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High Tide News

October 2016

Local news for the people, by the people

Vol. 4 Num. 10

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LEWES DAIRY "The Little Dairy That Could"

By Sandie Gerken

Courtesy: Hazel Brittingham

If you grew up in Sussex County, you remember the milkman delivering fresh milk to your doorstep from a panel truck. Most likely, it was the delicious milk bottled at Lewes Dairy. But do you recall the history of the dairy and the enterprising, Brittingham family who started it all?

It began with Emory Bell Brittingham, his lovely wife, Grace R. Downs, their seven living children, and a herd of

Guernsey cows. In 1919, Emory bought a large farm of 240 acres at the end of Pilottown Road. Moving his family there, they began farming crops and raising their dairy herd.

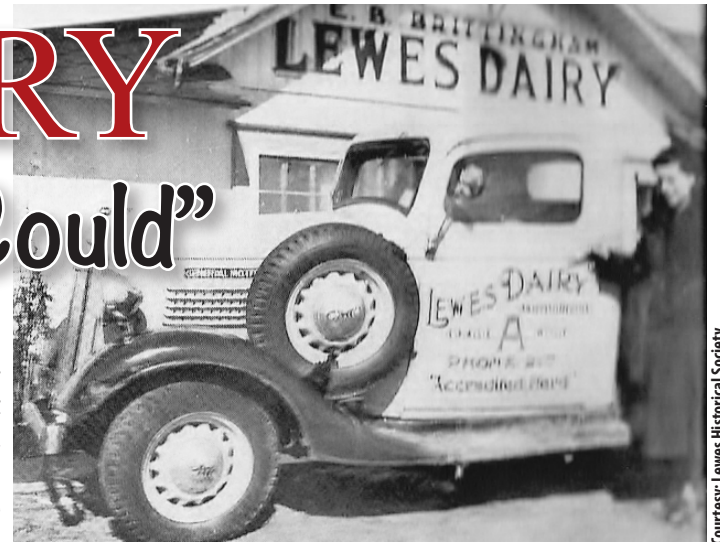
The land was part of a larger 429 acre farm once owned by Harbeson Hickman (1818-1889), who called his property "Sea View Farm". This Pilottown farm also includes the site that marks the 1631 landing site of the Dutch, who founded

Swanendael. In addition to the current Lewes Dairy plant, much of the land is now the site of the St. Peter's Episcopal Cemetery annex and the UD College of Marine Studies.

While tending crops, Emory and Grace's six boys (Earl, Bassett, Archie, Weldon, Winfield, Emory Jr.) and one girl worked

alongside their parents milking the cows. They began to sell their excess milk to neighbors as times were tough just after WWI. Daughter, Bertha had the task of

continued on page 2



Courtesy: Lewes Historical Society

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When you need your small engine repaired call Walsh Mechanical!



Francis Walsh and River in their busy shop in Lewes. With over 35 years of experience, Walsh Mechanical delivers high quality service at a reasonable price for local residents and businesses.

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A homegrown success!

Francis Walsh is a Sussex County native... born and raised in Dewey Beach, Delaware. He is a seasoned mechanic and owns and operates an engine repair shop locally.

Francis specializes in small engine, light automotive, & small outboard engine repair.

As the youngest of eight, Francis watched his older brothers build cars which began his life-long interest in

repairing engines.

Francis started working at the local Dewey Beach Exxon at age 14 and attended classes at vo-tech for small engine and auto mechanic repair during his high school years. With more than 35 years of experience, he has been diagnosing problems and repairing small engines ever since.

80% Repeat Customers

Francis opened his own shop in 2012 and plans to continue repairing engines locally until retirement.

Walsh Mechanical provides high quality service and repair at a reasonable rate.

With his "Hard, Honest Work Ethic" Francis has built a reputation that has followed him throughout his career. His business

has attained an 80% repeat customer base. Small business owners, local residents and boat owners are prime candidates as customers that Walsh Mechanical continues to serve.

Walsh Mechanical is a real success story for small businesses in Sussex County due to Francis's many years of hard work. He is committed to continue to provide exceptional service for the local area.

If you have any small engine repair or maintenance needs and want the job done honestly and right the first time, call Francis at Walsh Mechanical.

Get your equipment ready for spring, call Francis today :



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pouring the raw milk by hand from pitcher to bottles. The bottles were cooled in cold water tubs. The kids helped deliver the milk from the family car on their way to school.

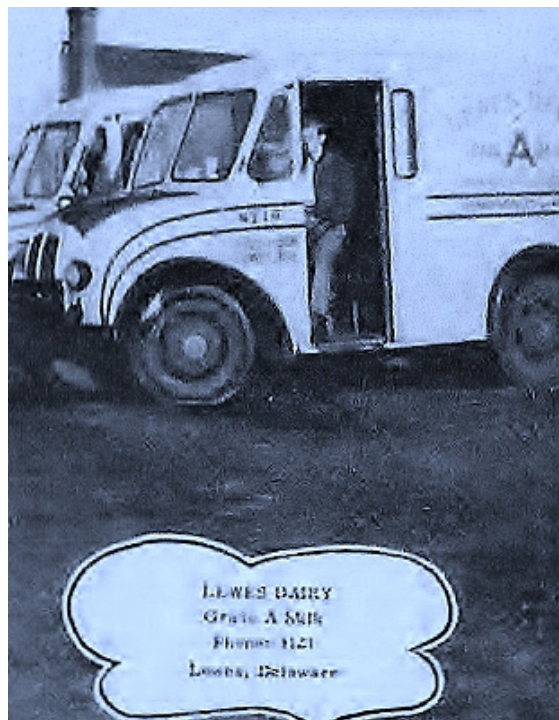
This convenience to neighbors soon grew in the 1920s to E.B. Brittingham Dairy. The name changed gradually to E. B. Brittingham & Son to include “& Sons”, then to E.B. Brittingham Bros before incorporating in the name we know today. The business grew, adding more buildings to milk the herd and to bottle the milk. Adding electricity in 1922, Emory bought improved refrigeration and bottling equipment. In 1933, the dairy was the first in the lower Shore to pasteurize milk by heating it to destroy bacteria. Another first was to begin the use of steel bottle caps.

When Emory died in 1933 at age 57, son, Earl assumed management of the plant. Earl died suddenly in 1936 and Archie took the reins. After a fire that destroyed the milking equipment, the family sold their dairy herd and began to purchase milk from local farmers. In 1942, three of the brothers, Archie, Weldon, and Emory Jr. left for active duty in WWII. The plant was closed, operating sporadically during the war.

After the war, brother Bassett left his job at a package manufacturing company in Philadelphia to assist Archie and Weldon in reopening the dairy. They built a new plant with the help of German POWs that were housed in Lewes. One of the prisoners was an experienced mason. The new brick plant was equipped with the latest milk processing innovations. The Brittingham sons reopened the business on July 23, 1946 under the new corporate name of Lewes Dairy. In 1946, another area “first” was instituting homogenization, which

keeps fat particles at a uniform size.

After the plant reopened, Bassett returned to Philadelphia. Emory Jr. took



Courtesy: Hazel Brittingham

a turn at the helm for a couple of years before opening a restaurant in town. By 1955, Lewes Dairy had 4600 delivery customers and 18 DIVCO delivery trucks. (The name is an acronym for Detroit Industrial Vehicles Co.) These were closed panel trucks that could be driven standing up.

Buy It By The Gallon

In June 1955, Archie and Weldon boldly decided to discontinue home delivery and concentrate on sales to regional grocery stores, which escalated the volume of milk sold. They also introduced gallon and half gallon glass jugs, another “first” for the area. One gallon cost a whopping 67 cents! Progress made the DIVCO trucks obsolete, so the company purchased larger, refrigerated vehicles to transport milk to stores and a large bulk milk tanker truck to pick up milk from farms. These delivery trucks sported the cow logo and “Buy It By the Gallon” motto. In 1961 they started a chain of Lewes Dairy convenience markets in lower Delaware and Maryland, operated either by the parent company, leased, or franchised. This innovation made Lewes Dairy milk products available 24-7.

Lewes Dairy once produced ice cream under the name of Dutch Maid, but once the sale of milk to retail outlets became a large operation in itself, ice cream production stopped.

In 1963, Archie “Chip” Brittingham, Jr. bought an interest in the company and joined the board of directors. Eventually, he became the company president, known for his hands-on approach and

meticulous attention to business operations. He represents the third Brittingham generation to manage the dairy. Chip was quoted in a history paper written by his daughter, Lauren for a UD project as claiming that he has worked at Lewes Dairy “since three days before I could walk”.

On June 30, 1977, Lewes Dairy discontinued the use of glass bottles, further streamlining operations. The exclusive use of plastic was cheaper and eliminated the need to wash the returned glass bottles.

Entering into merger negotiations in 2011, Lewes Dairy was sold in 2013 to Hy-Point Dairy Farms of Wilmington. As of now, both plants retain their original names and the Lewes Dairy plant continues to be managed by Chip Brittingham. (As an interesting aside, Chip’s daughter, Lauren married into the Hy-Point Dairy family in 2013 as well. However, neither merger influenced the other!)

*“You Can’t Beat Our Milk,
But You Can Whip Our Cream”*

In addition to processing whole, skim, 1%, 2%, half & half and chocolate milk, Lewes Dairy is known for its 40% butterfat rich cream. Restaurants on Delmarva and even D.C. use Lewes Dairy cream exclusively. Its velvety, high butterfat content is the secret to make it whip up to perfection.

Sugar and Spice and Everything Nice

By far, the most sought after product is Lewes Dairy’s famous, seasonal eggnog. The secret recipe has been bottled since 1940. It is available in grocery stores from Thanksgiving through New Year’s. The Lewes Dairy eggnog is now made in



Courtesy: Hazel Brittingham

the upstate Hy-Point plant, but is still the original Brittingham recipe. About 16,000 gallons are processed per season. Chip Brittingham, himself, travels back and forth to Wilmington during the season to make sure the quality of the holiday drink remains perfect. It is very rich with about 7% milkfat, a bit pricier than other brands, but worth every drop! All the milk products sell themselves because of the local brand name, famous for freshness and quality. Lewes Dairy milk products are known locally as the “top of the line.”

Ninety-six years of old fashioned family values, innovative ideas for



Courtesy: Hazel Brittingham

efficiency, and the freshest products possible have built the reputation for excellence. The Brittingsams dubbed it the “Little Dairy That Could”. And, it has certainly done well.

SOURCES:

Interview with Hazel D. Brittingham, Lewes, De, September 7, 2016

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Author, Sandie Gerken lives in Dagsboro, DE. As a native Sussex Countian, local history is one of her passions. Retired now, she devotes her time to 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*.

Amazingly comfortable clothing

LuLaRoe, Jennifer Bland
Owner/Fashion Consultant
302.745.3439

Facebook: [facebook.com/lularoejenniferbland](https://www.facebook.com/lularoejenniferbland)
 Instagram: [@lularoejenniferbland](https://www.instagram.com/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 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-



Jennifer Bland, Owner/Fashion Consultant

Erin Leigh Photography

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.

I get to set my own pace and schedule. I enjoy working with colors, patterns and textures and **Lularoe** allows me to do that with clothes.

What makes Lularoe successful?

I know my product well. From how a fabric is going to perform 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.

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 for 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](https://www.facebook.com/lularoejenniferbland) and Instagram: [@lularoejenniferbland](https://www.instagram.com/lularoejenniferbland)

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The Presidents of the United States of America

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 John Tyler 1790–1862 (Lived: 71 years)	 James K. Polk 1795–1849 (Lived: 53 years)	 Zachary Taylor 1784–1850 (Lived: 65 years)	 Millard Fillmore 1800–1874 (Lived: 74 years)	 Franklin Pierce 1804–1869 (Lived: 64 years)	 James Buchanan 1791–1868 (Lived: 77 years)	 Abraham Lincoln 1809–1865 (Lived: 56 years)	 Andrew Johnson 1808–1875 (Lived: 66 years)	 Ulysses S. Grant 1822–1885 (Lived: 63 years)
 Rutherford B. Hayes 1822–1893 (Lived: 70 years)	 James A. Garfield 1831–1881 (Lived: 49 years)	 Chester A. Arthur 1829–1886 (Lived: 57 years)	 Grover Cleveland 1837–1908 (Lived: 71 years)	 Benjamin Harrison 1833–1901 (Lived: 67 years)	 Grover Cleveland 1837–1908 (Lived: 71 years)	 William McKinley 1843–1901 (Lived: 58 years)	 Theodore Roosevelt 1858–1919 (Lived: 60 years)	 William Howard Taft 1857–1930 (Lived: 72 years)
 Woodrow Wilson 1856–1924 (Lived: 67 years)	 Warren G. Harding 1865–1923 (Lived: 57 years)	 Calvin Coolidge 1872–1933 (Lived: 60 years)	 Herbert Hoover 1874–1964 (Lived: 90 years)	 Franklin D. Roosevelt 1882–1945 (Lived: 63 years)	 Harry S. Truman 1884–1972 (Lived: 88 years)	 Dwight D. Eisenhower 1890–1969 (Lived: 78 years)	 John F. Kennedy 1917–1963 (Lived: 46 years)	 Lyndon B. Johnson 1908–1973 (Lived: 64 years)
 Richard Nixon 1913–1994 (Lived: 81 years)	 Gerald Ford 1913–2006 (Lived: 93 years)	 Jimmy Carter Born 1924 (91 years old)	 Ronald Reagan 1911–2004 (Lived: 93 years)	 George H. W. Bush Born 1924 (92 years old)	 Bill Clinton Born 1946 (70 years old)	 George W. Bush Born 1946 (70 years old)	 Barack Obama Born 1961 (55 years old)	

Presidential photos courtesy: Wikipedia





Who will be our 45th President?

Voting is a right, a privilege, and more importantly a responsibility of citizens of the United States.

Make sure you learn about the candidates, watch the debates, listen to the issues and then make an intelligent decision! Don't forget to go to your polling place on November 8th and cast your vote!

your VOTE is your VOICE

Cut and paste your choice and see how it compares on November 8th!
May the best candidate win!

 Donald John Trump June 14, 1946 (age 70)	 Hillary Clinton October 26, 1947 (age 69)	 Gary Johnson January 1, 1953 (age 63)	 Jill Ellen Stein May 14, 1950 (age 66)
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October is Breast Cancer Awareness Month, an annual campaign to increase awareness of the disease.

Dine and Donate • Dewey Goes Pink • Cleaning for a Reason

Dine and Donate

Heather's Home Works, LLC and Fox's Pizza of Millville are co-sponsoring a **Dine and Donate** on **Wednesday October 19th from 5 – 8 pm**. Delaware Breast Cancer Coalition (DBCC) will



receive 15% of the sales for that evening, whether dine in, pick-up or delivery. We will have a DJ on hand that night,

Heather will be raffling off FREE cleaning services, and there will be a 50/50 drawing with all proceeds going to the DBCC. Heather & Lisa have both been touched directly by cancer, Heather lost both of her Dads to cancer when they were in their early 50s, and Lisa is a recent survivor who underwent a double mastectomy just last year and who has receive the benefits of that the **Delaware Breast Cancer Coalition** offers women and men. This is the 4th

These two outstanding women of Sussex County, Heather DeMarie, owner of Heather's Home Works, and cancer survivor Lisa Welling from Fox's Pizza Den discuss the things that truly matter while going through cancer treatment and recovery. Scan this article with the LayAR app and watch this inspiring video.

Your Participation in these events is greatly appreciated!

year Heather, Lisa and their teams and the business community at large have come together to help get the message out about early detection of breast cancer in women and men and to raise money for the DBCC. Visit: www.debrecancer.org for more information, to volunteer, or make a donation.

Dewey Goes Pink

Heather's cleaning service, **Heather's Home Works, LLC** also will be participating in the **5th Annual Dewey Goes Pink 5k/1.5 mile fun run on October Saturday 8th** in Dewey Beach.



The race is \$30 for each participant or \$20 for just the 'After Party' which is hosted at the Starboard restaurant and catered by the **Bethany Blues Barbeque Restaurant** group. For more

information visit: www.deweygoespink.com and to join Heather's team you can sign up under 'Heather and Friends Help Out' on the team page.

Cleaning for a Reason

Also **this October**, after 6 years of providing FREE cleaning services through the '**Cleaning For A Reason**' (C4R) program to two women per month, Heather has committed her staff and her resources to beginning cleaning for **FOUR (4) women per month**. Through the remainder of 2016 and all of 2017,

Heather's goal is to provide no cost/stress free cleaning once per month for 4 women, each for four months, or just over 50 free cleanings per year. "Cleaning For A Reason" is a national non-profit and has affiliates all across the country wanting to help, so please visit www.cleaningforareason.org to find service areas and please support participating cleaning services.



Scan Article with LayAR for Video! (See page 8)



Two times the Enlightenment and Two times the fun!

Light, Love, and Enlightenment

Coming to **Mind, Body & Sole** on Wednesday evening, October 12, 6pm, you will have the opportunity to hear from two teachers of **Light, Love, and Enlightenment**. Joining Rev. Donna McEntee, Intuitive Spiritual Counselor and Medium will be her dear friend Kim Bemis. Many of you may already know or have met Kim, but if not, you are in for a wonderful evening as these two master teachers share their wisdom with you. Kim Bemis blesses us by coming to this area (visiting family here in Delaware) all the way from the Himalayas. Kim is a meditation teacher who has studied meditation and yoga for the past 16 years in his home in the Himalayas. Kim will bring his amazing photos, filled with the beauty of India, the Himalayas and also this, our beautiful beach area. And, you will have the opportunity to purchase any of his prints, note cards, etc. (You may have seen some of Kim's work in area restaurants and Art Leagues.) Rev. Donna McEntee, has for over 20 years been a teacher of



ways to develop ones own spiritual intuition, and is herself a conduit of messages from those in spirit, angels and spirit guides. This not to be missed seminar will revolve around the knowledge and belief that by raising our own spiritual consciousness, that energy can and will result in the development of inner peace and ultimately, World Peace.

To sign up for this event, please call 302-537-3668. Wine and cheese will be included, and a suggested donation amount of \$20 will be used to help Kim with his travel fees.

Looking forward to the energy, Kristina Isom and the Spa Team

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Remote Friendships

By Vincent Paez

I am writing this article while sitting in the Toronto Airport, waiting for my flight back to the USA. I am on a business trip, and I'm tickled pink that I was able to visit a dear friend in Toronto, while I was here. We used to work together for years, and we've become close friends over the years, vowing to always stay in touch as much as possible. As I have lived in so many places in the world, I have developed close friendships with people who live far away. Remote friendships have become a way of life for me and now for my wife, who has been transplanted from Iowa to Massachusetts.

Most folks have several groups of friends, and oftentimes those different groups of friends never meet, because they have totally different social circles or they live quite far from each other. Our groups of friends are truly remote. My wife and I were married last year in Ocean City, and we brought together all of these groups for one day of glorious happiness. Attendees of our wedding came from Iowa, New York, New Jersey, Switzerland, Texas, the state of Washington, Pennsylvania, Ohio, and

Japan. Some were family members, others were friends of different social circles from the many chapters of our life. Believe it or not, we see all of them frequently, and that, requires effort.

My wife and I enjoy the frequent company of friends and family. Because there are so many opportunities in life to befriend people, it is really difficult to manage all the relationships to grow strong. There is so little time in life, so we focus on our current circles, unless new friends strike us as great people, worthy of investing the time to get to know them. We've found that there are certain rules to follow, and we'd like to share them with you.

We keep in touch: Everyone is so busy, and it is so easy to let time slip by without a phone call or text message just to catch up, especially when we may not see our friends for another year. Good friends will take a phone call anytime, so we are not shy about picking up the phone and calling. Some have told me that they light up, when they see our name on the caller ID when we call and that they miss us when we do not call for a while.

We visit, if we are nearby: Sometimes, I will be in a remote place, like Tokyo, and have a full business schedule with almost each minute taken up. In such a case, I will do everything possible to find time to see a local friend. That may be a breakfast meeting or a quick coffee on my way to the train station or airport. Once I met up with a dear friend in Osaka, Japan. He is a science teacher there in an international school, teaching in English. My business schedule was completely full, so we ended

up meeting very late at night for a nightcap after all my business meetings were completed. Our nightcap turned into a rather late night at a bar, where live music was playing, and we still talk about that great time we had.

Next week, I will be on a business trip in Dallas. My wife will accompany me and together we will visit my cousin, her best friend, and her daughter. Being in Dallas and not visiting would not be an option, despite how busy I will be.

We know that disagreements will not last long: Even the closest relationships at some point feel some strain. Some disagreement can come about with planning a get-together or something someone said. In my case, I hold different political views than many of my dear friends. We all know it, and we all know that, before anything else, we are dear friends, not campaign opponents. Good friends let such small things pass. Fortunately for us, we do not encounter too many of these situations.

We truly enjoy time together: We may splurge on an expensive boat ride together, or we may simply visit friends in their home. Either way, we make a point to forget about distractions and concentrate on the moment of being together with friends. We tell them that we love them. We laugh out loud with them, and smiles and hugs are not in short supply, when we are together. As with my friend in Hungary, I never got a chance to say good-bye, because we passed away so quickly, but he knew how dear he



Vincent Paez on one of his many business trips at the Rogers Centre, where the Toronto Blue Jays play.

was to me.

We try not to miss major events: Weddings and funerals are very important, and they solidify our stance with friends. It makes us part of their life. Our wedding last year did that for so many friends, who are now a stronger part of our life. I recently flew to Hungary to the funeral of one of my best friends, Janos, about whom I have written in the High Tide News. Several of my other friends from that social circle were there, and we continued to be part of each other's lives.

Like many of you, we are fortunate to have plenty of friends. The fact that they are remote from us does not mean that life is any less fulfilling. In fact, it makes the time we are together with friends even sweeter. The relationships do require work to maintain, and they are worth every bit of effort.

Author, **Vincent Paez** is a chemist and international businessman. He has a 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 Iowa, Sherri.

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Bringing Mike back to Delmarva!

FALL HALLOWEEN FESTIVAL

Long Neck United Methodist Church

Saturday, October 22, 2016 at Long Neck United Methodist Church, 32051 Long Neck Road, Long Neck, DE 19966. The event will start at 2 pm with Trunk or Treat starting at 4 pm. This is a joint outreach with Friendship & Long Neck UM Churches. There will be a bounce house, crafts, games with prizes, face painting, tattoos and hay rides. There will also be Tot Zone for the little ones to enjoy. This is a free event for the community. Kids should come in costumes and the churches will provide bags for their goodies.

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Dave Hawkins

Dave Hawkins playing at Harpoon Hanna's on Route 54 in Fenwick, DE. Watch him right here, right now! Scan Dave with your AR app and enjoy! The music scene is very popular and local talent abounds in Sussex County!
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The Bethany-Fenwick Area Chamber of Commerce Celebrates 40 Years in Style



Fenwick Island, DE — The Bethany-Fenwick Area Chamber of Commerce is turning 40! To honor this milestone, the Chamber is taking over Bethany Blues in downtown Bethany for a special 40th Anniversary Membership Celebration on Wednesday, October 26th. The big bash will start at 7:00 p.m. with a Blues Buffet, live music, a tribute to the legacies of the Chamber and the announcement of the 2016 Membership Award Winners. The 2016 nominees and award categories are:

Best in Business Award

Coastal Tented Events
McCabe's Gourmet Market
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Paragon Auto Body

Member of the Year Award

Christine Bohner of M&T Bank
Damien Golden of iKande Advertising
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Community Spirit Award

Bethany Beach Volunteer Fire Company
John Donato
Studio 26 Salon & Spa

New Member of the Year

Hooked Up Restaurant
Read Aloud Delaware
The Upholstery Girl

Inspiring Business Award

Bethany Beach Ocean Suites
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As a thank you to key constituents in Chamber history, the Founder's Circle Reception will be held prior to the celebration beginning at 5:30 p.m. At this time, the Chamber will pay tribute to those members, past and present, who have given their service in leading the organization. A special Lighthouse Award Presentation and Induction of the 2016 Board of Directors will also take place during this pre-bash event. The Founder's Circle Reception is by invitation for past presidents, event sponsors and special guests.

In celebration and appreciation, complimentary tickets for current members and their representatives can be reserved beginning on Tuesday, September 13th. Non-member guests, including spouses, are invited to purchase tickets at a cost of \$10. Space is limited for the event, so please reserve your tickets early. For more information, contact Kristie Maravalli at 302-539-2100 x115 or visit www.thequietresorts.com.



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Pumpkin Spice: Not Just for Coffee!



Love pumpkin spice? Savor this iconic seasonal flavor in more ways than one this fall.

During New York's Fashion Week many of the collections featured a muted orange color. Not sure how to incorporate this coveted gem into your wardrobe. Use it as an accent piece through accessories such as a belt, jewelry, scarves or even shoes. Make a statement and wear a muted orange as a top or dress. Pair it with a neutral for a clean sophisticated look. Pumpkin spice orange compliments olive greens, mustard yellows, burgundy reds and deep blues.

Regardless of your thoughts on pumpkin spice, be sure to grab yourself a pair of ankle boots, oversized purse with decorative straps and a graphic tee or an oversized logo hoodie and you'll have a good jump on this fall's fashion trends.

Jennifer Bland:
Lularoe fashion consultant with a background in interior design. I have a passion for mixing colors, patterns and textures. As a Lularoe consultant I am able to use my talents to create stylish, fashion forward outfits for all types of personalities and styles. Follow me on Facebook at: [facebook.com/lularoerjenniferbland](https://www.facebook.com/lularoerjenniferbland) and Instagram: [@lularoerjenniferbland](https://www.instagram.com/lularoerjenniferbland)

Long Term Care Insurance Explained

Retirement plans can be completely sabotaged in the blink of an eye due to an unexpected elder-care expense. I've seen it first hand: A lifetime worth of savings slowly evaporate because of the high cost of skilled nursing homes. As an advisor, long-term care insurance (LTCI) comes up in my conversation more often than not, and the solution is anything but an exact science.

I can certainly share a collection of statistics provided by reputable researchers, but in reality, it's not really relevant to predicting whether or not you are going to need long-term care. The chances of needing care are either 0% or 100%, and rather than ask the question, "Are you feeling lucky?" the more important question, in my opinion, is: "Isn't it better to do a little planning... just in case?"

To help with planning, here are some pros and cons to long-term care insurance:

Pros:

The most obvious benefit to long-term care is that it can help prevent an individual from wiping out a lifetime worth of savings. Protection can be customized to fit the needs of any client's budget constraints and need. Also, most policies are "guaranteed renewable" meaning they cannot be canceled because of a policy holder's age, physical condition, or mental health.

Cons:

The 2 biggest factors regarding long-term care are costs and qualification. Not everyone can qualify for LTCI and if you're able to qualify, premium payments are based on age, benefit amount, health of the insured and much more.

Costs are certainly a major factor when considering long-term care insurance. According to the American Association for Long-Term Care Insurance, a healthy 60 year-old couple would pay \$2,170 per year for \$150 daily benefit for 3 years of coverage. But that is on average and costs can vary widely. Also, about rising premiums, a company can't single out a particular individual and raise his or her premium. But, they can raise premiums for a particular class of similar policies. Most notably, in Pennsylvania some customers saw their renewal rates rise 130% in 2016. Not everyone saw a 130% increase, but be aware that costs can rise.

The list above is not meant to be all-inclusive. In reality there are many other pros and cons an individual should consider, including self-insuring. If you've put off talking to someone please feel free to call me, Nick Shevland at 302 644-6607, and I'd be more than happy to evaluate your unique situation.

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.

Nicholas Shevland is a Financial Advisor with Morgan Stanley Global Wealth Management in Rehoboth. 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. Morgan Stanley Smith Barney, LLC, member SIPC. Morgan Stanley Smith Barney LLC offers insurance products in conjunction with its licensed insurance agency affiliates.

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Seasons of our life

By Nancy Hendrickson

Fall, for me, is one of the most dramatic of all the seasons with its' vibrant and often swift daily changes of color, pace and routine, as we enter back into the rhythmic pattern of life.

Solomon wrote a poem in Ecclesiastes 3, describing the honesty of life as we all experience it, (many are familiar with the 1965 song written by the Byrd's, *Turn! Turn! Turn!*):

To everything there is a season, and a time to every purpose under the heaven:

*A time to be born, and a time to die;
a time to plant, a time to reap that which is planted;*

A time to kill, and a time to heal; a time to break down, and a time to build up;

A time to weep, and a time to laugh; a time to mourn, and a time to dance;

A time to cast away stones, and a time to gather stones together;

A time to embrace, and a time to refrain from embracing;

A time to get, and a time to lose; a time to keep, and a time to cast away;

A time to rend, and a time to sew; a time to keep silence, and a time to speak;

A time to love, and a time to hate; a time of war, and a time of peace.

I believe Solomon's intent is to tell us that God has a definite purpose for our

lives He has a plan! And all the grief, joy, happiness and sorrow you've experienced has a purpose.

As you observe your life circumstances through God's eyes I pray you will see things more clearly and know they are gifts from God and that you will desire for Him to be glorified in them. Thus accomplishing a greater good, not only for yourself but for the Kingdom to come.

Preparing Your Home's Plumbing System for Winter



The Plumbing Pickle

So there you are. Pipe wrench in one hand, flashlight in the other hand, and 2" of standing water soaking into your brand new loafer shoes. You've just had a frozen pipe burst in your home! Chances are, it may be due to lack of a proper winterization of your plumbing system. Every spring we see homes with damaged plumbing, floors and ceilings due to lack of, or improper winterization. But don't worry, Seaside has you covered! See our list of simple items you can do yourself to help protect that beach-home investment. If you don't feel comfortable DIY (do it yourself), please contact a local licensed plumber to help you with it. A small amount spent protecting your home will save you in the long run!

Year-round residents:

- Unhook outside hoses from the spigot. Leaving hoses connected can cause water to freeze back into the piping of your home (this is one of the most common causes of frozen pipes!)
- Have water piping in any exposed areas insulated.
- Have any outdoor plumbing items (including outside showers) turned off and drained down. Depending on your piping layout, this may not prohibit a frozen pipe..... but it will prohibit a flood!

Vacation Homes:

- If the home is vacant during the winter months, contact a licensed plumber to have it winterized. Turning off the water main and leaving the heat on is unfortunately not enough! A licensed plumber using non-toxic antifreeze pumped through your water piping system is a sure way to ensure you are protected.



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