AND EXPLORATION  
OF MARYLAND'S  
UNDERGROUND RAILROAD

*By Janice F. Booth*

*"Freedom is the open  
window through which pours  
the sunlight of the human  
spirit and human dignity."*

*— Herbert Hoover,  
31st President of the United States*



## Samuel Green

Wood etching of Samuel Green from William Still's 1872 book *The Underground Railroad*.

**COURAGE:** Changing the world for the better begins with each small act of courage. Samuel Green had that courage. He was born into slavery in 1802 on Maryland's Eastern Shore. Green learned to read and write and trained as a blacksmith. In his early thirties, he bought his freedom and freedom for his wife, Kitty, from Dr. James Muse, acknowledged in Maryland as owner of human beings. Muse refused to permit Green to purchase the freedom of their two children. Both son and daughter remained enslaved, ensuring that Samuel and Kitty would continue to work for Dr. Muse's profit.

Samuel Green turned his grief and frustration to action. He became a minister in the African Methodist Episcopal Church, building a congregation of blacks both free and enslaved. He and Kitty also began assisting those seeking freedom, including Harriet Tubman. Under Green's guidance, the little clapboard church became an early station along what became known as the Underground Railroad (UGRR). Via this road to freedom, Green's son escaped to Canada in his early twenties. In retribution, Dr. Muse sold their daughter, Susan, and her two children into the Deep South; they were never heard from again.

Because Muse and others suspected the Green Family was involved with escaping slaves, Rev. Green was threatened and persecuted. On unsubstantiated evidence, Rev. Green was imprisoned for 10 years for having in his possession a copy of Harriet Beecher Stowe's *Uncle Tom's Cabin*, which was illegal for any black person, enslaved or free. But Samuel and Kitty Green's legacy prevailed. Today, Faith Community United Methodist Church in East New Market, Maryland, continues as a viable congregation, as established by Rev. Green and is an honored site in the *National Underground Railroad Network*.

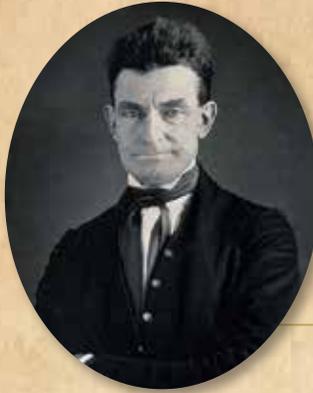
Samuel Green's church is one of 90 sites recognized and honored as part of Maryland's Underground Railroad. *The National Underground Railroad Network to Freedom* was established in 1998, as a coalition of national, state, and local organizations working to recover, preserve, and honor the history of slavery and freedom seekers throughout the United States.

There are more than 900 sites nationwide recognized and honored as associated with the UGRR. No other state has as many sites as Maryland.

*The Network to Freedom Underground Railroad Guide describes the courageous, secret escape network this way:*

The Underground Railroad was a system of support for freedom seekers that got its start in the 1700s, providing resources for the enslaved to reach freedom. It was a system of secrets and whispers. It was hidden spaces carved out by free and enslaved African Americans and by sympathetic whites... There were people who acted as guides (The most famous was Harriet Tubman), people who arranged for safe houses, people who hid freedom seekers on their property, and those who transported them in wagons or ships or paid for their travel...Vigilance committees in northern cities coordinated the elaborate communication and relief networks that served fleeing slaves.

**INTEGRITY:** Maryland was the birthplace (and/or the home) of five of the most famous figures in the Underground Railroad, helping freedom seekers or self-liberators reach states that welcomed them. ➔

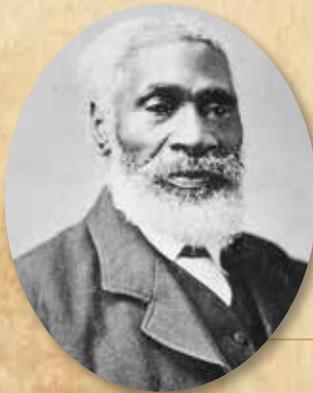
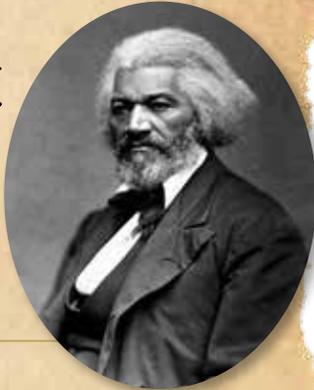


## John Brown

white abolitionist, devised a plan to overthrow slavery by arming freedom seekers at Harpers Ferry

## Frederick Douglass

(b. Frederick Bailey) abolitionist, orator, diplomat, author



## Josiah Henson

minister, author, abolitionist. Harriet Beecher Stowe's *Uncle Tom's Cabin* was based on Henson's memoir.

## William Still

businessman/doctor, abolitionist, conductor on the UGRR, writer



## Harriet Tubman

abolitionist, an original conductor on the UGRR, the "Moses of Her People"

**DETERMINATION:** Maryland's population of enslaved people grew rapidly. The first 13 kidnapped and enslaved Africans grew to 25,000 blacks by 1700, and 130,000 by 1750. According to statistics from the Maryland Department of Commerce, Office of Tourism, "There were more successful self-liberators from Maryland than any other state." In addition to the incredible courage, determination, and skill of these conductors and freedom seekers, Maryland's terrain offered advantages to the establishment of this road to freedom. As a border state on the Mason-Dixon Line, self-liberators need not travel far to find safe havens in Pennsylvania, New York, and New Jersey. The journeys could be made along woodland trails, via creeks, rivers, and the Chesapeake Bay. Additionally, Maryland's labor requirements provided opportunities for enslaved people to learn trades and to read and write. In 1860, prior to the Civil War, 49 percent of blacks in Maryland were free. Ships, wagons, and railroads traversed the state. Free men and women of color often moved independently from town to town, "hired out" by the slave owners.

Men and women of conscience, both black and white, struggled to end slavery and lessen the suffering of the men, women, and children held in this barbarous servitude. In a small, tidy house behind a white picket fence, Quakers Hannah and Jacob Leverton sheltered escaping freedom seekers. The Levertons provided food, fresh clothing, and safe rest. One slave owner seeking the "return of his property" sued Leverton. Forced to pay a huge fine, Jacob's health failed, and he died; his widow, Hannah, and her children maintained their home as part of the UGRR. The Leverton cottage in Preston, Maryland, is privately owned today, but is honored as one of the historic sites of the UGRR.



A copy of Harriet Beecher Stowe's novel *Uncle Tom's Cabin*, circa 1800s. When the book was published in 1852, it was illegal for any black person, enslaved or free, to possess. Courtesy Boston Public Library.



Located in Preston, Maryland, the Leverton family home was a “main stopping place,” along the Underground Railroad. Quakers Jacob and Hannah Leverton aided escapees moving under cover to freedom in the North. It is a designated site of the National Underground Railroad Network to Freedom Program. Image courtesy Caroline County Office of Tourism.

Recognizing that the cruelty of slavery and the injustice suffered by so many must be acknowledged, there have been funded initiatives to preserve places where slavery has cast its dark shadow and where freedom seekers have journeyed to freedom. In 2019, September was designated as the annual International Underground Railroad Month. In Maryland, private and public agencies, and organizations, including *Preservation Maryland*, *Maryland's Office of Tourism Development*, *Maryland's Commission of African American History and Culture*, and the *National Underground Railroad Network to Freedom* regularly provide research grants and fellowships.

The *400 Years of African American History Commission* oversees many projects. Recently, it collaborated with Adkins Arboretum in Ridgely, Maryland, to develop a program entitled “Rooted Wisdom: Nature’s Role in the Underground Railroad.” The program includes a series of five short videos, narrated by renowned author and historian,

Anthony Cohen. In the videos, Cohen shows and explains the experience of being a freedom seeker traveling along the Underground Railroad.

Another of the UGGR projects includes the designation of Annapolis as one of Maryland’s five “Sites of Memory,” a “slave port” or place of arrival for captured, kidnapped, and enslaved Africans who had survived the “Middle Passage,” that unbearably brutal sea voyage by which 12 million men, women, and children were brought to America to become human property.

**HEALING:** From ports like Annapolis and St. Mary’s City, Africans were sold into slavery and transported to plantations, farms, and towns throughout Maryland and beyond. One such destination was a tobacco farm in southern Maryland, the Sotterley Plantation, which is now one of the designated sites on the Underground Railroad. For 300 years, enslaved men, women, and children planted, tended, and harvest-

ed tobacco there. In the 1950s, the main house and what remained of the plantation were designated a museum, and visitors toured the home and grounds.

In the 1960s, Agnes Cane Callum discovered that her ancestors had been enslaved on Sotterley Plantation. She brought family and friends to tour the property, and found the decaying slave quarters that still stood on the plantation. Eventually, Agnes Callum met John Briscoe, a descendent of the original family owners of Sotterley. Together, Callum and Briscoe worked together to have Sotterley plantation designated a National Historic Landmark. Since then, the slave cabin has been restored, and a registry established to collect the names of all the men and women, enslaved and free, who spent their lives working the land of Sotterley.

**TEAMWORK** was the key to the success of the Underground Railroad in the 19th century. In addition to the conductors who led individual and groups of “self-liberators” to safe havens in the north, there was also an *Under-Underground Railroad* composed of people, black and white, who passed information and messages between and among the enslaved people and their friends and relatives in Free states and Canada. Vigilance Committees also arose, locally organized, to support conductors and those escaping enslavement. Both the “Under-Underground” and the Vigilance Committees provided food, shelter, and even transportation as well as conveying important messages.



Renowned historian Anthony Cohen explains the experience of being a freedom seeker traveling along the Underground Railroad in a video series produced for “Rooted Wisdom: Nature’s Role in the Underground Railroad” project. Image screenshot from “The Importance of Language in Understanding the History of the Underground Railroad.”

**DEEP ROOTS:** It is, perhaps, the saga of the Still family that best encapsulates the struggles and triumphs transported by the Underground Railroad in Maryland and beyond. Levin and Charity Still were enslaved in adjacent plantations on the Eastern Shore. Levin purchased his freedom and moved to New Jersey. Charity’s owner would not “sell” or free her, so she attempted escape and was captured along with her two sons. Desperate, she fled again, this time leaving behind her two sons, who were also enslaved. Via the Underground Railroad she reached her husband in New Jersey, however, she was wracked with grief for her two lost sons. The Stills had 14 more children.

Their son James Still became a successful doctor of herbal medicine and a key conductor in the Underground Railroad, where he eventually met his long-lost brother, Peter. Peter Still had been enslaved for 40 years before escaping on the UGGR and eventually reuniting with his family. Charity and Levin Still’s first son, however, died in slavery.

*To discover these harrowing stories for yourself and your family, plan your own exploration of Maryland’s historic Underground Railroad and paths to freedom. Begin your journey by learning more at the following online resources:*



EXPLORE MARYLAND’S  
UNDERGROUND RAILROAD

ULTIMATE GUIDE TO  
UNDERGROUND RAILROAD  
SITES IN MARYLAND



ROOTED WISDOM:  
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VISIT [NAVYSports.com](http://NAVYSports.com) AND CLICK ON THE "CAMPS" TAB.



WHAT'S UP? MEDIA'S 2023

# SUMMER CAMPS

YOU SHOULD KNOW

Our staff at What's Up? Media works hard months ahead of time to get quality magazines out each month for our readers. Parents plan ahead similarly, for their kids. For this reason, each February we put together our summer camp guide. This guide has plenty of options for both educational and athletic camps in our area. Check them out to help plan your summer!

### Annapolis Area Christian School Summer Programs;

Location: 109 Burns Crossing Road, Severn; Contact: 410-519-5300 x3150; summer@aacsonline.org, aacsonline.org/summer; Ages: 3.5–18 years; Dates/Times: June 20th–August 4<sup>th</sup>; 9 a.m. to 4 p.m.; Cost: \$335–370 for full day, full week programs (see website for partial week or half day pricing); A full summer of fun and learning with 6 weeks of Eagles Explorations day camp, or choose from a variety of full or half day Specialty Camps: Sports/Academic/STEM/Creative & Fine Arts. Registration opens Jan. 23, Early Bird discount applied through end of March! Lunch included; extended care available.

### Annapolis Sailing School;

Location: 7001 Bembe Beach Rd at Annapolis Sailing School; Contact: annapolis-

sailing.com/youth-sailing/ or 410-267-7205; Dates/Times: Weeklong sessions Starting June 19; Ages: 5-15; Cost: \$350–645; Kidship teaches kids to sail through fun practical experience over week-long sessions. Beginners have instructors in the boats with them while they build their confidence and skills giving them the freedom to really enjoy themselves and make friends. With a variety of boats at the school campers will be able to get new experiences as they grow. The relationship with Annapolis Sailing School further provides ways for parents to get out on the water with their newly minted sailors whether they are sailors themselves.

### Archbishop Spalding Summer Camps;

Location: Archbishop Spalding High School, 8080 New Cut Road Severn; Contact: communications@

spaldinghs.org; archbishopspalding.org/campus-life/summer-camps; Ages: Will vary depending on the camp; Dates/Times: Will vary depending on the camp; Cost: Will vary depending on the camp; Archbishop Spalding High School offers a variety of summer camps from June through August. Our summer camps' focus areas are academics and athletics and will vary in dates/times, pricing, and age range. We offer academic camps in SAT/ACT Prep, Robotics/Engineering, and Skills for Success Class, which helps prepare students for what they will face in high school and beyond. We have 30 athletic teams at Spalding and will offer summer camps in most programs.

### Ballet Theatre of Maryland;

Location: Ballet Theatre of Maryland, 1981 Moreland Parkway, Building 4A Bay 4, Annapolis; Contact: Emily Carey, btmschool@balletmaryland.org; Dates/Times: 3/5 weeks: June 26 through July 29, 9 a.m. to 4 p.m., may be attended in 3-week increments; 1 week: July 31 through August 4, 9 a.m. to 4 p.m.; Ages: 12-plus

(3–5 weeks), 8–11 (1 week); Cost: \$2,650 for 5 weeks of \$2,000 for 3 weeks, \$425 for one week; At Ballet Theatre of Maryland's Summer Intensive, dance students will be immersed in dance with classes in a range of styles to further their technique and artistry including ballet, pointe (if applicable), variations, modern, contemporary/improvisation, jazz, acting, character, Pilates, and more! At the end of each session, dancers will have the opportunity to perform in our end of summer performance. Audition and other general information can be found at balletmaryland.org/summer-intensive. Day camps will be offered at our Grasonville location.

### BCA Elite Lacrosse Camps (Boys);

Location: Moose Athletic Center; Contact: Collin Meerholz, colin@bcaelite.com; bcaelite.com/summer-camp; Instagram @bcaelitelax; Dates/Times: July 11 through 14, 9 a.m. to 2 p.m.; Ages: High School Graduating Classes 2033–2028 (2nd through 7th grades); Cost: \$395, \$375 Early Bird before March 15; Daily small group



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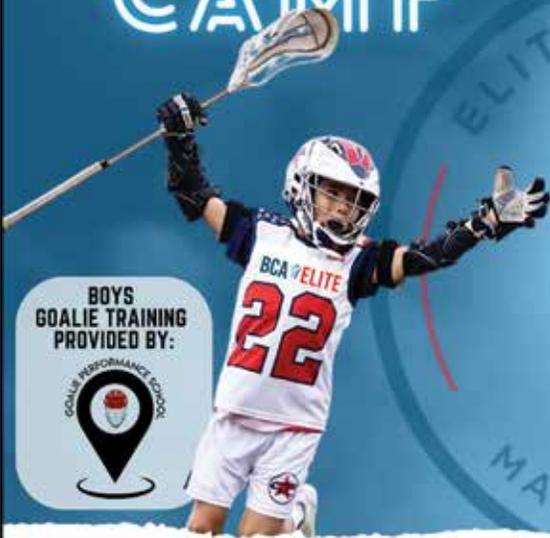
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skill sessions and competitive sixes play with position-specific instruction (incl. goalie and face-off). BCA Elite camp is a player development camp with tournament-style competitive play each day capped off with the camp championships on the final day. Campers will be coached by top local coaches and current college players, and guest speakers will join us daily to discuss relevant topics for today's male athlete. Campers will receive a BCA reversible jersey, swag giveaways, and more.

**BCA Elite Lacrosse Camps (Girls);** Location: Allen Pond Park; Contact: Collin Meerholz, colin@bcaelite.com; bcaelite.com/summer-camp; Instagram @bcaelitelax; Dates/Times: June 27 through 30, 9 a.m. to 2 p.m.; Ages: High School Graduating Classes 2032 through 2027 (3rd through 8th grades); Cost: \$395, \$375 Early Bird before March 15; Daily small group skill sessions plus competitive sixes play with position-specific instruction (incl. goalie and draw play). BCA Elite camp is a player development camp with tournament-style competitive play each day capped off with the camp championships on the final day. Campers will be coached by top local coaches and current college players, and guest speakers will join us daily to discuss relevant topics for today's female athlete. Campers will receive a BCA reversible jersey, swag giveaways, and more.

**City of Annapolis Recreation and Parks Summer Camps;** Location: Various Locations, primarily "Pip" Moyer Recreation Center;

Contact: LaKeisha Simmons, lmsimmons@annapolis.gov, 410-263-7958; aacounty.org/recparks; Dates/Times: June 20 through August 25; Ages: 4-17; Cost: Varies by camp; Anne Arundel Recreation and Parks is the destination for camps and programs for all ages. There are many day camp opportunities including: Summer Day Camps, Summer Fun Centers, Art Camps, Science and Engineering Camps, Theatre Performance and Dance Camps, Sports Camps, Summer Aquatics Camps, Nature Exploration Camps, Teens on the Go, and Adaptive Day Camps for all abilities.

**Indian Creek School Summer Program;** Location: Indian Creek School, 1130 Anne Chambers Way, Crownsville; Contact: Phae Mills (Summer Program Director), indiancreekschool.org/summer; Ages: 3-16; Dates/Times: June 20-July 28, camp hours are 9 a.m. to 3 p.m. with before and after camp care available; Cost: varies, based on camp; Indian Creek's Summer Program offers immersive adventures and memorable experiences. Offerings include sports, performing arts, and traditional day camps, academic courses, and more. The program takes place on our beautiful 114-acre wooded campus just minutes north of Annapolis, where campers have access to Indian Creek's wooded trails, performing arts spaces, classrooms, labs, and the Eagles Athletics Complex, including turf fields, the dome, courts, gym, and fitness center. Daily lunches with delicious and healthy options are included in camp tuition.

**Johns Hopkins Peabody Institute Camps;** Location: Downtown Baltimore Campus, 21 East Mount Vernon Place; Contact: Peabody Preparatory, 667-208-6640; peabodyprep@jhu.edu or peabody.jhu.edu/preparatory; Dates/Times: See Website for dates and times; Ages: All ages, see calendar for specific camps and classes; Cost: Varies; A wide variety of specialty programs, group classes, and private lessons offer opportunities for students of all ages to continue, or begin, your music and dance training through the summer.

**Sports, Arts, and Theatre Camps at Maryvale Preparatory School;** Location: Maryvale Preparatory School; Contact: maryvale.com; Ages: Rising 4th-12th grades; Dates/Times: June 5-July 14; Cost: Varies; Maryvale is excited to offer a number of summer camps for sports (lacrosse, volleyball, track & field, basketball, middle soccer, and soccer high school prep), arts, and theatre. For more information about dates, pricing, and availability go to maryvale.com/summer-camp.

**Musical Theatre Summer Camp;** Location: The Key School, 534 Hillsmere Drive, Annapolis (7/24-8/4); Mercy High School, 1300 E Northern Pkwy, Baltimore (7/10-21); Contact: Lauren Engler, 443-422-2605; Ages: 6-15; Dates/Times: July 24 to August 4, 9 a.m.-4:30 p.m.; July 10-21, 9 a.m.-4:30 p.m.; Cost: \$495; An inclusive experience of all aspects of this great American art form, activities include singing, dancing, acting, costumes, and stagecraft, taught by a staff of musical theater professionals. Campers are organized



into small groups by age and guided by experienced counselors, giving every child constant attention, personal assistance, and advice. The emphasis is on having fun, making friends, and working together toward presenting their final public performance.

**Naptown Sings;** Location: Naptown Sings and Plays! 141 Gibraltar Ave, Annapolis; Contact: info@naptownsings.com; Dates/Times: June 19 to August 25 (students may sign up for one or multiple weeks). Camp Time: 10 a.m. to 3 p.m. Before Care: 7:30-10 a.m., After Care: 3-5:30 p.m.; Ages: 3-11; Cost: \$330, Before Care: \$60 per week After Care: \$60 per week; Our Summer Music Camps are jam-packed with music, more music, and fun! Students of all levels and abilities, will have the opportunity to learn to sing in our pop glee clubs, drum their hearts out in world drumming class, play various instruments, and participate in fun musical activities!

**2023 Navy Athletic Summer Camps;** Location: U.S. Naval Academy, Annapolis; Contact: 410-293-5845; navysports.com. (click on "Camps" tab); Dates/Times: June-August; Ages: Varies by camp and program; Cost: Varies by camp and program; Please visit website for information.

**Radcliffe Creek Summer Tutoring Program;** Location: Radcliffe Creek School, Chestertown; Contact: info@radcliffecreekschool.org; Dates/Times: Contact the school for details; Ages: Grades 1-8; Cost: Hourly rate available based on tutor and pupil schedules; Radcliffe Creek's Summer Tutoring Program offers individualized and small group instruction tailored to the needs of the student, providing engaging, multi-sensory instruction that accelerates student strengths, and helps remediate weaknesses. Parents/guardians can identify a specific area (reading, math, writing, study skills, or all) for our specialized tutors to focus on, and they will take it from there. Guardians may request the best dates and times for their family's schedule, and our clearinghouse will help to find a good match amongst our talented team.

**St. Margaret's Day School;** Location: St. Margaret's Day School, Annapolis; Contact: Taylor Pazienza, stmargarets1605@outlook.com; Dates/Times: Please check website, stmargaretsday-school.org/summer-camps.html for additional information. Camps run from 9 a.m.-3 p.m., Mon.-Fri. the weeks of June 19, July 10, July 17, July 24, July 31, and August 7.; Ages: 3-10; Cost: See website for additional information. \$75-275 depending on sessions/week/age; Please join us at SMDS for a summer of fun! We have created six different themes for this summer, one for each week! Before and aftercare is available, extending the day if needed from 7:30 a.m. to 5:30 p.m. St. Margaret's provides a loving and safe

environment for children to explore and have fun together, with ample outside time.

**St. Vincent Pallotti High School;** Location: St. Vincent Pallotti High School, Laurel; Contact: Aneisha Felton, afelton@pallottihs.org; Dates/Times: July 10 through August 4, Monday through Friday, 9 a.m. to 3 p.m. with 3-5 p.m. aftercare option; Ages: Various Ages; Cost: Day camps are \$200 a week, aftercare option (\$25 per week) and optional lunch (\$30 per week), Evening camps are \$100 a week; With four weeks of camps for various ages, skill levels, and sport/subject, we have something for everyone. Day Camps include Boys Basketball, Cheer, Girls Volleyball, Boys and Girls Soccer, SAT Prep, English, Baseball, and more! Evening camps include Boys & Girls Lacrosse, Girls Basketball, Cheer and Girls Volleyball.

**Summer at KEY;** Location: 534 Hillsmere Drive, Annapolis; Contact: Jane Flanagan, jflanagan@keyschool.org; Dates/Times: Week long camps beginning on June 20 and running through August 4. Full-day camps are 9 a.m. to 3:30 p.m., morning camps are 9 a.m. to noon, and afternoon camps are 12:30 to 3:30 p.m.; Ages: 3.5 years and up; Cost: Varies by program; Summer at KEY has many fun and enriching camp programs. There is something for everyone from past favorites such as Circus Camp Stars, Canoeing and Crabbing, Tennis, Emergency Vet, Bulls & Bears, Fashion & Machine Sewing, Nerf & Dodgeball, and our Traditional Camp to new programs including Soapbox Derby, My First Piggy Bank, Drone Racing Grand

Prix, and SuperHero Training Camp, to name just a few. Visit our keyschool.org for more information or contact summer@keyschool.org.

**Summer at Saint Andrew's;** Location: 4B Wallace Manor Road, Edgewater; Contact: 410-216-2660; summer.standrewsum.org; Dates/Times: June 20 through August 11, 8:30 a.m.-3:30 p.m. or 8:30 a.m. to 12:30 for half-day; Ages: 3-14 years; Cost: Varies by program; Continue the joy of learning, playing, and discovering this summer at Saint Andrew's. Our summer programs offer campers of all ages opportunities to explore and grow in a fun and exciting environment. From time traveling on prehistoric adventures to venturing to space and beyond, your camper is in for an unforgettable summer of fun!

**Summer at Severn School;** Location: Severn School Teel and Chesapeake Campus (Severna Park and Arnold); Contact: severnschool.com; Dates/Times: Varies; Ages: Preschool through 12th grade; Cost: Varies; Whatever your passions, we've got a summer camp that's just right for you. For campers entering preschool-5th grade, Chesapeake Camps are a magical mixture of creativity and fun. For campers entering 5th-12th grade, Teel Camps are where you'll find your summer spark. Ages for sports camps vary, check out the lineup to find your spot on the team.

**Summer at Summit School;** Location: The Summit School, 664 E Central Avenue, Edgewater; Contact: camp@thesummitschool.org; Dates/Times: Camp Summit July

5-28; Specialty Camps July 17-28; Ages: Camp Summit Grades 1-8; Specialty Camps Grades 6-9; Cost: Varies by program; Summer at Summit offers academic enrichment programming to mitigate summer learning loss. Camp Summit features morning classes in reading, writing, and math followed by afternoon recreation. Specialty Camps include EmPOWER™ for building strong expository writing skills and Executive Functions to help students learn to plan and organize.

**Whoof on the Wharf;** Location: Whoof on the Wharf, Pier 7 Marina, Edgewater; Contact: Bonnie McLeod, whoof@whoofonthewharf.com; Ages: 8-14; Dates/Times: Five separate weeks of day camp (starting 6/26, 7/10, 7/17, 7/31 and 8/7), 9 a.m.-4 p.m. (before and aftercare available); Cost: \$400-445 (not counting cost of before and/or after care); Pier 7 is a gated marina with multiple beaches at the intersection of the South River and Warehouse Creek. We have a clubhouse in the marina building right on the water. This camp will involve a combination of activities from kayaking, paddle boarding, swimming, fishing, arts and crafts, basic dog obedience skills, and learning about our local environment on the Chesapeake Bay.



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# Life Saver

DR. JOHN MARTIN SPEARHEADS THE DARE TO C.A.R.E. CAMPAIGN TO SAVE MARYLANDERS' LIVES

Story by **James Houck**

Photography by **Stephen Buchanan**

John D. Martin, MD, FACS, could be considered a renaissance man within the medical community. Martin has amassed an impressive resume over nearly four decades that leans heavily on his entrepreneurial spirit, sharp intellect, medical acumen, and persuasive charm. He was corpsman and surgeon in the U.S. Air Force. Thirty years ago, he founded a medical software company (and wrote the code for software still in use!). Today, he co-develops life-saving medical imaging devices with a global tech company. He teaches. He also talks—speaking at international conferences and delivering presentations for TEDMed.

Closer to home—which is just outside Annapolis for Martin and wife Kelly Brown, president of SPCA of Anne Arundel County—the clinical setting is where most of his work is done. Martin is a vascular surgeon within the University of Maryland Medical System and serves as Clinical Assistant Professor with the University of Maryland School of Medicine.

Martin is also the President and Founder of Heart Health Foundation/ Dare to C.A.R.E. The community program saves lives by offering free cardiovascular disease screenings to detect carotid artery disease, abdominal aortic aneurysms, renal artery stenosis, or extremity artery disease.

With February being American Heart Month, the foundation and program are especially driven to reach the community. The program will bring the important message to the public that complications of cardiovascular disease can be prevented. In our interview with Martin, he explains what makes this program especially vital to the health of our community.

**John, please explain your inspiration for and the genesis of the Dare to C.A.R.E. campaign, and what it is overall.**

Twenty-two years ago, I was called into the emergency room to see a patient with a ruptured aneurysm. Unfortunately, he passed before we could do anything. Before leaving the ER, I was asked to see a patient with a devastating stroke from carotid disease—a dreaded complication that could have been prevented if found earlier. And before I made it out the door, a patient came in cardiac arrest. Two lives ended and one changed forever. The frustration was overwhelming. I committed to do something about it and the Dare to C.A.R.E. program was born. The next day, we began this journey of free cardiovascular screenings and education for those at risk with the goal of finding disease before it found us.

**How has the campaign grown over the years and helped the community?**

We began with quarterly evening programs and held to three core principles: it would be free, include education, and all results go back to the primary care doctor. Our early success led to creating a nonprofit foundation and continuous daily screening. From there we grew and now nearly 70,000 have attended the program locally

alone. With partners, we grew nationally and internationally. In 2013, we knocked cardiovascular disease off the top of leading causes of death in our county, but it has climbed back to the top and our goal is knock it back down permanently across the entire state.

**Ramping up for this year's campaign, what's in the works and how can our readers become involved?**

One of the unexpected consequences of COVID has been a lack of attention to cardiovascular disease and multiple factors led to a tremendous spike in mortality. We need to refocus everyone as this is far and away our greatest health risk. Political, business, spiritual, and community leaders are joining forces with us to ensure our biggest campaign yet. A statewide screening day, sermons in churches, lectures in schools, benefit concerts, and an important evening program addressing disparities in heart disease care and outcomes in communities of color are just a few of the events planned.

**What are some of the partnerships with public, private, and nonprofit organizations that make this campaign successful?**

Any campaign this ambitious requires the participation of a wide variety of partners. The great thing is everyone has a stake in this success. We have enjoyed support from large public companies like Boston Scientific; health systems like University of Maryland; political leaders like Senator Elfreth and Mayor Buckley; business entities like Chesapeake Imaging and Westfield Mall; and symbiotic nonprofits like the SPCA. There are many more joining daily as we rally together, lead by example, and engage each other to address our greatest health challenge. I truly believe we can knock cardiovascular disease off the top as the leading cause of death in this state and pave the way for a healthier tomorrow for all.

Learn more about Dare to C.A.R.E. health screening and events at [hearthealthmaryland.com](http://hearthealthmaryland.com).



# Chiseled Into History Books

*By Ellen Moyer*

Maryland's quarries provided the literal building blocks of our growing nation

**F**rom 1797 to 1861, Baltimore, Maryland, was a fast-growing port city and the largest city in the American south. Its mill industry dominated the flour trade. In the wake of the War of 1812, it was called the “Rome of the U.S.” and a leading cultural commercial center. The city was rich with printers, publishers, and booksellers. The Delphian literary club was founded and published 48 books on history and travel, nine books of poetry, one play, and 19 speeches. So vibrant was Baltimore on the Patapsco, that it became natural for this city to create several firsts that impacted the new nation. It is, however, amazing how many of Maryland's contributions are overlooked.

The story of the Washington Monument is a case in point. Think of the monument, and your mind may go to the 555-foot obelisk on the National Mall in Washington, D.C., which was completed in 1895. The first Washington Monument, however, was erected in Balti-

more as the leading symbol of pride and gratitude toward our founding father. Construction began in 1815 and was completed by 1829. It was constructed of white marble supplied by the quarries of Baltimore County.

Marble is a metamorphic rock formed from limestone—the sedimentary rock that lined the seashore of our very ancient continent 550 million years ago. Sometime during Ordovician geologic period, the Appalachian Mountains grew, and the heat and pressure placed upon the shallow sea transformed its sand and limestone into marble. Baltimore County is underlain by this complex rock, which sits adjacent to another ancient rock—1.1-billion-year-old gneiss beneath Towson.

Driving today's roads through the bucolic rolling hills and open spaces of agriculture and horse country, who would think that this area contributed building blocks for our nation's monuments and major buildings—their architectural beauty symbols of the aspirations of the

new Republic? For Benjamin Latrobe, who was tasked with rebuilding D.C. after the War of 1812, white, shiny, beautiful, hard marble was the preferred building material. And marble was close by, throughout the Piedmont Plateau.

Conversations about a memorial to George Washington, though, had begun much earlier—soon after 1783. But the fledgling D.C. capital was slow to act, so Baltimore, a fast-growing, up and coming city, formed a committee in 1807 to plan the funding and construction of the first monument to George Washington. The state was also invested in this effort to outdo Washington, D.C., and authorized a lottery to fund the endeavor in 1810. The design by Robert Mills—the first native-born American with architect training—of a colossal Doric column 178-feet tall, to be made of white marble, was chosen in 1814. Col. John Eager Howard, a Revolutionary War hero and leader of the Maryland Line regiment, donated land from his Belvedere estate north of downtown for the monument site. Land

also included space for a plaza that became the city's historic Mt. Vernon Square, which is surrounded, today, by the Peabody Institute, Walters Art Gallery, Enoch Pratt Free Library, and Maryland Historic Society within the Pratt Mansion.

Marble was contributed by Charles Ridgely from his quarry near the historic Hampton mansion near Goucher college in Towson, but the largest contribution came from Mrs. Frances D.T. Taylor, who owned Beaver Dam Quarry in Cockeysville. Her trustee, Josh Cockey, praised her for the patriotic gift without charge. The Taylor's home near Cockeysville was in a company mill town named Warren, which would eventually be flooded to “quench the thirst of Baltimore” in 1922.

Mining marble was not an easy task in 1815. All work had to be done by hand with chisels, hammers, and picks. Most of the work was done by Irish immigrants who formed a small town, named Texas, on the road to Beaver Dam Quarry. Settled in 1805, today the town is a rapidly disappearing village. Its

**Beaver Dam Quarry in Cockeysville, Baltimore County, photographed in 1898 for the Maryland Geological Survey Volume Two.**





## MARYLAND FIRSTS



**Beaver Dam Quarry workers photographed in 1890. Many of the workers were Irish immigrants who formed the small town Texas, Maryland.**



**The Washington Monument and Mount Vernon Place in Baltimore, photographed in January, 1912.**

landmark tavern “Don’t Worry About It” was owned by James B. McDermott (who is in the State Boxing Hall of Fame) and closed in 1991 to make way for the central Light Rail line.

The chiseled-out marble was moved by oxen into the city. Beaver Dam Quarry was not connected to a railroad and steam-driven transportation until 1866, well after Baltimore’s Washington Monument was completed and dedicated. Baltimore celebrated its monument in a great ceremony on July 4, 1815, with the cornerstone laid. From its beginning, it was a destination and active memorial. Throughout its construction, it was visited by President James Monroe.

The monument is crowned with a statue of George Washington resigning his commission from the Continental Army that occurred on December 23, 1783, in the Annapolis State Capital, which solidified civil government “of, by, and for the people” in the new nation. Enrico Causici, who was employed carving reliefs in the U.S. Capitol building, carved the statue from a 36-ton piece of Beaver Dam marble at the site. It was raised in 1829 and tradition recalls a shooting star dashed across the sky. Herman Melville wrote in *Moby Dick*, “George Washington stands high aloft on his towering mast in Baltimore and like one of Hercules pillars, his column marks that point of human grandeur beyond which few mortals will go.”

The brilliant white marble of Beaver Dam Quarry is found in 108 columns within the wings of the U.S. Capitol. The first 152 feet of D.C.’s Washington Monument is Beaver Dam marble. It’s also in the Maryland State House and government building facades in Detroit, Baltimore, New York City, and many other metropolises.

Baltimore County, a beautiful place to visit, is the best rock hounding spot for quartz and marble formed many millions of years ago. It’s a county dotted with small lakes formed by multiple quarries mined in the 1800s and closed by 1930.



The wings of the U.S. Capitol Building in Washington, D.C., feature 108 columns made of marble mined from the Beaver Dam Quarry. Photograph by Ken Lund.

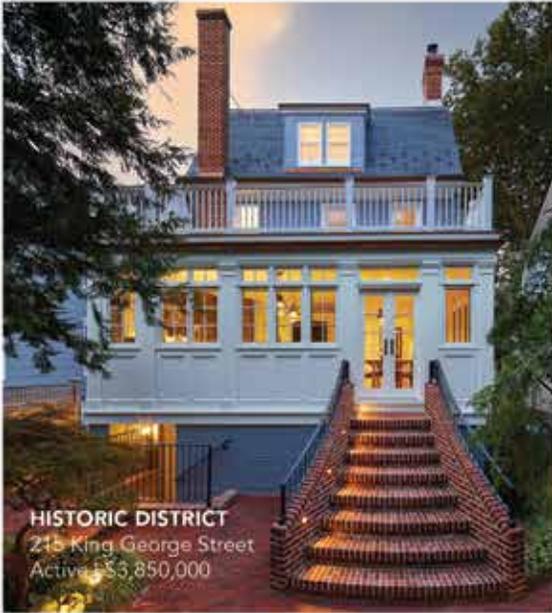
Beaver Dam, once a clanging industrial quarry, is now fully submerged in water. It was flooded in 1934 and has been a privately-owned swimming center ever since. Forty feet deep, its clear water is a thrill to swim. A swinging rope, the “Tarzan Swing,” is a main attraction. If the quarry depth is scary, there are pools on site to also swim.

Next door to Beaver Dam was a smaller swimming center quarry called Beaver Springs. Once surrounded by country landscape, the area is now overtaken by urban buildings. Beaver Springs was sold by Josh Cockey in 1991 to a hotel chain and has disappeared, as have most of the small quarries in Baltimore County. Nearby Oregon Ridge in Cockeysville remains as a county park and swimming center quarry—it once mined iron ore.

Beaver Dam Quarry, though surrounded by commercial buildings, also prevails. It is enjoyed by thousands that may not know the stories of the once-noisy clanging hammers and chisels of the Irish immigrants—those that hand-mined the 440-million-year-old marble that built the memorials, monuments, and great buildings of our nation.



The Washington Monument (left), designed by Robert Mills, was installed at the intersection of Mt. Vernon Place and Washington Place on November 25, 1829. The Lafayette Monument (right), sculpted by Andrew O’Connor, Jr., was dedicated in the shadow of the Washington Monument on September 6, 1924. Creative commons license.



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26 MALLARD DRIVE W



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155 OLD WHARF ROAD



MILLSBORO

\$765,000

33343 MARINA BAY CIRCLE #72



FRANKFORD

\$749,900

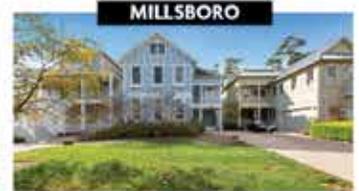
34072 YIANA DRIVE



OCEAN CITY

\$735,000

12905 SAND BAR LANE #3



MILLSBORO

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27478 S NICKLAUS AVENUE #62



SEVERNA PARK

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8 HOLLY ROAD



MILLSBORO

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30158 PIPING PLOVER DRIVE



HARBESON

\$550,000

30365 LONE PALM WAY



LEWES

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21211 BRENTWOOD COURT



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36517 PUTTER LANE #301



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24257 BLUE CRAB AVENUE #253



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33571 WINDSWEPT DRIVE #9301



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28353 LIBERTY LANE



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33580 WINDSWEPT DRIVE #4103



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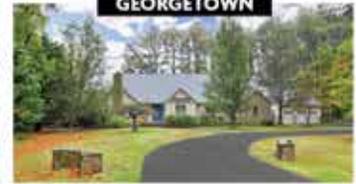
11479 MAID AT ARMS LANE



**ODENTON**

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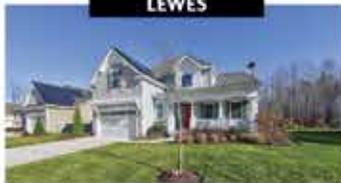
3011 LEVEE DRIVE



**GEORGETOWN**

**\$775,000**

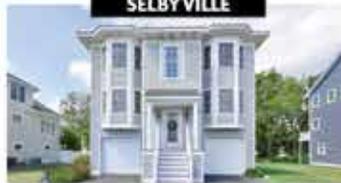
6 CINDERBERRY COURT



**LEWES**

**\$675,000**

34092 CHARLESTON LANE



**SELBYVILLE**

**\$625,000**

38024 FENWICK SHOALS BLVD



**GLEN BURNIE**

**\$615,000**

266 SALTGRASS DRIVE



**BETHANY BEACH**

**\$600,000**

39577 BAY ROAD #4



**HANOVER**

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1511 HURLEY COURT



**OCEAN VIEW**

**\$475,000**

65 TULIP POPLAR TURN



**MILLVILLE**

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39354 OWLS NEST LANE



**MILLSBORO**

**\$450,000**

31067 OLNEY WAY



**OCEAN VIEW**

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62 OCTOBER GLORY AVENUE



**HARBESON**

**\$399,900**

10 WALLS STREET



**LEWES**

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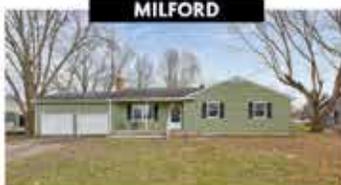
116 EDWARDS WAY



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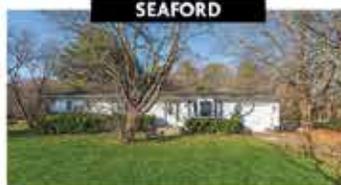
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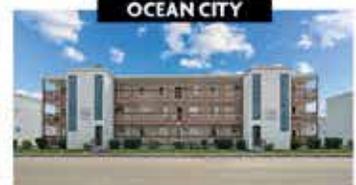
3043 STEIN HIGHWAY



**GREENWOOD**

**\$260,000**

6 CART BRANCH CIRCLE



**OCEAN CITY**

**\$250,000**

417 ROBIN DRIVE #B104



Photo courtesy of kincaidfurniture.com



# From Top to Bottom

## MASTERING THE ART OF THE HIGH/LOW MIX

By Lisa J. Gotto

What are interior designers doing regularly that you can practice in your home? The experts are masters at breaking down a project, first, into smaller parts and, eventually, pulling them together to create a cohesive, fabulous sensory experience in an interior space.

They do so by defining a style and, in many cases, a budget. This is closely followed by identifying needs and assessing existing resources. Most likely, an expert's best asset is knowing when to splurge and when to save, because not every single item in the room needs to be expensive to work. Below is a consensus guide to advantageous high/low interior element mixing.

## The Over-Looked, Overhead

For our purposes, we'll start at the top and work our way down, beginning with an often-neglected aspect of room design, overhead lighting. This is an area where it makes sense to splurge because it sets the tone for each room, and with thoughtful selection, the impact will be statement-making and long-lasting. Just be mindful of the utility required within the room when making your thoughtful selection.



Photo courtesy of rockfordwholesale.com

Whether you choose a luxe perennial collection of pendants over your kitchen island, a tasteful, eye-catching chandelier over your dining room table, or entry, it is worth the investment made when you consider that this aspect can endure for the life of your home.

Once you have established your overhead requirements, less pricey, but still lovely, options may be chosen for floor and table lamps that complement your overall scheme. And keep in mind that they need not all match, as it is more interesting to add in eclectic options to build visual interest.

## Balancing the Blank Canvas

Every home comes equipped with its own blank canvas, its walls. Few homeowners, however, have the requisite art collections to pull off the semblance of a gallery. That doesn't mean your wall schemes can't look sophisticated and work with your room's other furnishings and accessories. The key with walls is more about managing "white space"—even if your wall is azure blue.

Photo courtesy of huntingtonhouse.com



This room is an excellent example of blending a collection on the wall that includes photography, which can be your own image taken from your amazing cell phone camera, combined with framed abstracts and prints that pull together a unifying look. The adjacent walls are beautifully unadorned for balance, i.e., white space. And don't be afraid to include a pricy work of art in this collection, as it's all about the blend of complementary subject matter.

If any room in the house demands a true wall splurge, it would be the kitchen. More specifically, your backsplash. These smaller, cut-out spaces and crannies will be the focal point in this room for years to come and should be appointed accordingly.

Photo courtesy of decorilla.com



Look to "thrift it" when it comes to other elements, such as shelving, where you can get creative with thrift store finds, warm woods with live edges, and even glass to make a statement and add interest.

## The No-Skimp Zone

Your bed, your sofa, your dining table, and other primary pieces such as buffet, dresser, or armoire should never be shortchanged when it comes to quality. Find the best version of each in durable materials with finishes that best suit your style. Then experiment by working in a special statement piece, which can be either high- or moderate-level, and layer the room with those tasteful touches and creature comforts that turned your head at your local home goods store, or better yet, your favorite consignment shop.



Photo courtesy of rockfordwholesale.com

Photo courtesy of hp antique & design



To keep your home from looking like a furniture showroom or too museum-y, a good rule of thumb is to factor sentimentality into your room schemes by personalizing with those existing resources you assessed prior to starting your interiors project. Perhaps you have been collecting vintage plates, books, or even smaller furnishings over the years. Now is the time to fill in your room's gaps with that one intricately carved chair that spoke to you at the flea market.

perhaps you have been collecting vintage plates, books, or even smaller furnishings over the years. Now is the time to fill in your room's gaps with that one intricately carved chair that spoke to you at the flea market.

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Photo courtesy of ruggable.com

## Toss Pillows & Toss Ups

While your room's fabrics and textures are very important to its overall vibe, you need not spend a small fortune on all your soft goods. With some things like pillows and throws you can certainly spend less and still maintain a high-end look. (That said, for some, the feel of cashmere, silk, and velvet is a prerequisite. It certainly is a very personal decision, as these items can come in regular contact with the body.) What always makes a poor impression, however, are shabby window treatments. Budget blinds, curtains, and drapery are décor deal-breakers, so invest in these items without guilt.



photo courtesy of tradewindsfurniture.com



## Wall-to-Wall

The walkable surface between the walls is clearly a category for debate, more recently because of the advances in quality engineered flooring options, and quite frankly, because it's the element that gets the most wear and tear. Because it's not something that's easy or inexpensive to replace, flooring is worth significant investment. But certainly, do your research when it comes to utility, especially if you are looking into some of the more innovative materials like cork or bamboo. And if you have pets, you will have different considerations.

Meanwhile, in the mudroom or laundry room, you can scale back and choose a complementary, less expensive tile or engineered hardwood without sacrificing style. And speaking of the laundry room, designers are weighing in on the new washable and practical options in area rugs—and the word is generally good. They get high marks for being the perfect options under dining room tables, for their non-slip grip on hard surfaces, for the ease in which they can be spot cleaned, and for their ability to fit in an average-size washing machine. They are, however, pricy considering these are not plush rugs and don't have elements like fringe detailing.

Because they do come in some impressively stylish patterns, they will blend well with many interior schemes—even those in design experts' homes, where it's all about creating that advantageous high/low mix.

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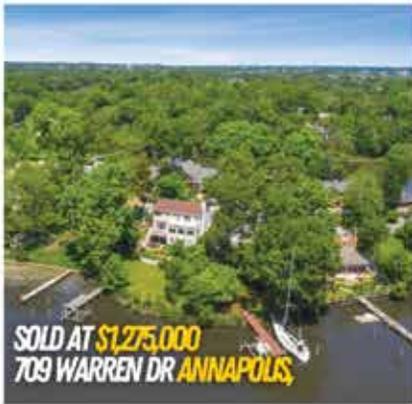




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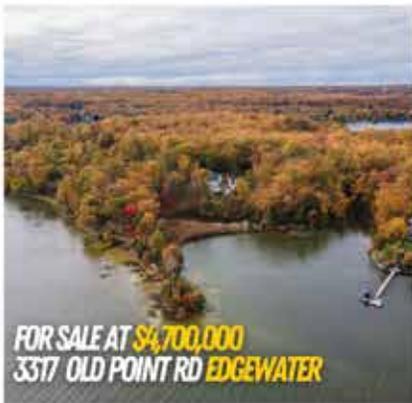
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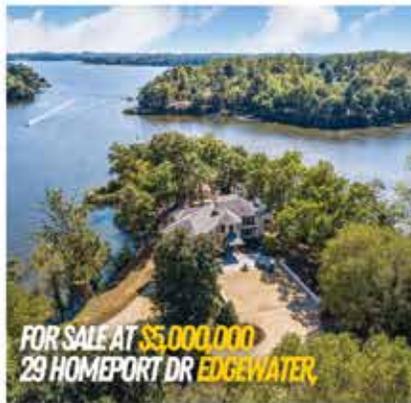
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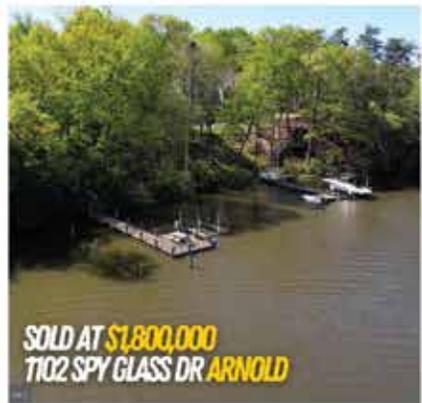
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# Gardens, the Original Recyclers

8 FREE, USEFUL GARDEN RESOURCES

By Janice F. Booth

Gardeners are known to conserve and recycle. As gardeners we are particularly tuned to the power and beauty of refresh, renew, reuse—seeds to plants to mulch. What about those free gardening catalogs that come to us, and we pass along to friends or add to our recycle bins?

Maybe, like me, you also pick up tempting pamphlets at fairs and farmers markets—pamphlets on all things related to gardening. I have the best intentions, but seldom study them. They pile up on my desk or tumble out of folders labeled “Projects for next year” or “Read these first.”

With this in mind, I decided to take these catalogs and pamphlets in hand. Now I’m ready to share with you, recycle if you will, eight ways to acquire free and recycled items and resources for your garden.

*Since there’s little else to do about the garden in February, here’s a way to keep your gardening juices flowing.*

**1. POLLINATORS**—Why not plant some Milkweed seeds and lure Monarch butterflies to your garden? Visit [livemonarch.com/free-milkweed-seeds](http://livemonarch.com/free-milkweed-seeds), the site of the Live Monarch 2023 Seed Campaign. For six years they’ve been sending out into the world milkweed seeds and seeds of other plants that attract Monarch butterflies. The project often engages with schools and provides seeds and information for entire classes. The site has excellent photos of Monarch-friendly plants for identification purposes.

**2. PLANTS**—Who wouldn’t like to acquire healthy plants for free? Whether you use a gardening service or do your own planting, after winter passes, there’s always a bare spot or two that needs some new plants. Alternatively, spring may find you preparing to lop off or dig up some of those “volunteers” that threaten to overtake portions of your carefully planned flower bed. Try the website [gardeningetc.com/advice/how-to-get-free-plants](http://gardeningetc.com/advice/how-to-get-free-plants). This site reviews the easiest plants, shrubs, and trees to propagate, coaxing new plants from old. The site explains: • Dividing clumps of perennials. • Collecting seeds. • Using cuttings (rooting, dividing, transplanting.) • Reduced-price plant sales.

**3. SEED EXCHANGE**—Winter is not the time to put this in practice, but now is a good time to organize a Seed Exchange among your neighbors, relatives, and friends. Send out an invitation with a list of the types of seeds easily harvested and shared. Plan to send reminders to participants as harvest time approaches. It will be fun seeing what is shared. There’s no cost and very little work gathering, drying, and distributing seeds. The only caution, be sure participants label the seeds. Not everyone wants a flower bed filled with surprises.





**4. SPROUTING**—Vegetable gardening is satisfying and valuable. Additionally, you can plant a healthy vegetable and herb garden from cuttings you have sprouted in your own home.

- Carrot tops in shallow water
- Potato sections with “eyes” sprout in shallow water
- Onion and garlic cloves produce healthy sprouts
- Tomato, chili, pumpkin, and squash seeds are plentiful (dry on paper towels, plant seeds in moist soil in a sunny window.)

**5. CRAIG’S LIST AND FACEBOOK MARKETPLACE** offer free garden items – tools, soil, plants, and decorative accessories. You can post things you’re offering and find useful items you may not have known you need.

**6. “SORT OUT”**—We all have sheds or closets or basement cubbies, or several of these, where we keep our gardening supplies—the extra clay pots, potting soil, tools, flowerbed diagrams, and plaster statues. Apply the same ruthless energy that you expend on closet cleaning to your gardening stash. Get rid of what you don’t really need. Someone in your neighborhood may need a smiling gnome statue. If you can talk friends into doing a clean out too, you may end up replacing your unwanted items with a few lovely old bricks or iron bunny from someone else’s garden stash. You can also post your items on the “Free Cycle” web site, [freecycle.org](http://freecycle.org).

**7. DESIGN TEMPLATES** – Whether you work with a professional gardening service, a personal gardener, or do the gardening yourself, you need a *plan*. Your gardener will ask you to describe what you are looking for. You may already be working out your spring garden design on those sheets of graph paper on your desk. Well, here’s some good news. Online you can find free:

- Building plans for: greenhouses, garden sheds, potting sheds, and potting benches.
- Templates to help place fences, sprinkler systems, hedges, and walls.
- Lists of supplies needed to complete a particular design (valuable for budgeting.)

*Free Planners and Templates:*

“Plan-a-Garden” from *Better Homes & Gardens*: provides 3-D images and drag-and-drop design. Welcome to Plan-A-Garden! ([bhg.com](http://bhg.com))

“Online Kitchen Garden Planner” at Pre-Planned Gardens ([gardeners.com](http://gardeners.com)). You can print out your plan and how-to information on executing that plan.

The site also provides prepared plans if you’d rather not do it yourself.

“Garden Visualiser” is a British offering from Marshalls Garden ([marshalls.co.uk/garden-visualiser](http://marshalls.co.uk/garden-visualiser)). It works something like a 3-D videogame, allowing you to specify sizes and themes for the garden’s design.

**8. FINALLY**, since free advice is either useless or invaluable, here’s a wonderful site to tuck into your gardener’s diary! The Lady Bird Johnson Wildflower Center ([wildflower.org/plants](http://wildflower.org/plants)). The site is maintained by the University of Texas at Austin. It provides a fascinating plant-finder that allows you to identify plants based on a wide variety of characteristics, including location, lifespan, bloom, leaf characteristics, average size, and more! Your fellow gardeners will be impressed with the extent of your knowledge.



### BIG BAD WOLF CHARGED IN FAILED ATTEMPT TO BLOW DOWN ROOF



Yesterday B.B. Wolf appeared in court facing charges of aggravated respiratory mischief (AKA huffing and puffing) in an attempt to blow down an NDG roof.

Thomas Kettenring, NDG Roofing and Sales Manager and witness at the scene said, "It was insane. This Wolf guy shows up out of nowhere wearing an Alabama jersey and lets rip with this gale force wind aimed directly at said roof. That guy has a set of pipes on him. And his breath! I swear he gargles with dead rats. Still, not one shingle shifted out of place. You'd think he would have noticed the NDG Roofing sign on the front lawn."

Defense attorney Bernie Lowhard lashed out, calling NDG's malicious practice of building indestructible roofs, "cruel but not unusual." He continued, "I see this as a blow to all wolves big, bad and regular. It's a slippery slope. They start by building sturdy roofs and then they extend their pernicious methods to all types of construction."

Judge Theresa Connelly, speaking from the bench, admonished B.B. Wolf saying, "I thought this stuff only happened in fairy tales."

In other news, Goldilocks has apparently reconciled with the 3 bears and has moved in. Three remodeling companies have submitted renovation bids and sources confirm "One is just right."



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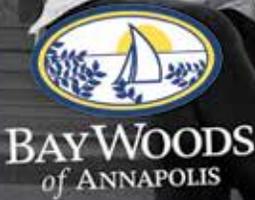
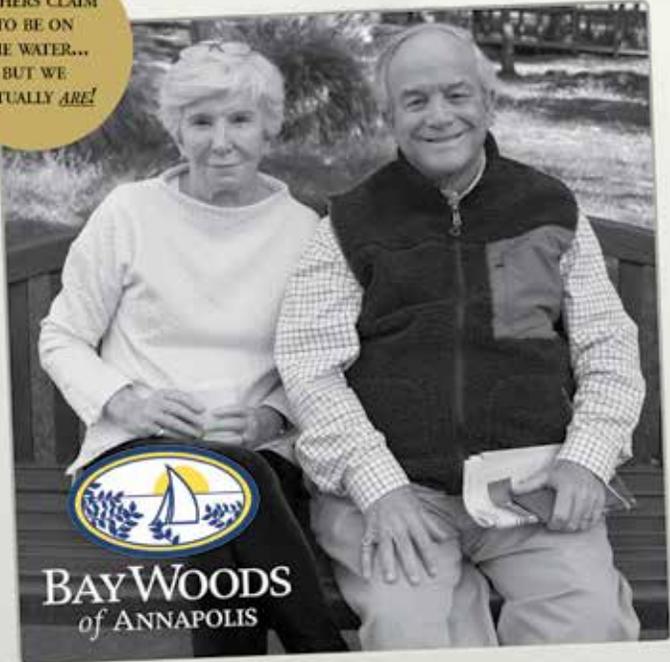
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Bay Woods also provides easy access to cultural activities in Annapolis, Baltimore and Washington. Also, continuing their active civic participation so important to them in Easton, Howdy joined the Historic Annapolis board and the advisory council of the Luminis Health Foundation, while Liz became a member of Bay Woods' corporate board and the Hospice of the Chesapeake Foundation. "Avenues for every interest: non-profit missions, art, music, theatre and, of course, access to the Bay are here for everyone.

"This is our home and a great choice for us," Howdy said. "The Land of Pleasant Living surrounds us."

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# Pleasing, Peaceful Retreat

By Lisa J. Gotto

**W**aterfront living and limitless panoramic views are what this 4,000-square-foot coastal, craftsman-style residence, is all about. Visitors to this home, located in the highly desirable community of Turkey Point in Edgewater, will notice immediately that they have arrived somewhere special as they have a sightline to the water as soon as they walk in.

Gleaming, maple hardwood floors first lead the way to a roomy, informal sitting room with French doors and access to a convenient butler's pantry on through to the home's gorgeous gourmet kitchen, and then to its open floorplan great room. All of this area is light, bright, expansive, and designed with walls of floor-to-ceiling windows.



The contemporary kitchen offers a combination of rich wood and sleek aluminum and frosted glass cabinetry, a huge fridge-freezer combo, and striking granite countertops. The large center island offers a cooktop and breakfast bar seating for three. This area flows into a formal dining area with those expansive waterfront views, and then into the main living area with its walk-out balcony, wood-burning fireplace, and architecturally enticing floating staircase to the level above.

Up those stairs, there are three large bedrooms including the spacious primary suite with vaulted ceiling, a separate seating area, and its own wall of windows where the new homeowners can witness spectacular sunrises. There's also a set of sliders for access to the room's private balcony. A gorgeous *en suite* bath conveys a spa-like feel with its gleaming white tile floors and walls, a large, walk-in shower with unique colored pebble detail, and a granite-topped vanity with vessel sink feature.



**Listing Agent:** Brad Kappel; TTR Sotheby's International Realty; 209 Main Street, Annapolis; m. 410-279-9476; o. 410-280-5600; brad.kappel@sothebysrealty.com; ttrsir.com **Buyers' Agent:** Kyle McCarthy; RE/MAX Leading Edge; 1166 Maryland Rt. 3 South, Gambrills; m. 301-910-7472; o. 301-502-6190; soldbykyle@aol.com; soldbykyle.com

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**Primary Structure Built:** 1996  
**Sold For:** \$1,595,000  
**Original List Price:** \$1,595,000  
**Bedrooms:** 4  
**Baths:** 3 Full, 1 Half  
**Living Space:** 4,376 Sq. Ft.  
**Lot Size:** .10 acres

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There are two additional bedrooms on this floor that share a bath, and an additional large bedroom with *en suite* bath and peaceful water views on the home's lower level. This floor features a spacious family room with those light-colored, maple floors and direct access to the home's backyard and waterside deck.

From here, the homeowners will have the perfect vantage point from which to take in all the water activity on Ramsey Lake outward to South River. When they choose to recreate themselves, the property provides a private pier with boat slip and lift, and the peaceful feeling of living on an island, with its access to multiple sandy beaches, a community fishing pier, and playground.



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# Fresh Take

## PEARS

By Dylan Roche

When the poet Homer described pears in his epic poem *The Odyssey*, he called them “gifts from the gods.” In the millennia since, humankind’s love of this fruit hasn’t wavered. These crisp, crunchy, juicy fruits were, actually, cultivated into more than 3,000 varieties by the ancient Greeks and Romans, who took them beyond southeastern Europe and spread them across the continent.

Today in America, most pears are grown in Washington, Oregon, and California. But because pear trees require so much water to thrive, they became prominent with the development of modern irrigation systems in the latter half of the 20th century. Primarily harvested in the fall and winter, they have a sweet juiciness that works well when paired with contrasting flavors and textures like cheese, nuts, and greens, making them a nice addition to wintertime entertaining menus.

You’ll get a nice health boost when you eat pears, mainly from their abundance fiber content—nearly 6 grams each, more than you would get from a 1-cup serving of leafy greens. Not only does fiber improve your digestion but also it improves your blood sugar and lowers your cholesterol. Pears are high in potassium, which is important for fluid balance and offsetting the intake of excess sodium. Pears provide more than 10 percent of your daily needed vitamin C, a powerful antioxidant that fights disease, repairs cells, and supports immunity.

### HERE’S WHAT YOU CAN EXPECT WHEN YOU BITE INTO DIFFERENT TYPES OF PEARS:

**ANJOU:** This variety, along with Barlett, is what you think of when you think of a pear. It’s green in color with a sweet, juicy taste and slight citrus flavor. **BARLETT:** They’re slightly juicier and more aromatic than Anjou pears.

**BOSC:** These pears are longer with a warm brownish color to them. They have a crisp texture and a slight woody flavor with hints of honey. **COMICE:**

While Bosc pears are longer, Comice pears are shorter and rounder. They have an especially sweet taste with a slight buttery flavor. **CONCORDE:** These pears are longer in shape like Bosc, but with the distinctive green color of Anjou and Barlett pears. They’re especially crunchy, and you’ll detect notes of vanilla in their taste. **FORELLE:**

These pears are distinctive for being smaller with a crisp texture and tangy taste. **SECKEL:** This variety is even smaller than Forelles—able to be eaten in just a few bites. They’re very crunchy and sweet.



However, it’s important to note that even though pears provide health benefits for most people, anyone with digestive issues should be careful about introducing pears into their diet. Because pears are high in fermentable oligo-, di-, monosaccharides, and polyols (commonly abbreviated as FODMAPS), they can trigger symptoms in people with irritable bowel syndrome and Crohn’s disease.

You’d have a tough time accounting for the thousands of pear varieties cultivated by the Romans and Greeks in ancient times. But there are still many pears you’ll find at the grocery store or farmers’ market. All pears will have the same nutritional profile, although they’ll have different taste and textures.

You might notice that the pears you find at the grocery store aren’t fully ripe. This is because pears don’t ripen when they’re on the tree and must come to ripeness in the days or weeks after they’re picked. With this in mind, don’t focus on finding ripe pears. Instead, look for pears that have a vibrant color and are free from blemishes on their skin. Keep the pears at room temperature until they are soft to the touch, indicating they are ripe. To prevent overripening, keep them in the fridge once they’ve reached a desirable softness.

## Pear Bread with Gorgonzola & Walnuts

### INGREDIENTS

3 medium-sized pears  
1/4 cup lemon juice  
1/2 cup crumbled gorgonzola  
1 cup ricotta  
1 cup walnuts, chopped  
2 cups whole-grain wheat flour  
15 grams active-rising yeast (1 packet)  
1 tablespoon honey  
1 tablespoon brown sugar  
3/4 cup milk  
3 egg yolks  
1 teaspoon salt  
1 tablespoon olive oil

Core and peel the pears, then chop into quarter-inch cubes. Toss with lemon juice. In a large bowl, combine yeast, honey, and sugar. Stir in milk, eggs, and salt. Slowly add in the flour until it forms a firm dough. Roll into a ball. Coat a bowl

with olive oil and place ball of dough inside. Cover with a dish towel and allow to rise for 30 minutes. Combine gorgonzola, ricotta, and walnuts in a small bowl. When the dough is finished rising, transfer to a floured surface, and divide into four parts. Roll each part out to quarter-inch thickness. Spread the cheese mixture on each piece of rolled dough and top with chopped pears. Roll the dough up with the cheese and pears inside, then transfer to a greased baking dish, stacking the rolls one by one. Preheat the oven to 350F and allow the dough to continue rising for another 30 minutes. Bake for approximately 40 minutes. Serve warm.



FOR MORE UNIQUE RECIPES WITH PEARS, VISIT [WHATSUPMAG.COM](http://WHATSUPMAG.COM).

# Shrink Those Pores

By Dylan Roche

Let's start with the message that many people need to hear: There's nothing wrong with having pores. Even big ones. Pores are natural—and they serve an important purpose. These little holes in your skin are like little vents from which sweat and oil can escape. They're also where your hair follicles grow. It's thanks to pores that you're able to keep cool and your skin can stay strong and supple. On some complexions, pores can sometimes become large and noticeable.

*If this makes you feel self-conscious, there are easy DIY methods you can undertake in your own bathroom at home to make your pores less prominent:*

- Start by keeping your skin clean. Wash your face twice a day—once in the morning, and once in the evening. Avoid washing your face more frequently, as this can irritate your skin and cause greater oil production, thus making your pores even bigger.
- When choosing skin products, including face wash and makeup, look for those that are recommended by the American Academy of Dermatology. Avoid alcohol- and oil-based cleansers, and instead choose cleansers that are water-based.
- Exfoliate at least once a week. This process removes dead skin cells and other debris that build up on your skin and block skin cleansers and moisturizers from penetrating. Although exfoli-



ating scrubs are available on the market, you can make an easy all-natural exfoliating scrub with plain table sugar. Mix 1 tablespoon of sugar with 1 tablespoon of water and 1 tablespoon of lemon juice. Apply to your face and gently massage in a circular motion. Rinse thoroughly.

- If your pores are large and dark, it could be that your skin is producing too much of an oily substance called sebum, which, in moderate amounts, keeps your skin moisturized. Apply a clay mask once a week to dry out the excess sebum. The mask will also give your skin a deep-down cleanse because impurities stick to the clay and will be drawn out when it's rinsed off.
- Cold temperatures are good for tightening your skin and closing your pores. After completing your cleansing and moisturizing routine, apply an ice cube and rub it gently over your face. As a bonus, ice will increase the circulation to your skin, giving you a more vivacious appearance.

If these DIY methods are not sufficient, you could seek professional help. A chemical peel with hyaluronic acid could prevent your skin from overproducing sebum. Additionally, laser surgery is available to reduce the size of your pores. Consult with a dermatologist to determine which course of treatment is the best option for you.

# Fitness Tips

## DYNAMIC STRETCHING VS. STATIC STRETCHING

By Dylan Roche

It's time for a workout! But before you go through your routine with full force, you're going to do some stretching to start. The only question is what kind of stretching are you doing? Static stretching, or dynamic stretching?

For many years, what's described today as static stretching was the go-to move for exercisers who wanted limber muscles. But now researchers are saying that dynamic stretching is more beneficial, at least before a workout. That's not to suggest static stretching doesn't have its place in your workout—it's an ideal cooldown activity.

As their names imply, static stretching is stationary, whereas dynamic stretching involves movement.

**Static stretching** requires holding a position for a designated period of time, usually about 30 seconds to 1 minute. You might be standing, sitting, or lying down while doing it, but the important aspect is that you're moving a muscle as far as it can go without experiencing pain.

This is great for increasing flexibility (and flexibility is a key part of avoiding injuries during physical activity), but research shows that doing it before a workout could hinder your performance by leaving you feeling relaxed and thus not as strong and as powerful as you normally could be.

Instead, fitness experts point to **dynamic stretching**, which involves controlled movements you can go through that will loosen up your muscles and ligaments. These movements will take your joints through their full range of motion and decrease muscle stiffness, so you're able to be faster and more agile during the main part of your workout. You can then save your static stretches for the end of your workout when you're relaxing from the activity and trying to prevent your muscles from tightening up.

*Need some ideas for the best static and dynamic moves you can do? Here are three of each you can try:*

### **DYNAMIC STRETCH - LUNGE:**

Start with your feet shoulder width apart and your arms down by your sides. Brace your core to keep your back from arching as you step forward, lowering your back knee close to the floor while bending your front leg at a right angle. Bring your back knee as close to the floor as possible without touching the floor. Push yourself back up to a standing position and lunge forward using your opposite leg. You should feel this stretch in your glutes and hamstrings.

### **DYNAMIC STRETCH - LEG**

**SWING:** Stand with legs shoulder width apart. Keeping your leg straight, raise one foot about an inch off the ground in front of you. Using a slow, steady, controlled motion, swing your leg from side to side in front of you. Brace your core to stop yourself from arching your back. Swing your leg from side to side behind you. Repeat this move five times in front and five times in the back. Return your leg to your standing position and perform the stretch with your other leg. You should feel this stretch in your hip flexors.

### **DYNAMIC STRETCH - TWISTS:**

Stand with feet shoulder width apart and your arms out in front of you. Twist your torso to your left, keeping your feet and legs steady. You should be looking straight ahead to your left at the end of the move.



Twist back around and do the same move to your right. Repeat 15-20 times.

**STATIC STRETCH - QUADS:** Lift one foot behind you, bending at the knee, and reach back with your corresponding hand. Grip your ankle and hold this pose for 30 seconds to one minute. You should feel this stretch in your quadriceps.

**STATIC STRETCH - HAMSTRING:** Place one foot on a bench or stair about 2-3 feet off the ground. Keep your leg straight and your core braced as you lean forward and reach with your arms as low as you can. Hold for 30 seconds to one minute. You should feel this stretch in your hamstrings.

### **STATIC STRETCH - SHOULDERS:**

Reach one arm horizontally across your chest. Keeping that arm straight, bend your other arm up and use it to pull your stretched arm as close to your chest as possible. Hold for 30 seconds to one minute. You should feel this stretch in your shoulders.

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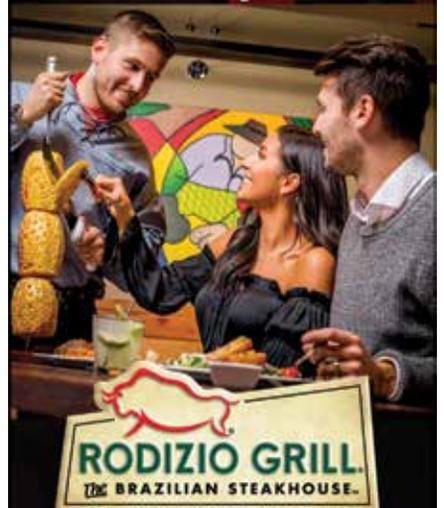


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# Dining

122 SAVOR THE CHESAPEAKE | 124 RESTAURANT GUIDE



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Scallops at  
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# Savor the Chesapeake

Restaurant news and culinary trends throughout the Chesapeake Bay region

By Megan Kotelchuck

The season of love is here, well at least the month of love. Halfway through February we celebrate and spoil the people we love, whether that is our significant others, children, parents, siblings, or friends. Show them how much you love them by taking them to some of the new restaurants and microbreweries in our area!

## *On the Dining Scene...*

Annapolis residents have a new live music venue to enjoy, **Vibe**. Vibe opened this past November in the Annapolis Town Center where Union Jacks used to reside. It features two bars and a menu with sharable appetizers, tacos, flatbreads, and sliders. Vibe was founded by Fivestar Restaurant Development & Consulting who also own several Italian restaurants throughout the state. There will be live band performances at 7 p.m. every Thursday through Saturday, and Latin Night on Sundays. Find a full menu and list of shows at [vibeannapolis.com](http://vibeannapolis.com).

We always want to bring our furry friends everywhere we go, and now we can add one more place to the list of where we can take them. **Bark Social** is opening a new location in Downtown Columbia. This bar and dog park will move into a 5,000 square-foot location across the street from Merriweather Post Pavilion. Bark Social is a 'clean, monitored, and gated dog park that serves coffee and breakfast items in the morning and beer, wine, and other alcoholic and non-alcoholic beverages and lunch items in the afternoon and evening. They also have doggy ice cream, pupsicles, and more. Check out Bark Social's other locations in Bethesda and Canton.

Looking for a new fast-casual restaurant? **Honeygrow** is opening a dozen new locations in Maryland in 2023. Honeygrow offers stir-fry, salads, and more made with high quality ingredients. The first location to open will be in early 2023 in Hanover, followed by Owings Mills, Columbia, Annapolis, and Timonium. Keep an eye out for when these new locations will open.

**Shipleigh Do-Nuts** is opening their first Maryland location in Odenton. The business will be located at 1099 Annapolis Road and will serve more than 60 flavors of breakfast pastries made fresh daily. The bakery will include classic donuts as well as new creations like the "white iced with coconut." Renovations are underway with plans to open soon.

The Eastern Shore has always been a place to small, local microbreweries, and now your options are growing. Many new brewing companies are opening on the Eastern Shore for you to check out including:

**Cypress Roots Brewing Co.** in Pocomoke City - This is the first brewery in Pocomoke City and is opening in 2023.

**The Other One Brewing Co.** in Ocean City - The Other One announced a summer 2022 opening, which was pushed back to winter 2022. We can't wait to try it out soon!

**O.C. Beer Works** in Berlin - Plan to enjoy your St. Patrick's Day 2024 at O.C. Beer Works' grand opening in West Ocean City.



## A Reminder...

The holidays are over, but it is always the season of giving. As we have all noticed, prices of everything have gone up, including food. Because of this, local food banks were not receiving the same level of donations they normally do during this holiday season. For example, this past Thanksgiving, **Anne Arundel County Food Bank** requested 4,000 frozen turkeys or chicken items, but only received 2,000. We know times are hard for everyone, but remember your local food banks this spring too, including the **Maryland Food Bank-Eastern Shore Branch**.

## Drink Up...

Plan a date night at home with some of these sweet and romantic martinis. Play some music, enjoy a nice, home cooked dinner, and enjoy a drink this Valentine's Day!



## Queen of Hearts

### INGREDIENTS

1.5 oz. gin  
3/4 oz. hibiscus syrup  
3/4 oz. lemon juice  
2 oz. sparkling wine  
Optional: edible flower

### INSTRUCTIONS

Shake gin, hibiscus syrup, and lemon juice. Pour into a wine glass and top with sparkling wine.

Photo and recipe courtesy of [gayot.com](http://gayot.com)

## Raspberry Chocolate Martini

### INGREDIENTS

1.5 oz. raspberry liqueur  
1.5 oz. RumChata  
1 oz. heavy cream  
Dark chocolate shavings  
Fresh raspberries

### INSTRUCTIONS

Combine all ingredients except the chocolate and raspberries into a shaker with ice. Shake well and strain into a martini glass. Sprinkle dark chocolate shavings and add raspberries to garnish.



Photo and recipe courtesy of [crateandbottle.com](http://crateandbottle.com)

**Have culinary news to share?** Send an email to the editor at [editor@whatsupmag.com](mailto:editor@whatsupmag.com).

# Romantic Dining

The most famous date night is coming up: February 14th. Grab that bunch of roses and make a reservation early to get dinner at one of your favorite date night restaurants this Valentine's Day. To help narrow down the choice, we have culled some of the area's reputable romantic dining experiences, plus the What's Up? Media family of restaurants, "Our Favorites."

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1251 West Central Ave, Davidsonville; 443-203-6846; harvestthymetavern.com \$\$, 🍷

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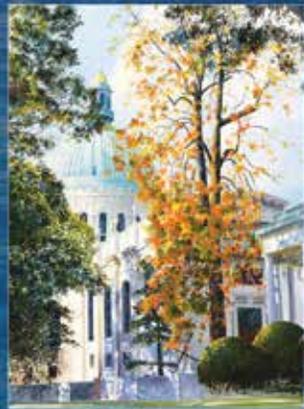
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Here's how the contest works: Wilma appears next to three different ads in this magazine. When you spot her, write the names of the ads and their page numbers on the entry form online or mail in the form below and you'll be eligible to win. Only one entry per family. Good luck and don't forget to submit your restaurant review online at [whatsupmag.com/promotions](http://whatsupmag.com/promotions) for another opportunity to win a prize.

**Congratulations** to **Kaia D.** of Crownsville, who won a \$50 gift certificate to a local business.

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