Local
Postal Customer

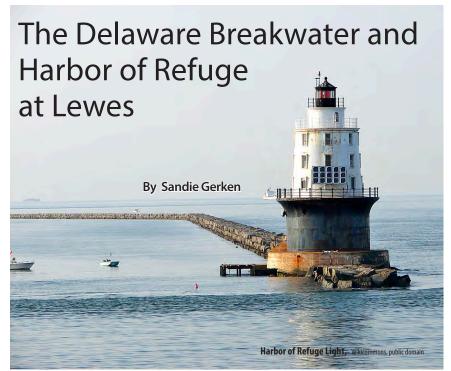
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May 2016

Local news for the people, by the people

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Prior to the 19th century, the mid-Atlantic coastline had no safe harbor for anchorage of sailing ships during storms. Of particular importance to Philadelphia merchants was the hazardous, narrow channel entrance to the Delaware Bay and River at Cape Henlopen, where schooners and other vessels had to wait in large numbers during nor'easters, hurricanes, and snow storms until favorable weather allowed them to proceed upriver. Despite the erection of the Cape Henlopen Lighthouse in 1767 to warn of narrow channel and shoals, many cargo ships were destroyed by storms because there was not sufficient anchorage protection while they waited

President John Quincy Adams supported federal improvement projects. Recognizing the necessity of a safe harbor, he encouraged legislation to construct an artificial breakwater at Lewes. William Strickland, an engineer/architect from Philadelphia was appointed to oversee the construction of two detached stone barriers -a breakwater and an ice breaker pier- of his own design. When Congress appropriated the funds, the construction began in April, 1829. The project was completed in 1869. At the time, it was only the third breakwater in the world and second in

size only to one in Cherbourg, France. It was designed to dissipate wave energy and provide wind shelter for anchored ships. Eventually, major improvements were undertaken to create the Harbor of Refuge as we know it today.

This first phase of the construction is now referred to as the "Inner Breakwater". With no natural stone on the peninsula, most of the estimated 850,000 tons of granite boulders came from New York, then later from quarries on the Brandywine River, north of Wilmington. The boulders ranged from 2.5 to 6 tons. No mortar was used as the stones were randomly stacked. Built in two detached sections, the Corp of Engineers cited the first section as 2586 ft. long, running southeast to northwest. Leaving a gap of 1350 ft, the second 1400 ft "ice breaker" barrier was built to the west. Lack of appropriations stalled work over the years and the process took 40 years to complete. The federal project cost nearly \$3,000,000.

A stone and concrete lighthouse, named for William Strickland, was built on the western end of the main barrier in to mark the gap in the breakwater and was in use as the front range light until 1902, when the East End Light, built in 1885, took over all lighthouse

continued on page 2



Monday April 18th - I had just picked my daughter up from school and, just as she normally does, she went right to her cell phone to get all the latest, suddenly she yells out "Trump is going to be at Stephan Decatur on Wednesday!" All of a sudden our normal Monday just got exciting! As I turned the radio on, it was the only thing that local stations were talking about!

I immediately let my wife, who publishes High Tide News, know the news and she instantly went on Trumps web site and applied for press passes. It was all we could talk about that night. The next morning, she got the news we had been given press passes. Wow! I couldn't believe it, we were going to be part of the press at a Trump rally. For High Tide News this is big stuff! Our instructions were to be at the school at 3 continued on page 4



LuLaRoe, Jennifer Bland Owner/Fashion Consultant 302.745.3439

facebook.com/lularoejenniferbland Instagram: @lularoejenniferbland

#### How it all started

After growing up in the Bethany Beach area, in 2008 I decided to move away and go to school for interior design. While taking design classes and after concluding them, I had the opportunity to work in various areas of the design field. In 2012, I moved back to the Bethany Beach area with my husband and daughter. For the last 3 years I have specialized in custom window treatment design. In October of 2015, after the birth of my second

daughter, I decided I needed to spend more time at home and began to look into a home based business.

#### **About LuLaRoe**

**Lularoe** is a wholesale company, existing to provide an opportunity for people to create freedom by selling comfortable, affordable, stylish clothing. The California based company started in 2012 and has been growing rapidly across the US. The unique thing about **Lularoe** is they only make 1000 of each print in each size. Each time I place an order I receive new prints.

Clothes primarily purchased through in home pop up boutiques. A hostess books a party and I

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## Classic Car Show Rolls Into Selbyville June 18

The Bethany-Fenwick Area Chamber of Commerce is pleased to announce Selbyville's 59th Annual Old Timer's Day presented by Bunting & Murray Construction. The 2016 classic car, truck, tractor and military and emergency vehicle show returns on June 18 from 9:00 a.m. to 3:00 p.m. on Church Street in Selbyville. Judging will take place from 11 a.m. to 1 p.m. followed by an awards ceremony at 3 p.m.

This long-standing event is a tradition in Selbyville, consistently attracting a crowd of car enthusiasts, families and tourists with something for all ages. During the event, Church Street is closed and lined with classic cars, trucks, tractors and military and emergency vehicles from 1985 and older. The occasion also features door prizes, food, vendors, live rock entertainment from the Glass Onion Band and children's activities including crafts, pony rides, a moon bounce and an obstacle course.

Participants can register their 1985 or older vehicle for a \$10 fee to compete for a range of awards and cash prizes including Best Interior, Best Exterior, and Best Engine Compartment. This is a family-friendly event not be missed and all spectators attend for free. For complete details and to register for the event, visit www.thequietresorts.com.

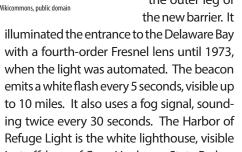
#### The Delaware Breakwater, continued from page 1

duties. In 1876 the Strickland Lighthouse was used as a Western Union Telegraph station to assign dock space to ships waiting behind the breakwater. The Coast Guard demolished this lighthouse in the 1950s.

The gap between the main barrier and the ice breaker proved too troublesome to maintain due to shoaling and wave action. Work to fill in the gap began in 1882, using the same granite boulder system. The proj-

long, built in two intersecting legs to form a large harbor. Included were a series of 10 hexagonal ice breaker piers, placed 200 feet apart, extending out from the breakwater. Steam powered equipment allowed for the precise placement of stone boulders, each weighing about 13 tons. Stones were cut square and fit in even courses with a straight edge on top. The barrier is about 8000 feet long, extends to a depth of about 50 feet, with 40 ft. width across the top. The cost was just over \$2,000,000.

The Harbor of Refuge Light was built on the "Outer Breakwater" just as soon as the boulder base was completed. This tower was replaced in 1926 with the current lighthouse on the outer leg of



just offshore of Cape Henlopen State Park. The East End lighthouse, located on the inner breakwater was built in 1885. A temporary light on a wooden frame tower was place on the building site as the foundation of the new iron structure was embedded into the stones of the breakwater. A wharf and an oil house were also built on the site. The lighthouse was equipped with a fog signal and a fourth-order Fresnel lens beacon. It was automated in 1950. The white Harbor of Refuge light on the Outer barrier reduced the importance of this lighthouse, now known as the Delaware Breakwater East End Light.

It was officially taken out of service in 1996. This is the red lighthouse that is featured in many photographs. In 1999, the State of Delaware became the owner of this lighthouse and eventually leased it to the Delaware River & Bay Authority. The DRBA allows the nonprofit, Delaware River and Bay Lighthouse Foundation to provide tours and educational opportunities at the lighthouse for the public.

Another lighthouse worth mentioning is the Breakwater Rear Range Light, which was known locally as the Green Hill Light. It was erected in 1880 when Congress authorized a rear range light to be built on 10 acres onshore at the north end of Pilottown Road in Lewes. This location was about 3 miles southwest of the West End lighthouse. The tower was constructed of iron, just over 100 feet tall. A keeper's house and a brick oil house were also erected at the site. This light helped illuminate the "Shears" during the construction of the Outer Breakwater. This lighthouse was discontinued in 1918. The lens was shipped to San Francisco and the iron tower structure was moved to Florida in 1921. Abandoned

The Delaware Breakwater and the National Harbor of Refuge was named to the National Register of Historic Places in 1989.

buildings remain on the site.

lives in Dagsboro, DE. As a native Sussex Countian, local history is one of her passions.

genealogy research (her greatest passion since 1978), watercolor painting, grandchildren, soccer for kids with disabilities, books, and things creative and historical. She recently authored the book Memories of the Clayton Theatre as a fundraiser to help the Clayton go digital. She is now exploring her writing skills with local history articles for High Tide News.



DE Breakwater East End Light,

ect continued off and on until completion in 1898. This lengthy process became a navigational hazard as stone piled below the water line could not be seen by vessels.

Even before the gap was closed, another issue needed to be addressed. The inner breakwater was too small to accommodate the number of ships needing shelter and too shallow for large vessels. A study begun in 1891 proposed the construction of an additional breakwater. The federal project would be located about 3 miles off shore from Lewes near a shoal, known as "The Shears", where there was a wide pocket of deep water just off Cape Henlopen. The proposed anchorage area would be 2 square miles and safely allow vessels drawing over 30 feet of water. The National Harbor of Refuge was authorized in 1895 and construction began on this outer breakwater in 1897. It was completed in 1901. This bulwark was 1 ½ miles

Author, Sandie Gerken Retired now, she devotes her time to



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#### **Lularoe**, continued from page 1

bring all of my inventory to her home for her and her guests to shop. There is no presentation, no catalogues and no pressure. There is no ordering which allows you to leave with your purchases that day. As an incentive, hostesses earn free clothes for hosting a pop up boutique.

I decided to start my **Lularoe** business in December of 2015. By January of 2016 I had received my inventory and began to market my business I hosted and co-hosted a variety of in home pop up boutiques as well as public pop ups at local businesses. I have also attended events open to the public with a variety of vendors in addition to fundraisers.

I decided to start my Lularoe business because I could work from home and for myself.

Igetto set myown pace and schedule. Ienjoy working with colors, patterns and textures and Lularoe allows me to do that with clothes.

Estimates

#### What makes Lularoe successful?

I know my product well. From how a fabric is going to preform to mixing colors, patterns and textures. I also evaluate my client's needs and wants just as I did with my design clients. I feel it is important to connect with your clients when it comes to things that are personal whether it is their home interior or the clothes they are wearing.

When I meet someone who hasn't worn Lularoe I get them to try on all the styles I offer regardless of the prints. Once they find a style they love the rest will fall into place. It is really great to see a client feel confident in a flattering style while leaving their comfort zone in a new print or color. Next, I offer suggestions on how to pair different styles with various patterns and textures. I like my clients to leave having a pleasant shopping experience while feeling comfortable and confident with their new look.

Service

I feel Lularoe's clothing offers women a stylish sense of ease and confidence in the clothes they wear.

## Who are our customers?

Women! Lularoe offers comfortable, affordable clothing in exclusive prints fro business professionals, stay at home moms

and fashionistas alike. Sizes range from XXS to 3XL so there is something for everyone!

I am in the process of expanding my inventory to include Lularoe's children's line. Sizes range from 2t to 14. I hope to expand to new areas along the coast and continue to grow

with the company.

For updates on events and new inventory follow me on Facebook at: **facebook. com/lularoejenniferbland** and Instagram: **@lularoejenniferbland** 

Jennifer Bland - Owner/Fashion Consultant 302.745.3439





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Contact us today for more information

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www.delsleep.com



### MOVING IS SO MUCH EASIER WITH THE RIGHT WOMEN!







#### By Lois Saraceni, owner

The Pack Women thepackwomen@gmail.com Lois Saraceni, Kirstan "Dee" Seling Dagsboro, Delaware 19939

**Pack Women** is a women owned and operated business that helps clients do what they can't physically, emotionally, or live too far away to do. We also do things that they don't like to do or simply don't want to do.

We pack or unpack our clients or the loved one that needs help. Most of the people that may need our services are either downsizing or need estate assistance. We can help with what to keep, sell, donate, or toss, as well as prepare clients' homes ready for sale or rental including yard sale preparation and execution assistance. We also specialize in Senior relocation and estate executor assistance as well as organize and de-clutter.

Having been in the area for many years and members of the Chamber of Commerce, we have relationships with everyone you would need such as Movers, Realtors, Consignment Shops, Thrift Stores, Trash Removal Services, Cleaning Services and many more to help with your situation.

Dee and I have known each other over fifteen years and were both looking for an opportunity to do what we liked and were good at. It also had to be something unique and needed by the community. We had both done a lot of packing and had just finished working together to close my spa. After much discussion, we decided to start Pack Women.

After much research, we learned that there were no businesses in the area that did what we wanted to do. We also wanted to start a business that was not only efficient and helped people, but would allow our clients or our loved ones to be part of the process if they chose to. For example, a client's parents might need to downsize to an assisted

living facility. They may not be able to pack everything, but they would have the ability to help decide what to keep, sell, donate, or toss with our assistance. We care.

Our first client was going through rough personal situation, moved to the area and brought all of her things with her from her last home. When she needed to go back home, she cried every time she tried to pack. A mutual friend recommended Pack Women who packed everything in the house from personal items to the bed linens. When the client returned with the moving truck, she was thrilled. Lots of hugs that day!

During our free estimate we listen to our clients to learn exactly what you want and customize our services to meet your needs. We treat our clients with kindness and respect, and handle their possessions like they are our own. We care and keep in contact with our clients every step of the way.

Pack Women's goal is to attract clients that are either Seniors needing assistance or loved ones that can't be there to help and want a company that can be there and offer not only physical assistance, but emotional support.

Anyone who has packed a home before understands how many hours, days, and weeks it can take when you do it yourself. We tend to take an item out, think about the sentimentality or where we got it from and wrestle with whether we want to keep it or not. An outsider can pack quickly and more unemotionally and if working with the owner, can help with decision making from an impartial perspective.

We hope to grow this business creating part time jobs for women in the area as we need them.

Contact: Lois Saraceni, 302-858-1861 thepackwomen@gmail.com www.thepackwomen.com

### TRUMPMANIA, continued from page 1

o'clock Wednesday, April 20th to set up our camera and then we had to leave for 2 hours while they did a complete search of the auditorium. During the 2 hours we were outside waiting for the search to be completed we were hanging out with the crowds that were waiting patiently and noticed that only about 3% were anti Trump (ages 15 to 18). The rest were pro Trump (ages ranging 12 to 80) it was a lot different than I thought it would be. It was very peaceful. Standing outside with everyone I was starting to get flash backs from concerts I had gone to decades earlier the only thing missing was the peculiar smoke in the air.

As the rally was getting started it all started sinking in ... High Tide News was standing between CNN and Fox News cameras while live streaming a Donald Trump rally to the High Tide News Face Book page using a Iphone and recording on a Sony video cam! Wow! We were right between CNN and Fox News. Jim Acosta a CNN reporter was doing live reports to my right. A Worcester Prep student Molly Pugh led the audience in the Pledge of Allegiance and Decatur student Alexis McDonough sang the national anthem. Both were fantastic.

All at once I started hearing chanting coming from the right side. I wasn't sure what they were saying and then I saw security removing 6 high school age Latino protesters. I could tell they were very proud that they had achieved their goal but what surprised me was that the Trump supporters and the Trump protesters seem to have a certain respect for each other. There wasn't any violent tone from anyone. It was all just part of the Trump phenomena. I can tell you those 6 protesters will go far in life! That took some bravery to protest Trump in an auditorium packed with Trump supporters.

Then Mr. Trump was on the stage and the crowds were going wild. In spite of having trouble with the live stream connection and the video camera, my wife and I were very proud to be there and to be part of the political process of this amazing country!

(Scan this article on the front page for a quick run down of the Trump Rally from High Tide News' perspective in the "Media Pen").



#### WELLNESS FROM THE INSIDE OUT

## Matcha.... Ma-What?!?

Matcha, pronounced "MA-cha", is a Japanese fine powdered green tea. It's a treasure trove for wellness benefits and an antioxidant powerhouse: a 'superfood' to say the least. I could literally write articles until the end of the year, and then some, about all the greatness matcha has to offer, but I'll jam pack this one with its awesomeness and the reasons why I love incorporating matcha into my daily wellness routine! Fasten your seatbelts, you're about to be wowed!

#### **ANTIOXIDANT POWERHOUSE**

What exactly are antioxidants? They are the body's defense worker bees, if you will. Antioxidants are magical, naturally occurring, chemical compounds and enzymes that protect our bodies from negative environmental toxins, like UV radiation, aid in the graceful aging process, and fight against cancer and chronic disease. According to matchasource.com, "Using the testing method known as ORAC (oxygen radical absorbance capacity), experts at Tufts University discovered that matcha

Casey Lyn Goold, owner of MindBodySpoon, is a Board Certified Integrative Nutrition Health Coach and graduated from The Institute for Integrative Nutrition. She has studied over 100 dietary



theories, practical lifestyle management techniques, and innovative coaching methods with some of the world's top health and wellness experts.

possesses an amazing twenty times more [antioxidants] than pomegranates or blueberries. Matcha's ORAC rating is a mighty 1,573 units per gram, compared to pomegranates 105 units per gram or blueberries 93 units." That alone might make you want to run fast for a cup of matcha, but wait, there's more! Matcha not only contains antioxidants, it contains a specific catechin antioxidant known epigallocatechin gallate (EGCg), and for those of you how have never heard of EGCg's they are the power punch for fighting cancer. Boom! Or shall I say, POW!

#### YOUR NEW HAPPY DRINK

Matcha contains an amino acid know as L-Theanine. L-Theanine utilizes brain wave function to calm the body creating a state of relaxation and happiness, promoting focus and concentration. Not only does L-Theanine elicit calming alpha waves from the brain as opposed to anxious beta waves elicited by stress, it aids in producing two powerful neurotransmitters, dopamine and serotonin.

These we know as the "happy hormones". Improving mood, enhancing memory, promoting concentration, and an overall pick-me-up makes drinking matcha a great idea during your afternoons around that 2 o'clock or 3 o'clock Iull. Yes, coffee does the same, but unlike the caffeine in coffee, the caffeine in matcha doesn't leave you over stimulated, with elevated blood pressure, or with the nervous system jitters. Cheers!

#### **ENERGIZER BUNNY METABOLISM**

When it comes to weight loss and slimming down, matcha packs a one two punch. Not only does it boost metabolism but it helps burn fat as well. According to matchasource.com, "A study featured in the American Journal of Clinical Nutrition found that consuming matcha green tea can increase thermogenesis (the body's own rate of burning calories) from a normal 8%-10% of daily energy expenditure, to between 35% and 43% of daily energy expediture." Wowzers! You are perfect just the way you are, but if you feel the need to slim down, adding matcha to your wellness routine for weight loss is both healthy and happy for your system; not to mention a lot safer than those over-the-counter products with crazy side effects, countless chemicals, and scary binders and fillers!

Excited to try matcha? Local health food stores as well as online are great sources for picking you stash of wellness awesomeness, anywhere from \$20-\$30. My personal favorite is Epic Matcha, out of Arizona. www.epicmatcha.com has a wealth of information as well as a store to get your goodness. Not looking to purchase just yet and would rather try it first? Head on over to your local Starbucks and order Shaken





Casey Lyn Goold

Matcha Powder with Ice Water; this will set you back about \$4.

#### Happy groovy greenness to you all!

Have you started your spring cleaning yet? Remember, spring cleaning also means cleaning out your pantry! Don't want to tackle this job alone or at all for that matter? You're in luck! Pantry Revamps are one of my specialties! For \$50.00 I will come into your home and help give your pantry a makeover by cleaning out the old, showing you how to organize your pantry so you're excited to utilize it's yumminess, explaining those tiny list of words on the back in what I like to call "Label 101", and offering delicious, nutritious options to swap out the unhealthy, unfulfilling items.

Want to spring into summer the healthiest way you can? Combine a Grocery Store Tour, a \$150.00 value, to your Pantry Revamp, a \$50.00 value, for \$150.00! Whoa! That's like buy one get one free! Call 302.437.5262 today to book your sessions! Spaces are limited and filling fast!







## Departments of Motor Vehicles (DMV's) Can Drive You Crazy

**By Vincent Paez** 

For those of us who have moved around a lot in our lives, constantly changing our driver's licenses drives us crazy. Each place has different laws for operating motor vehicles and the cost is sometimes outrageous. In most places, the DMV is a crowded, chaotic, slow moving bastion of bureaucracy with oodles of requirements of forms, identification, and procedural steps. Who has spent less than an hour in a DMV? Not many people. Once, I spent four hours at a DMV, sitting next to someone who hadn't bathed in at least a month. I must say that it was worth it, because it was the only way to get my driver's license.

The DMV has all the power in the world it seems. We all need our driver's licenses, because the automobile has become such an essential part of life. And the driver's license is the defacto standard for proving one's identity. So much power in such a small piece of paper or plastic. What is amazing is how we are so grateful for having gone through the entire process of getting a driver's license or tags for the car at the DMV. Think about it. We struggle to find a parking space, then wait on line for two hours, pay a bunch of money, then wait on line some more, and at the last step we say, "Thank you." And we mean it. Now that's power.

My first DMV experience was in New York, just outside of New York City. At seventeen, I owned only a motorcycle, and needed to take a riding test as well as a written test. I waited on line for hours for each step. I then had to go back again some months later, when I bought a car. Each time was exceedingly inconvenient and painful. When I moved to California, I had to trade in that New York license for a new California one. I had to take a pretty challenging written test, but no driving test. Fortunately, I passed, but the gentleman next to me failed miserably. I noticed that he was Mexican and told him in Spanish that the DMV should have a test in Spanish. He then took the Spanish written test, and I noticed while I was on the cashier line that he

failed again. I went over to him to see if I could help. He told me the problem was not the language. The problem was that he could not read! Amazing. I wasn't sure how he was planning to read the street signs. Perhaps he just needed to use farm equipment.

Speaking of farm equipment, my wife, who is from the farming state of lowa, tells me that young people get their licenses in Iowa at the age of fifteen, primarily because they need to help out on the farm with driving John Deere equipment. Most lowans also know how to drive a manual transmission or "a stick," because of their experience on

When I moved to Delaware, I thought I had died and gone to heaven, because the DMV is never really crowded. The process was so smooth, right down to getting the car inspected right at the DMV in New Castle County, and the registration fee was so cheap. I traded in my beautiful California tags, which had a sunset on it for those unattractive, boring blue Delaware tags. When I picked them up, I heartily said, "Thank you." At that time, there were no designer tags for the state, and rest assured, that I was one of the first customers for those.

After several years, my family and I moved to Germany. It turns out that Germany has a different agreement with each of our fifty states for converting one's driver's license to a German one. My Delaware license was easily converted to a German one, and I only had to pay a small fee and take a first aid course. A colleague of mine had a much more complex experience converting his Pennsylvania license to a German one. He had to take a written test, a driving test, a first aid course, and pay a huge fee. When finished he was so angry with the officials, he flicked them all the middle finger (an illegal act in Germany), and then had to pay a \$400 fine for that.

During my time in China, I never drove. The driving there

Author, Vincent Paez is a chemist and B.S. in Chemistry from Stony Brook University and an M.B.A. from UCLA. He speaks five languages and has lived/worked on four continents for three Fortune 500 companies. He is also a passionate musician and loves



the music scene, especially in the Ocean City area. He lives in Massachusetts and spends much time in Ocean City. He has two sons attending Florida State University. ... "Go 'Noles!" He is married to a wonderful girl from lowa, Sherri.

is chaotic and dangerous. Chinese people have not been driving for too many years. When I first went to China in 1990 there were more bicycles in the streets than cars. Now there are more cars than bicycles...and roads! Traffic jams are a way of life there. So I had a part-time driver, and I used taxis and the Shanghai subway which are cheap

When I moved to Florida, I faced a return to chaos at the DMV in Palm Beach County. The office for car registration and tags is in a beautiful, air conditioned building, which is the main tax collector's office and local courthouse. I converted my DE tags to FL tags for two cars and paid an unbelievable \$400! I complained and said,

"My gosh, in Delaware I would have to pay only about \$40!" to which the clerk replied with a straight face,

"Well now, Darlin', they ain't got no palm trees in Delaware, now do they?" She was right.

There is a separate office for FL driver's licenses, which is a tiny, ugly hotbox, which is too small to house all the customers, so the line of waiting customers goes all the way outside into the hot sun. Nobody should be subjected to two hours of waiting in the hot Florida sun. But when they handed me my new Florida license, I sincerely said, "Thank you."

I finally moved to Massachusetts over a year ago. They have to be different there. It's not a state, it's a commonwealth. Fine. Whatever. It's not a DMV it's an RMV (Registry of Motor Vehicles). Fine. Whatever. I waited for three hours at the RMV to get my license. The fee to register my car was

> high, but the real surprise was the Town Tax Bill that I received for just owning a car, even though I owned the car for years. Everyone in MA pays this annual excise tax for cars, which depends on the make and year of the car. A nice car can run you thousands of dollars a year in excise tax. I now see why the locals refer to their state (er...commonwealth) as Taxachusetts.

> No matter where I live, I dread going to the DMV. But everyone puts up with it, so why shouldn't I, right? And I will continue to wait on line and always say, "Thank you." But, honestly, I'm looking forward to one day moving to a place like the Florida Keys, where I can get around in a boat and not need the DMV.

Sounds nice...





If you're interested in becoming a provider, we would like 302-858-7330 SeniorsDelaware@aol.com

Caring for Older Parents

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### Cleaning and Replacement of Vinyl Panel Windows - 24 hour emergency Panel Replacement

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Proprietor: Marianne "Missy" Phillips
410-227-0768 or 443-980-8031
32491 Powell Farm Road
Frankford, Delaware 19945

Marianne Phillips owns a growing cleaning & replacement business for vinyl panel windows. This family owned business is operated from Frankford, DE and serves the entire Delmarva area.

"I left my high stress corporate accounting job in Baltimore MD and came to Delaware to own & operate the company, not that owning your own company isn't stressful, but the friendly customers make it all worth my while."

Marianne began this business because she saw a real need for this kind of service. Most installation companies do not provide cleaning and replacement services.

In April 2013 Marianne bought an existing company and began growing the business by advertising and personally walking neighborhoods to meet owners of vinyl panel window systems.

According to Marianne, one of the greatest things in the development of the company has been meeting the friendly homeowners from various states and sharing their world travel and experiences.

Other great moments in the development of the company have been the positive phone calls received from advertisements, to stopping into potential customer's houses for estimates.

"And then, on average, watching 98% of estimates become active jobs to complete."

Marianne has received many testimonies from customers of the high quality of work and high customer satisfaction. She has received referrals from *Eastern Shore Porch & Patio*, which, she states, seem to be the best installers with high customer satisfaction.

#### **High quality of work**

This company reflects Marianne Phillips' personal work ethic. She goes "over and above" to s atisfy her customers."

"We make the customer aware of the full operation and maintenance of their vinyl panel window system as installers really never cover this area," says Phillips, "and second or third home owners are really puzzled as to everything about the vinyl panel window systems."

#### **Products and Services**

Full replacement and cleaning of PGT *Eze-Breeze* and *Vinyl Tech* window systems. Replacement includes cleaning of frame, replacement of vinyl panel, preserving with PGT preservative, check & replace any operational hardware when necessary for proper operation. Cleaning includes removing all vinyl panel windows from the frame system then taken outside where they are



Marianne Phillips of Just Vinyl LLC...cleaning and replacement of vinyl panel windows.

washed with manufacturer's recommended products, dried, then PGT preservative is applied. While this is being done all frame systems are cleaned & then a silicone spray is applied for ease of operation. Before reinstalling vinyl panel windows all operational hardware is checked & replaced when necessary.

This service is the "like new" answer for owners of *Eze-Breeze* & *Vinyl Tech* window systems.

#### Benefits of using JUST VINYL

**JUST VINYL** uses only manufacture recommended cleaning and preserving products. According to manufactures, the vinyl panel windows need to be cleaned and preserved two times yearly to maintain the warranty.

Without knowledge of the window system it is easy to mix up panels when cleaning which will create issues when trying to reinstall the windows as each frame system can vary by fractions of inches.

**JUST VINYL** would like to expand its customer base to meet the needs of the area. With expansion of service they will still provide customers the highist quality of work to insure 100% satisfaction.

#### **Free Estimates**

Estimates are always free. We always offer a 10% discount for veterans, police & firefighters. In addition for every referral a customer provides which leads to a job they will receive a 10% discount up to ten and with ten referrals your next cleaning will be free of charge (Veterans, police & firefighters only need nine referrals for a free cleaning).

When you call Marianne at **JUST VINYL**, mention that you saw their story in **High Tide News!** 

*Call today for an estimate*: 410-227-0768 or 443-980-8031.

Visit their website: www.jvinyl.com







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#### **Submitted by Sean Morrison, Unit Commander**

In 1959 the Marine Corps League, seeing that there was a need for guidance of american youth of the day formed the Young Marine of the Marine Corps League. Since then the organization has expanded to approximately 1100 Youth and 300 units worldwide.

The **Young Marines** serve to give today's youth a moral compass and instill in them a pride for their county, its veterans and their communities. These goals are reached through the areas or academics, physical fitness, drug demand reduction and community service.

The Young Marines is not a recruiting tool for any military branch, not is it an in your face aggressive program that "fixes" at risk children. We teach respect by giving the firm fair and consistent respect that we ask from

Young Marines participate in not only local civic community service, but also on a national level. Local Young Marines have participated in the following events: Annual Pearl Harbor Commemoration, Annual Navajo Code talkers appreciation day in window rock Arizona, The national memorial day parade in Washington

DC and the GI Film festival just to name a few.

There is a new unit forming in our area, and they will be known as the Millsboro Young Marines. They are sponsored by the Diamond State Detachment of the Marine corps League, the Millsboro VFW post, the Millsboro Chamber of Commerce, and American Legion Post 28. We are looking for Young men and women that want to take part in this organization and help not only themselves, but their local communities and veterans.

The Young Marines is young men and women ages 8-18 or completion of High School. They must be willing to accept the drug free lifestyle and agree to carry the message to the youth of their communities.

The unit is also looking for staffing. Adults that are interested must have an interest in watching the youth of today excel and grow as tomorrows leaders. They must be able to pass a background check and follow simple instructions.

Interested applicants can contact Sean Morrison at 302.296.7659 or Millsboroyoungmarines@gmail.com

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# Are You Suffering from Neck Pain?

Neck pain is a common complaint. If you are sitting at a desk all day, it is very easy to have bad posture; muscles can get tight and over time put pressure on the nerves. The nerves can then become blocked or inflamed. Another cause of neck pain is if you have ever been in a car accident or have been injured during a contact sport.

#### Do you suffer from symptoms of Whiplash Syndrome?

Pain in the neck, shoulders, head or the base of the skull that occurs after a motor vehicle accident is often called "whiplash." Whiplash occurs as a result of the cervical spine being hyperextended, or pushed beyond its normal range of motion. This can injure the vertebrae, tissues and muscles in the neck, which in turn can cause symptoms to appear either right after the accident occurs, or within several days of the incident. In addition to neck pain, there are many symptoms associated with the whiplash syndrome including sleep problems, poor concentration and memory, blurry vision, ringing in the ears, fatigue, and weakness.

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There are many different terms used to describe cervical disc pain, such as "herniated disc", "pinched nerve", and "bulging disc". A herniated disc refers to a problem with one of the rubbery cushions (discs) between the individual bones (vertebrae) that stack up to make your spine. A spinal disc is a little like a jelly donut, with a softer center encased within a tougher exterior. Sometimes called a slipped disc or a ruptured disc, a herniated disc occurs when some of the softer "jelly" pushes out through a crack in the tougher exterior.



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**INVESTING 101** By Nicholas Shevland

# Interest Rates - How low can you go?

I've talked with several investors about low interest rates on their savings accounts and CDs. It's usually not a fun conversation, but it could be worse: interest rates could be negative! In fact, if you're an investor in Switzerland, their central bank's overnight interest rate is hovering around negative 0.70%. That's no typo. Some investors are locking in a loss of 0.70% per year for the Swiss government to hold their money.

Author, Nicholas Shevland, is a financial advisor with The Tidwell Group at Morgan Stanley. He holds a B.S in Accounting from Wilmington University. When he's not working, you

might find him teaching for

the DE Money School, volunteering with the Center for Inland Bays, trying to brew the next greatest beer, playing golf at Bear Trap Dunes, or spending time with his wife.

How did this happen? Why would someone in Switzerland pay 0.70% per year for a borrower to hold their

To understand why interest rates are low (or negative) you have to look at the big picture and understand there are 2 sides to every loan - a saver and

To a saver, higher interest rates mean more income. For example, an investor with 100K investing in a CD earning 5%/yr earns 5K in income per year. At 1% they only earn 1K per year. So, a higher interest rate equals more income to a saver!

To a borrower, a lower interest rate means a cheaper payment. For example, if a homeowner borrows 100K for a mortgage at 5%, it'll cost 5K per year in interest. But, at 1% it only cost the borrower 1K/yr in interest. So, a lower interest rate is better for a borrower!

Unfortunately, borrowers and savers can't be happy at the same time because your local bank can't pay 5% interest and lend that money out at 1% without losing money.

So, who does the central bank make happy - borrowers or savers? That answer depends on the health of the economy. If the economy is not doing well, they lower interest rates to make it easier on borrowers. This happened in 2008 when foreclosures went skyrocketing. The central bank lowered their key interest rate and a lot of borrowers refinanced their mortgages and saved a couple dollars. Those couple of dollars helped many people keep their homes and get back on their feet.

In some countries with negative interest rates, the initial lowering of interest rates wasn't enough to get their citizens back on their feet. So, central banks kept lowering interest rates and lowering and now several countries benchmark rates are negative.

The key question central bankers need to be worried about is not how low can interest rates go, but at what point do savers fight back and decide they're not interested in playing this

Nicholas Shevland is a Financial Advisor with Morgan Stanley Global Wealth Management in Rehoboth Beach. The information contained in this article is not a solicitation to purchase or sell investments. Any information presented is general in nature and not intended to provide individually tailored investment advice. The strategies and/or investments referenced may not be suitable for all investors as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. The views expressed herein are those of the author and may not necessarily reflect the views of Morgan Stanley Smith Barney, LLC, member SIPC.

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**Insights by Nancy** 



## Surviving and Thriving by God's Grace Alone

It is with much love and admiration that I dedicate this column to my Mom, Joy.

She was born in 1935, (the youngest of 7 children), to parents of Japanese descent, on an island my grandfather purchased in BC Canada in the 1900's. When WWII erupted, the family was forced by the Canadian government to evacuate their home. They had one hour to pack their belongings and were taken to an internment camp, where they lived in converted horse stables for two years. She was 12 years old. After the war ended, the island was never returned and my grandfather traveled to Japan a brokenhearted man. A few years later, while traveling to Toronto, my mother met my father on the ship, the USS Gordon. They eventually settled in Montana where my father found work in copper mining. My Mom learned a successful trade and eventually owned a prosperous business and raised 4 children alone. The Christian definition of Grace is: the undeserved favor of

God, in His infinite mercy, not only allowed my family to survive the traumas of this world, He instilled in us the grace and incredible strength to thrive!

I believe each of us has an important story to tell. And, I believe in each story, we can see the Hand of God, intervening on our behalf.

My prayer is that we would know God is intimately invested in **each** of our lives, as if we are His **own** sons and daughters..... BECAUSE, THAT IS EXACTLY WHO WE ARE! May you enjoy the many blessings of Grace that surround us and may God's great love for you be evident each day!

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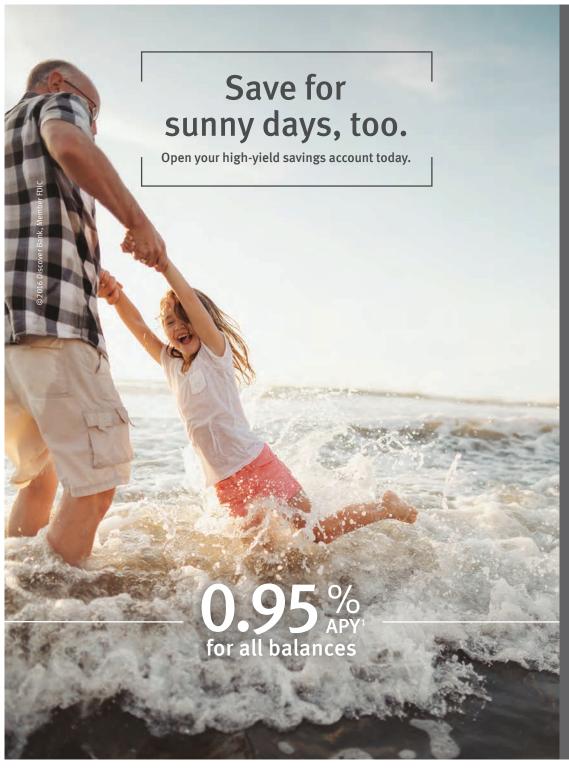
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