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# September 2015

Local news for the people, by the people

Vol. 03 Num. 9

# COLLAPSE OF THE INDIAN RIVER BRIDGE FEBRUARY 10, 1948

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In February, 1948, plummeting temperatures, an unusually high flood tide, strong easterly wind, and ice floes that scoured the underwater pilings caused the south approach to the bridge to buckle under the jammed up ice. This section plunged with a roar into the channel just as a truck and a car were crossing the bridge. An approximate 60-foot section of the bridge collapsed, taking the vehicles with it. ... and this is one of five spans that have been built over the inlet.

By Sandie Gerken

Courtesy of Hagley Museum Digital Archives/ Zebley Hoffecker Collection

Our current, brand-new cable-suspension bridge over the Indian River Inlet is the 5th span over the channel connecting the inland bays with the Atlantic Ocean. Once the new bridge was finally completed, it opened in May 2012. The other four spans were built in 1934, 1938, 1952, and 1965. The new bridge has had its much publicized complications in its construction, but the greatest drama in the newspapers about the inlet bridge focused on the collapse of the 1938 span due to ice in February of 1948.

The 1938 span was a concrete and steel swing

bridge, which had replaced a deteriorated timber trestle bridge built over the inlet in 1934. This arched stone bridge had an estimated valued at \$500,000 by 1948. To help protect the inlet from erosion, 200 feet of rip rap and jetties were placed along the banks in 1938 as the bridge was being built. It was officially named the Charles W. Cullen Bridge in honor of a Georgetown lawyer and judge, who was the chairman of the State Highway Commission from 1938-39. The current bridge still bears this official name, but is popularly referred to as the Indian

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# Seniors Helping Seniors<sup>®</sup> Delivers Excellent Home Care

Seniors Helping Seniors has come to town and apparently not a moment too soon - they have been very busy since opening their doors last year. Seniors Helping Seniors (SHS) is a licensed in-home care service that helps people age with grace and dignity in the place they call home. Something extraordinary happens when seniors help other seniors: a special connection develops; a unique friendship forms.

Created in 1998 SHS was founded to help provide seniors with the ability to choose an independent lifestyle in their own homes, for as long as possible, with the dignity and respect they deserve. Across the country, Seniors Helping Seniors<sup>®</sup> business owners have been highly successful with their non-medical home-based service formula designed to assist seniors in navigating the aging process. "We are highly committed to helping others and that adds to our own purpose in life," said Amy McDermott, who along with her husband, Bob own the areas' Seniors Helping Seniors organization.

From the very beginning Amy McDermott said that the concept of one senior helping another age at home resonated with her, "it just makes sense on every level. These seniors, my clients, and my service providers bring so much joy to each another. Their happiness makes what we do all the more rewarding. In other words, what we give is independence; what we get is purpose." SHS helps clients with daily activities such as cooking, cleaning, transportation to doctor appointments, a drive to the movies, a trip to the beach and much more.

The organization also offers respite care for those family members who are caregivers and need a break. Diane, one of SHSs' clients, hired the company just to 'be there' for her husband, Paul, when she



wanted to take a vacation. "They helped him immensely and I never worried about his care. I knew how reliable his caregiver was. Joe helped Paul with his exercise regimen, cooked light meals and went to the beach and movies with him. They really connected as companions and friends since they had a lot in common," she said.

"The rapidly growing population of aging citizens has combined with more of our seniors determined to remain independent in their own homes. "It's a much better alternative to being in a long-term care or assisted living facility," said McDermott, "and at lower health care and personal costs too."

Amy also said she is grateful to have met and forged relationships with her customers and her providers. "We are here to stay, helping our seniors live a more enjoyable, comfortable and safe lifestyle as they age in their own homes right here at the seashore."

Contact us for a free consultation if you are looking for support at a reasonable price. Go to www.seniorshelpingseniors. com or call 302.858.7330 to learn more.

Submitted by Amy McDermott



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# The Collapse of the indian River Bridge... Feb. 10, 1948

continued from page 1

#### **River Inlet Bridge.**

The weather had been very cold in February 1948 and the bridge succumbed to an unusually high flood tide, strong easterly wind, and ice floes that had scoured the underwater pilings. The south approach to the bridge buckled under the jammed up ice and this section plunged with a roar into the channel just as a truck and a car were crossing the bridge. An approximate 60-foot section of the bridge collapsed, taking the vehicles with it.

The truck and broken concrete debris from the collapsed portion were carried about 75 feet in the water before sinking. Both vehicles were carrying employees of the Electric Construction Company of Philadelphia, en route to a job four miles south of the bridge to install new cables for Delaware Power and Light Company. Two men were rescued from the icy water a few minutes after the bridge segment gave way. They were James C. Clark of Dover and William Quesada of Cambridge, MD. Quesada clung to a floating log and was rescued by a Coast Guard lifeboat and taken to Beebe Hospital. Clark was able to swim away from the ice floes and reach the sand on the north side. He was driven to Milford Hospital by a rural mail carrier. Three men met their deaths in the tragic fall. Truck driver John D. Adams, age 25, of Berlin, MD and Pasquale J. Capone, age 28, of Dover were drowned. Adams was trapped in the truck and his body was not immediately recovered, having washed downstream. The third victim, Benjamin Wagamon, Jr., age 27, of Georgetown, was pulled from the water, but died on the way to the hospital. His death certificate issued from Beebe Hospital states that he died of asphyxiation due to drowning, shock, and exposure.

One newspaper report claimed that the men tried to get Adams out of the truck, but he fell and was carried away from the wreck. The report said that Clark, rescued after swimming, suffered from shock and exposure. Eyewitnesses said that they saw 3 or 4 men clutching debris. It was reported that another car had crossed the bridge safely just before the other two vehicles plunged into the inlet. In that car were Thomas Wells, the foreman of this electrical crew and his two grown sons. Apparently, John Adams was the only person traveling in the truck. Pasquale, Quesada, and Wagamon were passengers in the car driven by James E. Clark.

Evewitnesses claimed that the main swing portion and pilings remained in place, appearing undamaged. However, local residents feared the support pilings were dangerously damaged, reporting that the bridge had been closed for two days earlier in the winter because of ice jams around the pilings. The bridge was blocked off and closed. All traffic had to be rerouted inland. The bridge was reconstructed as another concrete and steel swing bridge with stronger pilings, opening in 1952.

But, this span was damaged as well by ice and by the 1962 storm, leading to a fourth bridge, a two lane bridge constructed with steel girders, in 1965. This bridge lasted the longest. An additional two lanes were added on the west side in 1976 to accommodate increased traffic. But, in spite of repeated efforts to maintain the bridge, the swift currents continued to scour and deepen the channel, undermining the bridge supports. It was necessary to constantly continue to shore up the bridge piers, leading to a decision to construct yet another, stronger bridge. Our new, fifth bridge has struggled with birth pains in design flaws, contractors, and storms. The current incarnation has four pylons located on land to avoid erosion from the inlet and a state of the art fiber optics system to monitor the span for structural issues. It is hoped that the placement of the pylons out of the currents of the inlet will eliminate the scouring issues. The new Charles W. Cullen Inlet Bridge has been designed to last 100 years.

Part of the backstory on the many inlet bridges is the inlet channel itself. Throughout the 19th century until 1928, the inlet had functioned as a natural inlet, opening and closing itself, shifting its position by natural forces over a two mile range in the area. From 1928 to 1937, the Inlet was kept open by dredging whenever it began to fill in. In 1927, a Federal project was approved to stabilize the inlet to provide a commercial navigational waterway and to improve the salinity and stagnation of the inland bays. The channel was dredged to 15 feet deep and mound jetties were placed on the banks 500 feet apart to stabilize the inlet. This jetty system did create, however, the erosion of the shoreline on the north side of the inlet, building up the shoreline on the south side. Between 1944 and 1977, the south shore built up seaward about 250 feet while the north shore eroded over 300 feet. The jetties did successfully constrain the width of the inlet, but the strong, swift tidal currents began to scour the channel deeper and thus create the problem with undermining the bridge supports.

Author's note: My parents told me that they took me to see the fallen bridge in February 1948, but I don't remember it since I was only 20 months old. As for the two survivors of the bridge collapse, William Quesada died in the mid 1990s and James Clark died in 2014 in Dover after operating two service stations and a UHaul rental business for many years.

#### SOURCES:

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"Bridge Collapse Carried 3 to Death", the Sandusky Register, Sandusky, Ohio, Feb 12, 1948 "Building for Tomorrow" The Indian River Inlet

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Author, Sandie Gerken lives in Dagsboro, DE. As a native Sussex Countian, local history is one of her passions. Re-

tired 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.

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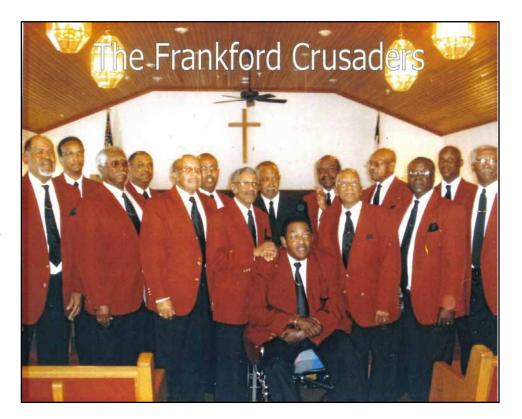
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# The Frankford Crusaders celebrating 40 years at Antioch A.M.E. Church

Forty years ago, a group of men formed a singing group known as The Frankford Crusaders. Their mission then and now is to provide gospel ministry through their music to the area. They travel the area singing at various church services, events and funerals, as well as being featured in concert at venues in the local area. For 38 years, The Frankford Crusaders has been under the leadership of Bro. George Beckett who served as President. The torch of leadership has been passed on to Bro. Alexander Beckett who is now President. Currently, there are 14 members of which seven (7) are original members. Eight members has passed.

On Sunday, October 4, 2015, The Frankford Crusaders will be celebrating 40 years of harmonic gospel singing. The group has touched the hearts of many through song ministry. The celebration will be held at Antioch A.M.E. Church. The Frankford Crusaders has always had a connection with Antioch A.M.E. Church because the majority of the group are members of Antioch and all members are devoted Christian men. Bro. Alexander Beckett says this about the group and as a song writer wrote "We don't feel no way tired. We've come too far from where we started from. Nobody told us that the road would be easy. We don't believe the Lord brought us this far to leave us."

All are cordially invited to the celebration with The Frankford Crusaders at Antioch A.M.E. Church, 194 Clayton Ave., Frankford, DE on October 4th at 11:00 A.M. and at 3:30 P.M. For more information, call 302-934-9414.



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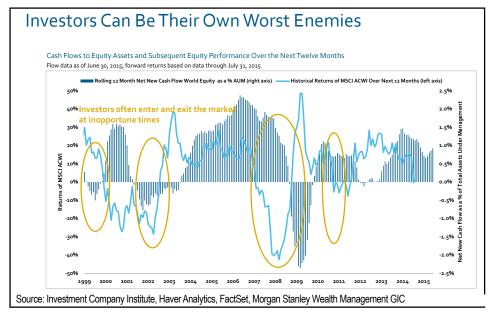


# What to make of this stock market

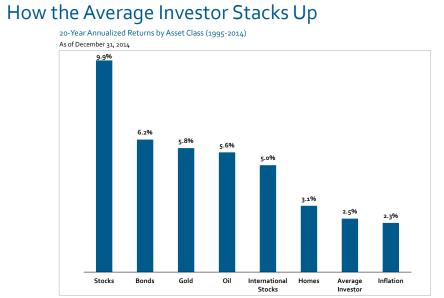
### **By Nicholas Shevland**

If you turned on the news or read the newspaper over the past couple of weeks, there is a good chance you caught a glimpse of the huge stock market swings. There were days that seemed like the sky was falling and other days where the stock market went up in record numbers. In the financial world, the zig-zagging of the market is referred to as volatility. And volatility is pretty high. Why?

There are several reasons, but one in particular is that the overwhelming majority of investors share the same belief. Investors hate to lose! Case in point...



As the graph above shows, the average investor over the past 20 years hasn't done well. They bought and sold at inopportune times. Their emotions took over and they sold when times were bad and when things settled down and recovered, they bought back in – again, at an inopportune time. This behavior ultimately led the "average investor" to underperform many major asset classes over the long-term as you can see below.



Source: Morgan Stanley Wealth Management GIC; Bloomberg; Dalbar. Past performance is no guarantee of future results. It is not possible to directly invest in an index. Oil is represented by the change in price of the NYMEX Light Sweet Crude Future contract. Contract size is 1,000 barrels with a contract price quoted in US Dollars and Cents per barrel. Delivery dates take place every month of the year. Gold is represented by the change in the spot price of gold in USD per ounce. Homes are represented by the National Association of Realtors' (NAR) Existing One Family Home Sales Median Price Index. Stocks are represented by the S&P 500 Index, an unmanaged index that consists of the common stocks of 500 large-capitalization companies, within various industrial sectors, most of which are listed on the New York Stock Exchange. Bonds are represented by the Barclays US Aggregate Bond Index, an unmanaged market-weighted index that consists of investment-grade corporate bonds (rated BBB or better), mortgages and US Treasury and government agency issues with at least 1 year to maturity. International stocks are represented by the MSCI EAFE Index, a broad-based measure of international stock performance. Inflation is represented by the Consumer Price Index. Average Investor is represented by Dalbar's average asset allocation investor return, which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/14 to match Dalbar's most recent analysis.

In my own view, the "average investor" struggles to understand volatility and ultimately, why we invest in markets.

Here is the reality about volatility. Volatility is always present in the market. Markets very rarely move in a smooth straight line. Markets zig-and-zag because of the unknown. The most recent



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stock market recovery has no shortage of volatility. This summer, it was Greece's problems that were sure to bring an end to the recovery. And, prior months it was: quantitative easing, Russia/ Ukraine, Ebola, Syria, oil prices, Detroit's bankruptcy, the federal government shutdown, dollar appreciating, dollar depreciating, ultra-low interest rates, and you get the point - volatility is always present. But, here is the good thing about volatility: volatility doesn't move the market in the long-term, corporate earnings and interest rates do!

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and resources to help develop an investment

envision and keep your wealth working for you.

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Which leads me to my final point, why do we invest in markets? This question is a little tricky to condense down into a short newspaper article, but I'll try my best. We invest to defer current consumption for future consumption. If we need \$100 to fund retirement income in 20 years what are our options? We can put \$100 under our bed and in 20 years, pull it out. That's one option. Or, if we invested and were able to return 6.2%/yr like the bond investor in the above illustration, we would only have to start with \$30.03. That's why we invest!

As a financial advisor my job is to help the "average investor" navigate through all sorts of markets. It's a job I truly enjoy. I help my clients develop a plan, find a cost-effective strategy, develop a spending or accumulation strategy and, at times, manage emotions. Not everyone needs the assistance of a financial advisor, but for those who do, please give me, Nick Shevland, a call at 302 644-6607.

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# Homage to Dad, an Immigrant

# **By Vincent Paez**

At a time when there is so much debate about immigration, I reflect on the fact that many of us would not even be here if it were not for a recent immigrant relative...

Many of us have a parent, grandparent and great-grandparent which has immigrated to the United States of America from somewhere in the world. No matter how you feel about the debate, it would be nonsensical to be against immigration. Our relatives have made the U.S.A. what it is whether through business or hard labor. My father was one of these people who came to this great country and lived the American Dream and gave back to the country through his occupation. I'd like to pay homage to him by telling his story.

Dad grew up in Colombia, South America, in the 1940's and 1950's during a time that was referred to as "The Age of Violence." He was the son of an army colonel. The country was going through a civil war with conservatives and liberals (Colombia's version of Republicans and Democrats respectively) at each other's throats. Conservatives were gunning down liberals and visa-versa. My father was not a political person, but no one could escape the social and economic effects of the civil war. He was denied jobs and friendships, just because his family had been associated with one of the political parties. My grandfather got caught up in the politics, as he was a military officer. Life became difficult.

Dad thought that, if he studied and worked hard, he would overcome the political strife, and opportunities would be easier to find. He graduated high school at fifteen years old and college at eighteen years old. He chose teaching foreign languages as a profession. He learned to speak English, French, Greek, Latin, and Portuguese, and he had some knowledge of at least four other languages. He was, in all senses of the word, an intellectual with a charming personality, and he got along with people of all professions and social statuses. Yet, his focus at schooling did not help him get a job. He was constantly denied teaching jobs, simply because of the name association with a political party.

When he was in his early twenties, he realized that making a life in Colombia was futile. He decided to try to go to the United States, where he heard that one could live in peace and prosper, if one worked hard. But

there were many requirements to immigrate to the U.S.A. in the 1950's. First, he needed a sponsor in the U.S.A. He wrote to a friend of the family who lived in New York City and asked him to be his sponsor. His friend agreed. Keep in mind that this communication was a two month process, as they did not have email back then, and telephone calls to the U.S.A. were very expensive. He had to fill

out endless paperwork, which he did. He needed two thousand dollars to show the U.S. government that he could survive on his own. This was an enormous amount of money for anyone in the U.S.A. and a fortune for someone in Colombia. So he took a job teaching in the most dangerous part of the country, where they paid fabulous salaries, because no one else would teach in such a dangerous place. At times, he had to step over murdered bodies in the street to get to his class on time. He dodged bullets in the streets for several years. At the end, he saved two thousand dollars. After years of planning, he presented himself to the U.S. consulate and got a temporary visa. He jumped on a DC-8 plane to Miami, then another DC-8 to New York. The entire trip took two days with lay-overs. Today, American Airlines has direct flights from Colombia to New York which take three and a half hours.

He had difficulty finding a teaching job right away. Nobody would hire him, as he had a thick accent and had just arrived with no references or experience in the U.S.A. The job search was taking a lot of time, and he needed to make money. Dad decided to look for work in New York City. He learned from a friend that a department store needed security guards, and, while he had no experience in that field, he immediately made a personality connection with the store manager, who decided to hire him. It was at this department store, where he met a pretty Irish-Swedish American girl who worked in the office...Mom. I've seen photos. She was beautiful.

Dad fell in love. Mom was also feeling beyond smitten. After dating in parks and in cafeterias for months, Mom invited Dad to her home for a soda. As they sat enjoying the conversation, Mom's brother walked in the house. "Who is this?"

"This is my friend from work," Mom replied. "We don't like your kind here," her brother said sternly to Dad. "I think you need to leave."

What my prejudiced uncle did not understand was that Dad's father was a very tough army officer and that Dad was not easily intimidated. After surviving a living hell in Colombia while stepping over murdered bodies, a girl's 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!"

brother insulting him was small stuff.

"I am sorry that you feel this way," my dad told my uncle. "I will be happy to leave, if your sister tells me to leave." Dad looked Mom's way to see her reaction.

"Just leave us alone and get out of here," Mom barked at her brother.

The rest of the relationship was bliss for Mom and Dad, despite having to deal with intense prejudice all around. In order to make money and pave his way to citizenship, Dad decided to join the U.S. Army. He served two years driving tanks at Fort Benning in Columbus, Georgia. He became the Spanish teacher for all the U.S. Army officers who were being transferred to Panama. One of them was the Commanding Officer of the base, whom my father befriended for years. Things were going well in the army, and he asked Mom to elope with him and join him in Georgia. She agreed. There are no wedding pictures, only many years of beautiful memories. After Dad's tour in the army, he got a teaching job at Hofstra University, and he eventually became the Foreign Language Director at Half Hollow Hills School District, one of the most prestigious school districts in Long Island, New York. He educated thousands of students who went on to great careers. I met one of them when I was in Paris. He was a high level manager at the USDA: US Department of Agriculture. I introduced myself.

"Good morning. My name is Vincent paez." "Paez? Hmmm, not a common last name.

"Paez? Hmmm, not a common last name. I had a Spanish teacher in high school with that name."

#### continued on page 2

**By Ron Ferrell** 

# Misunderstood

One of the most misunderstood issues going on right now in the United States has been about <u>illegal</u> immigration not <u>legal</u> immigration. For some reason not really sure why a lot of our news and politicians are misunderstanding the immigration issue. The only issue about immigration is how to make it easier and faster for someone to enter the United States legally and how to <u>stop illegal immigration</u>. The United States has plenty of room for everyone that would like to come here but has no room for someone coming here illegally.

Turning a blind eye to people coming here illegally is very harmful and very irresponsible to our immigration system. Cities that claim to be sanctuary cities are simply avoiding the cost that comes with enforcing immigration laws. And then there is our Federal Government. How long have they been turning a blind eye to illegal immigration? Who knows. It now seems our current administration is not only turning a blind eye to illegal immigration but are encouraging illegal immigration. Their motive seems to be to, somehow, to give them the right to vote and, of course, for them.

This is not nuclear science, we have to get a grip on this problem. So please don't let me be misunderstood, it's about stopping <u>illegal</u> immigration not <u>legal</u> immigration. *GRACIAS* 



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# **LIFE & LEADERSHIP**

**By Eunice Carpitella** 



# Míndset Reset

What is it about this time of year that brings us higher energy and greater hope?

September is back to school season. For many of us, school days are a thing of the past; yet, there is an opportunity, in our grown-up lives, to approach our big projects, or big struggles with a mindset reset. While we don't actually get a new start, we all need fresh energy to do our best work. This season can serve as a reminder that we do want to do our best.

Perhaps now is the time to take stock of the ground you have taken, acknowledge the change that has happened and bring a new perspective. Where are you stuck? What are your disappointments? What are your challenges and over what do you continue to stumble?

Reboot your dreams. The bigger -- the better, the more ridiculous and silly -- the better. Our dreams give us purpose. Our dreams give us an excuse to act with reckless abandon. Our dreams fulfill and inspire us. They give us meaning and they entice us to become someone bigger than we know ourselves to be.

Consider what it is going to take to fulfill those dreams. What supplies will you need, what resources would be helpful, what conversations are ripe for re-framing, what people will contribute? A back-to-school shopping trip for a new pen, a new notebook, or a shiny new laptop may boost your energy and help to reset your mindset for a strong finish.

#### **Eunice Carpitella**

Founder, Leadership Consultant and Executive Coach, Transformative Dynamics, LLC., Fenwick Island, DE. Transformative Dynamics develops great leaders, builds new futures and creates extraordinary results. We partner with executives of Fortune 1000 companies, middle market

businesses, entrepreneurs, women in business and MBA students with University of Pennsylvania's. The Wharton School. Services include leadership development consulting and executive coaching. Check us out at: www.transformativedynamics.com

# Where to Retire The Authority on Retirement Relocation

Single Family Homes and Master-Planned Developments **Rank Highest for Relocating Retirees** 

Houston, TX (August 26, 2015) -According to a 2015 survey of Where to Retire subscribers, 83% say they would most likely choose a single-family home in retirement and 70% are most interested in a master-planned community. Sixty-two percent of subscribers report they will likely purchase instead of lease their new home and spend an average of \$263,000.

The survey results are not a surprise to Where to Retire editor Annette Fuller. "We hear time and again from the people we interview that moving to a traditional single-family home in retirement allows them to maintain their autonomy while still choosing the size - smaller or larger - of their new home to suit their new chapter in life. Many opt to live in an activeadult master-planned community - a concept made popular by Del Webb in the 1960s and still thriving today which gives retirees the opportunity to take advantage of all the benefits

of single-family home living while enjoying the camaraderie of peers as well as amenities and activities geared toward them" said Fuller. The Where to Retire survey also

shows that 58% of subscribers may consider a condo or townhouse for their residence in retirement, while 24% will possibly choose a manufactured home and 17% are interested in living in an apartment.

Where to Retire magazine, launched in 1992 with the goal of helping its readers find the ideal place to retire, is published six times a year. The magazine covers the best retirement regions, towns and master-planned communities, and has a national circulation of 200,000. The magazine is sold on various newsstands and at Barnes & Noble bookstores.

A one-year subscription to Where to Retire is \$18 (a 39 percent savings from the newsstand price).

For a magazine subscription or to purchase a back issue, visit WhereToRetire. com.

The 2015 Subscriber Study was conducted by Readex Research and reported in June 2015. For the questions reported on herein, respondents were given the option to choose all answers that applied, rendering the results above 100%.

Contact:

Where to Retire editor Annette Fuller is available for interviews on a variety of retirement relocation topics and trends covered in the magazine and survey.

Lindsay Lindquist

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# Homage to Dad, an Immigrant

continued from page 6

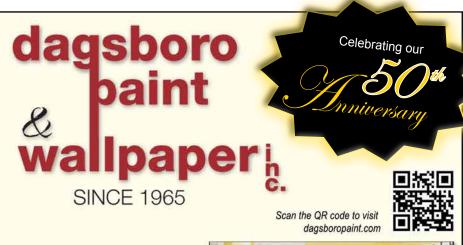
"Did you go to school on Long Island?" I asked.

"Why yes I did," the USDA representative responded with enthusiasm. "Yeah, that was Dad." I confirmed.

"Wow, your dad was the greatest teacher I ever had! He inspired me to learn other languages and work abroad! That's why I am here in Paris."

"Well, as his son, he inspired me as well, and that's why I am here in Paris." Dad left his mark on us both, and the two of us came together in the most unlikely place (or maybe it was the most likely place).

Dad went on to being a great husband for fifty-nine years. Dad and Mom raised four children who went to college, three who went to graduate school. One flew jets for the U.S. Navy and one became an executive at a Fortune 500 company. All are healthy and happy. All of us have contributed in many ways to American society. This would not have been possible had that young man in Colombia not had the guts to go through the entire experience to leave his country for a new country and a new start. This is only one of many immigrants' stories, some which are even more interesting. Some of the stories may be about your family member. The point is that this country was built on people like my Dad and your relative. No matter how you feel about immigration policy, one cannot deny that people coming into the U.S.A to contribute is good for the country. God bless America. God bless Dad. Love ya, Dad!



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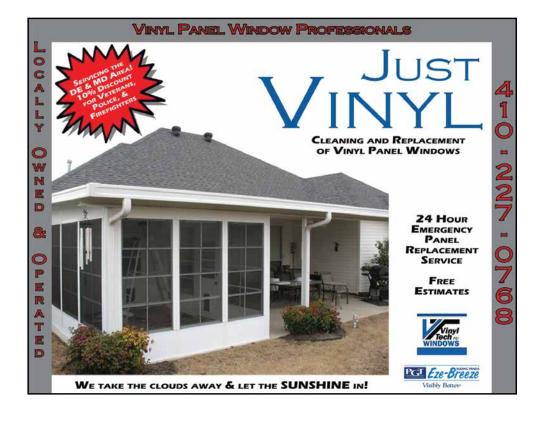


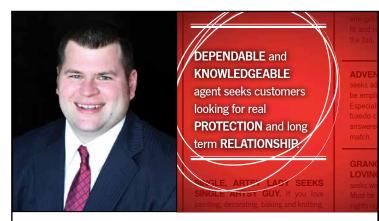


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# **The Delmarva Bible Institute** is pleased to announce fall classes:

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Classes run Monday's from September 14th to November 2nd from 7:00 to 8:45 pm. Classes will be held at Calvary Baptist Church, 22860 DuPont Blvd, Georgetown, DE 19947 For additional information on the classes or to register you can go to our web site, www.delmarvbibleinstitute.com or email delmarva.bible.institute@gmail.com Check out our website/Facebook page: www.delmarvabibleinstitute.com Facebook/Delmarva Bible Institute Email: delmarva.bible.institute@gmail.com Student Applications can be obtained on-line or by email request.

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Words of Inspiration from Nancy Hendrickson

power nor strength, but through Jesus'amazing love that strength is received. And when you enter into the fiery furnace of life's trials and expectations WITH God, you will not perish but will come out with a heart refined like gold. May you embrace this thought. You are strengthened and loved by the Almighty Himself. Your life matters. Blessings and Peace be yours this day.

This is a link to the story of the Steadfast Soldier if you would like to read more: http://andersen.sdu.dk/vaerk/hersholt/ TheSteadfastTinSoldier\_e.html





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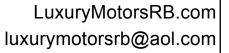
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