

LIBRETTO

Symphony Village's Newsletter

April, 2008

Vol. III No.4

MISSION STATEMENT: To enhance the quality of life and promote a harmonious community through the timely publication of accurate information about residents, events, and activities in and around Symphony Village.

New Homeowners

The following residents settled and moved into their new home since our last publication. Symphony Village welcomes

Bob and Debbie Hardy 304 Symphony Way

FROM JAN'S DESK

"Dancing with the Stars"(the Symphony Village Ballroom Dancers)

Amanda Showell (our Ballroom Dancing instructor) will have a Ballroom Dancing Open House on Friday, May 9, from 6:30 to 8:00 p.m. There is NO FEE, but please sign up in the Activities Book. She will be teaching the Foxtrot, Swing, and Rumba. Enjoy demonstrations of these dances by some of the Symphony Village community members. No partner required. They have a LOT of FUN.

Please remember to check the Activities Book & the Bulletin Board often; new things are always coming up. Also, the bulletin board in the Arts & Crafts Room has things of local interest.

COMMITTEE REPORTS

PUBLICATION AND COMMUNICATIONS

Please support our advertisers. New this month are a garden center, a daily money manager, a landscaper, and a boat detailer. The ads will now also be posted at the home page of our website for easy reference (<http://villagehoa.org>).

LIFESTYLE UPDATE

The Lifestyle committee will meet on Tuesday, May 6, at 7 p.m. in the Clubhouse. All are welcome to attend. Bring your ideas and suggestions for planning future social events.

Are you in the know...

Download or pick up the Weekly Update for all the “happenings” at the Clubhouse. Activities such as exercise classes, stitch n’ sew, water aerobics, card playing groups, movie and game nights are “drop in as you wish.”

Use the available Activities Book to peruse the scheduled events that require you to sign up for a head count and sometimes to pay in advance.

Events to look for in the Activities Book...

April 24	Lunch Bunch
April 26	Dining Inn
May 3	Homeowners’ Garage Sale
May 26	Memorial Day Cookout
May 28	Mount Vernon Day Trip (featuring the new interpretive inner-active center and lunch with Martha)
Aug. 21	A Crab Feast (provided by the Suicide Restaurant while sailing on the Choptank River--details and sign up later)
Nov. 22	RAIN – The Beatles’ Experience (at the Dupont Theater in Wilmington, DE--sign up and pay now).

Special Event Happy Hour

It’s a Sunday Happy Hour on May 18!!! This Happy Hour will work exactly like our regular Friday and Saturday night HH. Bring an appetizer or a dessert and enjoy the talented singer, Shelley Abbott. Time: 5 to 9 p.m.

Still planning but coming up sometime during ’08...

- A “Dining Out” experience! Café **Mezzanotte** in Severna Park, MD
- A Sunday morning brunch in the Clubhouse with the Omelette Man
- A day trip to Alexandria, VA, or maybe even Cape May, NJ via the Lewes Ferry

Mount Vernon Day Trip on Wednesday, May 28. Cost is \$49.00 per person payable by check to the Symphony Village @ Centreville HOA at the time of sign up. This bus will accommodate 40 people. Price will include bus, admission to Mount Vernon and the new interpretive center including: introductory movie; lunch at the tavern (2 courses, non-alcoholic drink, tax, and tip) with Martha Washington speaking; a house and garden self-guided tour with costumed guides along the way to comment on the rooms. The bus will depart from the Clubhouse at 8:30 a.m. and return approximately at 4:30 p.m.



Who can I get to landscape my backyard? *See pages 15 to 18!*

OUTREACH UPDATE

Flower Mart

By the time you read this, you will have received in the mail information on Outreach's in-progress Flower Mart. We are fortunate to have three terrific suppliers – An Eastridge



Garden for culinary herbs, Nash's Plant Farms for pots and hanging baskets filled with gorgeous annuals, and Bridgetown Farms for perennials, shrubs, and trees. **A booklet with pictures of the perennials is available at the**

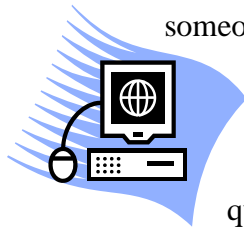
Clubhouse. Please return your order sheet, with payment, to the basket in the Clubhouse by April 24. Pickup is May 10 behind the Clubhouse. Coffee and lemonade, along with cookies and muffins, will be served. If you would be willing to donate cookies or muffins, please call Nancy Frey (410-758-2539). Proceeds from the Flower Mart will be used to support many local services and charitable organizations. Thank you for your generosity!

P.S. Don't forget some parsley and dill for the Eastern Black Swallowtail Butterflies (see the related article in this issue of the *Libretto*).

John Schultz--Symphony Village's Volunteer in Action

by Brenda Stoltz

There are many unsung heroes in Symphony Village--people who work very hard behind the scene to make this a close, effective, and fun community. One of these people is John Schultz, Webmaster for the SV Residents' Website.* When John and his wife, Helen, moved to SV in 2005, he heard there was a need for someone to set up and maintain a



website for our community. However, John hesitated volunteering because he felt someone more experienced than he would surely step up to the plate. When no one responded after waiting several weeks, John finally agreed to be SV's new Webmaster. His efforts have been very successful--the website is both attractive and very informative.

Needless to say, John underestimated himself. He is more than qualified to be SV's Webmaster. John grew up on the west coast and did his undergraduate studies at Oregon State University. Following his post-graduate work at Brown University in Rhode Island, where he received a PhD in Physical Chemistry, John took a position at the Naval Post-Graduate School in Monterey, California. It was in Monterey that John and Helen met and were married. In late 1970, John found himself traveling across country again--this time with a wife and four children. The Schultz Family moved to Annapolis so John could continue his academic career at the U. S. Naval Academy. Since retiring in 1996, John has volunteered in the Naval Academy's Chemistry Department helping to grade papers. Amazingly, the Naval

Academy is grading papers with the same program John wrote 30 years ago. Perhaps they are waiting for John to “volunteer” to write a new program. John would like to thank everyone who has given him neighborhood pictures to put on the website—the seasonal pictures are lovely. He also wants to encourage all residents to check the website for errors, especially in the Directory. For those of you not familiar with the website, please check it out (<http://villagehoa.org>). You will find a wealth of information, not only regarding SV but also links to Queen Anne’s County and the Town of Centreville. For nearly three years, John has been working diligently to list and maintain numerous files—the Residents’ Directory, HOA Minutes, current and past *Librettos*, Clubhouse Rules and Regulations, Architectural Guidelines, Officers of HOA, SV Outreach Programs, and a delightful Photo Album of various SV events. All of this and it’s user-friendly, too!

John, we want you to know how much we appreciate your being our Webmaster, and we thank you for a job well done.

**This article refers to the “SV Residents’ Website” not to be confused with the “SV Business Website” set up by Caruso Homes.*

Anonymous Volunteer in Action

Did we hear that one of our own Symphony Village residents was out at Nash’s Plant Farm busily potting annuals in preparation for the May 10 Flower Mart? And we thought “proven winners” referred to the plants! Mrs. Nash and the Outreach Committee thank you. Be sure to get your orders in early. The pots and hanging baskets will be beautiful.



Neighbor to Neighbor

The weather is warming up and I see more residents out walking or working outside with their plants and flowers. During this time of year we often meet and greet more of our neighbors, giving us a wonderful opportunity to observe, to listen, and to share information. As our community grows it also ages, therefore as you are observing, listening, and sharing, please remember to share the knowledge that the Neighbor to Neighbor program continues to be one of the wonderful benefits of SV.

Volunteer Needed for Food Link



This organization picks up food from grocery stores and delivers it to a distribution point for needy recipients. Doug Dewhirst has been doing this for about a year and half and would like a replacement so that he can devote his “volunteer day” completely to Hospice of Queen Anne’s. Food Link requires less than two hours of your time on Monday mornings and includes picking up food at two stores on Kent Island and delivering it to a church in Church Hill. Someone to do this every Monday would be great, but it could be a shared project for more than one of our residents. And this is a good opportunity for me to thank those who have “filled in” for me when we have been out of town. Interested in this worthwhile project? Call Doug @410-758-0944.

A Party to Remember, April 4, 2008

Dear Neighbors,

Thank you all for your support and participation in making "A Party to Remember" the huge success it was. Whether you bought tickets to the event, gave a donation, bought chances on the quilt raffle, or gave good wishes, all are appreciated. Our goal of raising enough money to complete our \$50,000 pledge to the Baltimore/Washington Medical Center was met and surpassed. Going into the event we needed \$15,000 and our net from the event was more than \$24,000. Thank you. The pledged funds will be used to outfit a hospice room in the oncology unit in our daughter Monica's memory. Monica passed away there from a rare form of cancer December 28, 2006.

The winner of the quilt raffle was Jennifer Vranus of Glen Burnie. She was thrilled to win the quilt and said she had bought lots of chances. I'm sure the quilt has a good home with her. The successful bidder on the White Egret, carved by master carver and SV resident Nick Barbalace, was Robert Joy, also a SV resident. Thank you all.
Jeanne and Ed Novack

VOLUNTEER OPPORTUNITIES

Crossroads Community, Inc.

Crossroads is a non-profit mental health agency serving children and adults in the five mid-shore counties. Its mission is to teach skills and to access resources that empower people with mental health needs to live satisfying and productive lives. Crossroads promotes community acceptance through advocacy and community education. While the staff at Crossroads uses a person-centered recovery model, volunteers are trained to complement the psychiatric rehabilitation services by being friends.

Volunteer opportunities vary widely. The formal one-on-one program matching community volunteers in supportive friendships with adults is in its development stages. Other meaningful volunteer connections with Crossroads include assistance with fundraising events and light administrative duties. This could be a volunteer consideration for our Symphony Village residents. To volunteer, call Crossroads Community at 410-758-3050

American Cancer Society: Road to Recovery Program

The American Cancer Society needs volunteer drivers to participate in its Road to Recovery program. Road to Recovery volunteers drive cancer patients to and from hospitals and doctors' offices where they receive lifesaving treatment. The lack of transportation has become a major problem for thousands of cancer patients. Many need daily or weekly treatment, often over the course of several months. Increasingly, these treatments are provided on an outpatient basis, which means that the patient must have a way to get to the appointment. Many patients have no car or are simply too ill to drive. Family and friends may help, but they may not have the time or financial means to assume the total burden of frequent trips to treatment centers. To become a Road to Recovery volunteer you must own a car, have a safe driving record,

and have a few spare hours per month. If you meet these criteria, call the American Cancer Society at 1-800-ACS-2345 to find out how to become a Road to Recovery volunteer.



Where can I buy annuals and hanging baskets? *See pages 15 to 18!*

SYMPHONY SNEAKERS UPDATE

Next Meeting

At our next Sneakers meeting scheduled on Wednesday, April 30, at 6:30 p.m. in the Clubhouse, we will be discussing plans for our upcoming Silent Auction to be held on Saturday, November 8, in the Clubhouse. Please plan on joining us at our next meeting to help with this wonderful event. We need lots of volunteers to make it a success.

Kennard Elementary Chess Club

Caruso will be sponsoring Kennard Elementary School Chess Club “Pizza Knight” in the Clubhouse on Wednesday, May 7, from 6-8 p.m. Sneakers will be providing desserts for this event. If you would like to help by making a dessert, please join us at our next meeting.



Who can I get to do my window treatments? *See pages 15 to 18!*

SYMPHONY SSINGLES

The SV singles met on Sunday, April 13, to enjoy an afternoon of light refreshments and good conversation with their neighbors. We exchanged ideas for singles outings and hope to expand our participation. A good time was had by all.

Our next event will be dinner at Ford’s Restaurant in Rock Hall on May 21. Meet in the Clubhouse parking lot at 4:30 p.m. to carpool. Watch for additional outings being planned for June.

NEIGHBORHOOD NEWS

Coffee, Tea, or Ski?



Perhaps all the stars were in alignment, or maybe they were just there at the right place and the right time, but David and Valerie Heisler of 254 Concerto Avenue have decided to take the chance of a lifetime and run a bed-and-breakfast in Vermont.

“The opportunity just fell into our laps,” Valerie said. The Heislers weren’t looking to make a change, but when they visited the tiny village of Jamaica, Vermont, last spring on their first trip to their daughter’s new ski/vacation home, they fell in love with the area.



The Heislers are native New Yorkers, and three of their children still live in the New York/New Jersey metropolitan area. “We skied as a family for many years, and although our skiing days are behind us, our children and grandchildren are still avid skiers, sometimes we just really miss the snow and the mountains!”

When the Jamaica House, a tavern built in the center of town in 1814, came on the market at a very favorable price, the Heislers decided to follow their instinct and bought the property. The house will need some renovation, but it provides six bedrooms for rent, a tavern and dining room downstairs, and the attached “hayrack” which will become retail space. The village is located in southern Vermont on Route 30, about four miles from Stratton Mountain, and about 15 miles southwest of the town of Manchester, Vermont.

Valerie and David moved here two and a half years ago, along with Valerie’s mother, Muriel Brooks. David, a retired physician, had been a life-long bicyclist and was thrilled to find other enthusiastic cyclists here in Symphony Village. Early on, he volunteered for the Communications Committee because of his experience in newsletter publishing. (In fact, it was his idea to call the SV newsletter the *Libretto*.) Valerie, who is retired from healthcare cost containment consulting and a brief career in food retailing, also loves cycling and has been active in the Outreach and Lifestyle Committees. In late January, she and Loretta Quigley co-chaired the Art Auction Gala.

David and Valerie hope to continue their bicycling (great tours in Vermont!), as well as indulging their love of music at the summer music festivals in New York and the Berkshires and their love of theater (wherever they can find it!). They also plan to enjoy the beautiful state park that is within walking distance of their new home. In the winter, there is always plenty to do, including sleigh rides through the woods and snowshoeing. Once the Inn is open again, they promised to let you all know. If you are ever in the area, they are hoping you will stop in, have some wine, and meet the local characters. Larry, Daryl, and his other brother Daryl say “Hi!”

The past and present *Libretto* staffs wish the Heislers great success on their new adventure, and from all of your friends and neighbors in Symphony Village, "Thanks for the memories."

CLUBS AND CLASSES

The “Gazebo Gang” Symphony Village Garden Club

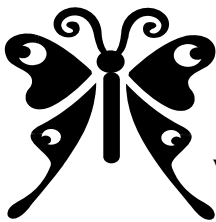


Spring has finally arrived, although we are still looking for warm weather. The crocuses came early, as expected, and the daffodils are in full bloom. The first meeting of the year will be held on Saturday, April 19, in the Gazebo (weather permitting). Our tulips did not prosper, and Breck has been contacted to see if we can get a deal on replacing the 700 bulbs we planted last spring.

The purple martin house has been cleaned and opened for business. The martins are expected in mid-May. A request for approval to install a second martin house at the end of the eastern pond (off Encore) has been submitted. Garden Club members will install the new house, but donations will be solicited to cover the cost of about \$200.

P.S. Will the person who expressed a willingness to store the boxed Christmas tree please contact Jack Hennessey at 410-758-4872.

Can You Spare Some Parsley?



If you love butterflies and you grow a pot of parsley (or dill or any member of the carrot family) on your patio or deck, then you can see the entire life cycle of the Eastern Black Swallowtail here in SV. In late spring, adult black swallowtails will begin laying single eggs on the parsley – the eggs are very small and cream-colored. After 4-8 days (depending on the weather), the egg turns black and looks like a tiny bird dropping (to divert predators). The first caterpillar you’ll see is black, very small, with a tiny white stripe around its middle. They quickly grow as they feast on your parsley. The caterpillar grows to about a half inch and then molts for the first time. The caterpillar’s colors and markings change with each of several molts. The caterpillar becomes apple green with black stripes and vivid yellow spots, eventually growing to about two inches. When the time is right, they leave your parsley and find a place to spin a cocoon and form a chrysalis (colored green or brown depending on the location chosen) whose surface soon hardens. Metamorphosis begins; when complete in several weeks, the chrysalis splits open and the adult butterfly emerges to dry its wings and fly off. The cycle is complete. There are two or three broods per season, so you may see caterpillars on your parsley as late as September. The chrysalises from the last brood go into a type of hibernation that carries that generation through the winter to complete metamorphosis in spring and begin the cycle yet again. If you choose to host this butterfly, your harvest will be diminished, but think of the beauty you’ll be sending into the world.

P.S. The Flower Mart now underway offers both parsley and dill.

Symphony Village Bird Club

The Bird Club went in two groups to the Eagle Festival at Blackwater National Wildlife



Refuge in March. Both groups took a guided Eagle Prowl to look specifically for bald eagles – neither group was disappointed. Along with lots of eagles “on the wing,” the first group saw two majestic eagles sitting in the treetops along the river. Both groups observed a mama (or papa) dutifully sitting on their nest as its mate soared in the sky overhead. The second group thrilled to watch two osprey repeatedly chase and dive bomb a bald eagle in a dispute over

something (food? territory? nesting site?), and they watched through a spotting scope as an eagle sat on the shoreline eating a fish. We saw a group of white pelicans which are rare in this area. Blackwater exhibits included owls, birds of prey, a turkey vulture, a gyrfalcon, and a peregrine falcon. As we motored in the tour vans along the impoundments, we saw lots of turtles sunning themselves in piled up groups on the mud edges. It was a wonderful outing.

Some of the group plan to attend several of the activities during the Delmarva Birding Weekend in late April. Call Linda Blume, 410-758-3194, if you’d like more information. Our next club meeting is May 1, at noon, in the Arts and Crafts Room at the Clubhouse.

Symphony Village Art Group

ATTENTION ATTENTION ATTENTION



Changes to the schedule of the SV Art Group. We will be meeting on Mondays starting April 14, but at a **NEW TIME**--from 1 p.m. to 3 p.m., in the Arts and Crafts room. So bring any art project you want to work on--drawing, painting, sculpting, designing etc., and join us for two hours of creative fun. For questions, please call Helen Schultz at 443-262-9181.

Book Club

Third Tuesday Reading for Fun Book Club

The book for March was *Atonement* by Ian McEwan, selected by Jack Hennessey. *The New York Times* called this McEwan’s “most complete and compassionate work to date.” All agreed that it was a great read, even though the reason for some of the character’s actions was obscure and subject to the reader’s interpretation. Coffee, cookies, and milk were provided for refreshments. The book for April is *Snow Falling on Cedars*, selected by Joan Hennessey. This story revolves around the treatment of Japanese-Americans during World War II and the murder trial of a Japanese man accused of killing a local fisherman. All residents are invited to attend the meeting on April 15. Linda Gardner has selected *The Dressmaker* for our meeting on May 20. Y’all come!



Who can I get to tint my windows? *See pages 15 to 18!*

SYMPHONY VILLAGE CLUBS AND CONTINUING ACTIVITIES ROUND-UP PART IV

The complete listing of SV clubs and activities as seen in January, February, March, and April *Librettos* is now online at the Symphony Village Website <http://villagehoa.org>

Bowling: Paul Blair, 410-758-2119

We bowl every Tuesday at the Queen Anne's Bowling Center in Chestertown. We meet in the Clubhouse parking lot at 12:30 p.m. to form carpools. Bowling begins at 1 p.m. The cost is \$5 for shoes, a light lunch, 2 games, and a lot of fun!

Cycling: Mary & George Drake, 410-758-8266, GeorgeRDrake@yahoo.com

The Cycling Group has no affiliation and is open to all SV residents, friends, and local cyclists interested in group cycling for exercise, comradeship, and learning to cycle safely in a group. We have two types of rides for different riding abilities and experience. Scheduled ride times for "drop-in" shorter rides are Monday, Wednesday, and Friday starting at 8:30 a.m. Scheduled ride times for "drop-in" longer rides are Monday, Thursday, and Saturday at 8:30 a.m. All trips leave from the Clubhouse circle. Contact George for more information or to join the group's email list – come join us!

Dining Inn:

SV holds Dining Inn every other month. Everyone who would like to participate should sign up in the Activities book at the Clubhouse, indicating whether you prefer to be a guest or a host. The hosts' home will have 6 people assigned to them, and the guests will bring the side dishes while the host provides the main course. Give this group a try – you will find it lots of fun. Watch the Clubhouse Bulletin Board for the flyer announcing the next date.

Lunch Bunch: Doris Pullman, 410-558-1578

The Lunch Bunch plans one outing a month to a special restaurant. We carpool from the Clubhouse parking lot. Watch for the month's sign-up sheet in the Activities Book at the Clubhouse for detailed information.



Who can I get to do my taxes? *See pages 15 to 18!*

What to do if credit cards are stolen!

Advice on credit card fraud prevention is making the rounds again:

1. We have been told we should cancel our credit cards immediately. The key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them. You should make photocopies of both sides of all credit cards.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
3. While most of the advice has been heard before, you may not have heard to call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security Number. The numbers are as follows-- Equifax: 1-800-525-6285; Experian (formerly TRW): 1-888-397-3742; TransUnion: 1-800-680-7289; and Social Security Administration (fraud line): 1-800-269-0271.

Of Local Interest

Salisbury Festival

The Salisbury Festival will be held at Riverwalk Park in downtown Salisbury on April 25-27: Friday, 4 – 11 p.m.; Saturday 10 a.m. – 10 p.m.; and Sunday 12 – 5 p.m. There will be entertainment, a car show, a carnival, a block party, food, children's activities, and more. See the Website www.salisburyarea.com for additional information.

House and Garden Pilgrimage

The 2008 Maryland House and Garden Pilgrimage tour will be coming to Talbot County on April 26 and to Kent County on May 3. This non-profit organization is dedicated to the preservation and restoration of architecturally significant properties throughout Maryland. See their Website www.mhgp.org for additional details about the tours.

Ocean City Springfest

Springfest will be celebrated May 1-4 in Ocean City. There will be live music, arts and crafts, food, and much more. See the Website www.ococean.com for details.

Historic Sites Open House

Sixteen historic sites in Queen Anne's County will be open for tours on May 3 from 10 a.m. – 2 p.m. The event is free. See the Website www.historicqac.org for details and additional information.

May Fair

Wye Parish's 12th annual May Fair will be held on May 3, 10 a.m. – 3 p.m., at the Old Wye Church, Route 662, Wye Mills, Maryland. The event will include May Pole dancing, Blessing of the Animals, a silent auction, food, tours of the historic (1721) church, and a flower sale.

Senior Celebration

The 14th annual Senior Celebration will be held on May 15, 9 a.m. – 3 p.m., at Governor’s Hall at Sailwinds Park in Cambridge. It’s the Eastern Shore’s largest festival for those 55+. There will be entertainment, food, vendors, etc. See the Website www.pleasantday.com for more information.

Kent Island Day

Kent Island Day commemorates the founding of Kent Island in 1631. It will be celebrated on May 17, 10 a.m. – 5 p.m., in Historic Stevensville Downtown Center. Admission is free. Look for displays, crafts, and activities that demonstrate Kent Island’s Heritage.

Reminder--Queen Anne’s Chorale Gala



You are invited to our free 20th Anniversary Gala “**Made in America**” featuring the music of American composers and joined by Colonial Music Experts, Ginger and David Hildebrand. The Gala takes place on Saturday, April 26, at 7:30 p.m. at the Todd Performing Arts Center, Chesapeake College, Wye Mills, MD. For more information please call 410-827-8618 or visit www.qachorale.org. The Queen Anne’s Chorale is funded in part by grants from The Queen Anne’s County Arts Council, The United Way of Queen Anne’s County, Inc., and The Maryland State Arts Council, an agency dedicated to cultivating a vibrant community where the arts thrive.

Tentative Friday dinners at the American Legion

April 18	Shrimp
April 25	Steak
May 11	Mother’s Day Brunch 8—11 a.m.

SPECIAL REMINDERS

- Club House Phone Number (Jan and Dennis)—410-758-8500
- Jan Van Riper’s email--symphonyclub@atlanticbbn.net
- Dennis Sesplankis’ email--dsesplankis@legumnorman.com
- Warranty Office—301-261-0277 ext. 135 Katherine Zell
- George Bachman—301-261-0277 ext.211; email—gbachman@carusohomes.com
- Recycling--410-778-5949

Coupons

Here is something I think will benefit all of us here at Symphony Village! FREE local coupons to SHOP, DINE, GOLF & MORE! Click and Print all the coupons you want at absolutely NO COST TO YOU! To receive your FREE coupons every month, go to www.midshoresavings.com and register. Enjoy the Savings!

Daily Money Manager

As the Baby Boomer generation heads toward retirement, the services of a Daily Money Manager (DMM) may be required for themselves or their aging parents. A DMM can help with monthly bill paying and other paperwork that the client physically cannot or does not want to take care of. Many DMMs have previous experience in finance, social work, banking, or accounting. They usually charge an hourly rate and with any out of pocket expenses they incur. Visit the American Association of Daily Money Managers' Web site <http://www.aadmm.com> for more information about this service. Working with a DMM can provide you with peace of mind knowing that someone is checking in on your parent or taking care of your own personal business matters.



Who is a Daily Money Manager? *See ads on pages 15 to 18!*

PERSONAL ADS

Do you have something to sell, a condo to rent, or something you need? Email the ad of 20 words or less to lhodges@atlanticbb.net or call Carol Hodges at 410-758-0591. Commercial or real estate sales are prohibited.

If anyone can use a free VCR with remote, please call Pat at 410-758-1907.



Who can I get to style my hair? *See pages 15 to 18!*

MOCHA CHOCOLATE TRIFLE
From the Kitchen of Millie Guerrieri



1 (18.25 ounce) package devil's food cake mix	1 ⅓ cups water
2 Tbsp. vegetable oil	3 large eggs
Cooking spray	2 cups cold milk
1 (3.9 ounce) package chocolate instant pudding mix	½ cup Kahlúa (coffee-flavored liqueur) or ½ cup strong brewed coffee
1 (12 ounce) carton frozen light whipped topping, thawed	½ cup chopped Hershey's Large Symphony Bar with Roasted Almonds and Toffee Chips

- ✓ Preheat oven to 350°.
- ✓ Combine first 5 ingredients in a large bowl; beat at medium speed of a mixer until well blended.
- ✓ Spoon batter into a 13x9-inch baking pan coated with cooking spray.
- ✓ Bake at 350° for 25 minutes or until a wooden pick inserted in center comes out clean.
- ✓ Cool in pan 10 minutes on a wire rack; remove from pan. Cool completely on a wire rack.
- ✓ Combine milk and pudding mix in a medium bowl; prepare according to package directions.
- ✓ Tear half of cake into pieces; place in a 3-quart bowl or trifle dish.
- ✓ Pour half of Kahlúa, pudding, whipped topping, and chocolate bars onto cake.
- ✓ Repeat layers.
- ✓ Cover; chill at least 5 hours.
- ✓ Yield: 16 servings (serving size: about 1 cup).

The dessert can be made the night before except for the last layer which can be added the day of serving. To keep it from sticking, add toothpicks to the top before covering with plastic wrap.

Larry Dent

Chesapeake Home Theatre & HiFi

custom design, sales and installation

101 Chester Village
Chester, MD 21619

410-604-3368 Shop
301-651-8789 Cell
E-mail: LEDZZZ@aol.com
www.chesapeakehometheatre.com



here's
the
scoop

410-758-4006

Cones, Shakes, Sundaes, and More!
Centreville Plaza

Around the corner from the Acme
Everyday is a great day for ice cream!

BILLINGS AND MURPHY, D.D.S., P.A.



Scott H. Billings, D.D.S.
Christopher K. Murphy, D.D.S.

22 Kent Towne Market
Chester, MD 21619
410-643-5500

Butler Accounting Service

CONSULTANT-INCOME TAX SERVICES

Robert H. Butler
Accountant

410-758-8187 Office
410-758-8189 Fax
RBAccounting@Juno.com

251 Concerto Avenue
Centreville, MD 21617

**This space could
be yours!**



Martin E. Knight MBA
Financial Advisor

mknight@chesadvisors.com
www.chesadvisors.com
(410) 758-4648

Financial Planners • Money Managers • Licensed Investment Advisors
Business Retirement Plans • Stockbrokers

203 N. Commerce St. Centreville, MD 21617

Securities and advisory services offered through Genus Wealth Management, Inc. Member FINRA/SIPC



All About Cleaning Inc.

Richard Arbaugh
Owner / Operator
"For all your cleaning needs"

410-758-8558
Fax 443-262-9743
Cell 410-271-1579

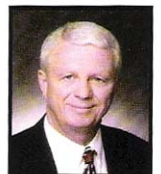
PO Box #81
178 West Goldfinch Lane
Centreville, MD 21617

State Farm®
Providing Insurance and Financial Services
Home Office, Bloomington, Illinois 61710




Ed Smith Ins Agcy Inc
Ed Smith, Agent

201 Benton Avenue, Suite 204
Linthicum Heights, MD 21090-2522
Bus 410 859 0279 Res 410 758 6965
ed.smith.bveq@statefarm.com



24 Hour Good Neighbor Service®



ROBERT E. ECK, CPA
Small Business Consulting

TAXES
ACCOUNTING

216 OVERTURE WAY
CENTREVILLE MD 21617-2387

Fax 443-782-0482
Cell 443-254-5127
E-mail rbobeck@ccconline.net
Web www.robteckcpa.com

DELMARVA SKYLIGHT, LLC
Delmarva's Only Solatube Premier Dealer

SOLATUBE
Innovation in Daylighting

Bring Natural Daylight into your home

SOLAR STAR
SOLATURE
Solar Powered Attic Fan

delmarvaskylight@aol.com (877) 349-9510
www.delmarvaskylight.com (302) 349-9570
MHIC #84611 (410) 822-7735

John L. Kuenzel
estimator/installer

Custom Glass & Tint, Inc.
Complete glass replacement and tinting services.

P.O. BOX 626
Easton, MD. 21601
410-822-6755
Phone: 410-228-6755
Fax: 410-228-6968
1800-690-7766

"WHY SQUINT WHEN
YOU CAN TINT?"

Delmarva
DFG
Financial Group

Karen L. Porter
LPL Financial Advisor

111 E. Water Street
Centreville, MD 21617

Phone: 410-758-1991
Fax: 410-758-1441
Email: karen.porter@lpl.com
Website: www.DFG.bz

Securities offered through Linsco/Private Ledger (LPL) Member NASD/SIPC

REVERSE Mortgage Specialists
NO House Payment! Option to RECEIVE payments!
Refi? LOW Fixed Rates are BACK!

Our Relatives Live in Symphony
We 'Orchestrate' The Best Deals!

RICH or CAROL LICHTY
301.953.7585 Mortgages & Real Estate



ADVERTISE IN THE *LIBRETTO*
NEXT MONTH

BUSINESS CARD AD RATES

	Residents	Nonresidents
1 Month	\$20.00	\$25.00
3 Months	\$50.00	\$65.00
6 Months	\$85.00	\$115.00
1 Year	\$150.00	\$200.00

Call Carol Hodges 410-758-0591

BRYAN BRYAN AND SONS

SALE GOING ON NOW !!!
Call today to hear about our
Early bird special pricing

:Landscape Design
:Butterfly Garden
:Bird Attraction Garden
:Rain Garden
:Hardscapes
:Irrigation
:Ponds/Pergolas

Bryan and Sons Inc.
9030 Bryan Drive, P.O. Box 1519
Easton Maryland 21601
410/819-3001
410/819-3133 Fax
www.jmbryan.com

Malay Improvements, Inc.
Interior & Exterior Home Remodeling
Custom/Special Need Modifications

410-758-4082 or 410-858-1777
helen@malayimprovements.com

MHIC# 93985 *25* years of experience



Our Technicians Are:
 -Background Checked
 -Drug Screened
 -Uniformed
 -SENIORS 15% OFF!

Trust Our Family with yours! Call our family for all your Plumbing, Drains, & Septic Needs!

*And Away Go Troubles
Down the Drain!*

Phone: 410-778-7373
 Fax: 410-479-4747
 WWW.EDSROTO.COM

GREEN THOUGHTS Landscaping

INCORPORATED

For All Your Hardscaping & Landscaping Needs.

10% OFF
Before April 1st **410-829-2376**

www.GreenThoughtsInc.com



Abraca Do Overs & Shazam Home Staging!

As seen on HGTV!

Interior Redesign
 Real Estate Staging
 Move - In Service
 Consultation

Anna M. Beightlie, owner

www.AbracaDoOvers.com
 410-739-2101
 anna@AbracaDoOvers.com



Your corner pharmacy

102 Commerce Street, Centreville, Phone 410-758-1715

- * Free in-town delivery
- * Custom Compound Medications
- * Natural Hormone Replacement
- * One-Hour Photo, Passports, Digital & Enlargements
- * Hallmark Cards, Yankee Candles
- * Medical Equipment Sales & Rental
- * Internet Refills: www.edwardspharmacy.com



Celebrating 300 years
of Queen Anne's County
History

The CUTTING ROOM

109 COUNTRY DAY RD SUITE 3
 CHESTER, MD 21619
 410.643.8450

TUE. - FRI. 9:00 - 6:00
 SAT. 8:00 - 3:00

Creative Coverings

Custom Fabric Window Treatments

Carolyn Culp

Valances • Draperies • Cushions • Pillows

Decorator Fabric & Drapery Hardware Sales

410-827-5079 carolynculp@hotmail.com

This space could
be yours!

We sell shade!



Awnshore Awnings

By Quinnworks Inc.

www.quinnworksinc.com 410.758.0852
 mhic #30344

PERKINS PRODUCE & FLOWERS

John & Phyllis Perkins 410-758-2590
301 Wrights Neck Rd, Centreville, MD 21617

Annuals-Geraniums-Hanging Baskets-Perennials

M-F 10-6 LOCAL PRODUCE IN SEASON
SAT 9-5 OUR TOMATOES BY MOTHER'S DAY
SUN 9-4 OPENING APRIL 17, 2008

10% Off Hanging Baskets & Annual Flats with Ad



BENFIELD'S
MOBILE BOAT SERVICES

GARY BENFIELD
Owner
347 Brownsville Road
Centreville, Maryland 21617
410-739-7796



Natural Choice
LANDSCAPES, LLC

Frank Stockman
Proprietor

31815 Ruxton Court
Cordova, Maryland 21625

410-820-2231

MHIC 48642

ADVERTISE IN THE *LIBRETTO*
NEXT MONTH

BUSINESS CARD AD RATES

	Residents	Nonresidents
1 Month	\$20.00	\$25.00
3 Months	\$50.00	\$65.00
6 Months	\$85.00	\$115.00
1 Year	\$150.00	\$200.00

Call Carol Hodges 410-758-0591

Bay Area Business Services, LLC

Kathy Swann

P. O. Box 574
Pasadena, MD 21123-0574

410.404.3741

kathy@bayareabizserv.com
www.bayareabizserv.com

**This space could
be yours!**