

The Hale Hotsheet!

Real Estate News and More from Maryland's Eastern Shore

Thankful is as Thankful Does...

So here we are at the end of October with November and Thanksgiving just around the corner. And most of the articles I read in the media and a many of the folks I know seem to have taken the stance that there is just not that much to be thankful for this year. And I get that as, believe me, real estate certainly hasn't been a walk in the park, especially when faced with having to watch someone lose the home they love to foreclosure.

But sometimes all it takes is one story to make you realize we do have so much to be grateful for and we should focus not on what we have but what we can share. So I am sharing with you the story of Kenny Wood.

Kenny lives in Denton, MD, and owns and operates Lifetime Well Drilling Company. In 2006 he sold a used truck mounted drilling rig to a church group for use in a mission project in Ghana. The Church Group raised money to ship the rig overseas but soon realized that no one there knew how to operate it. So they asked Kenny if he would travel to Ghana to provide some training. When Kenny got there he was horrified by what he saw: women and children walking up to six miles a day to carry back on their heads a pot of contaminated water from a stagnated watering hole topped with scum. Sickness and death caused by the lack of clean water was widespread. So Kenny stayed in Ghana longer than he planned and started drilling wells.

When Kenny returned home he set up an organization called Lifetime Wells for Ghana. To date he and his team have completed over twenty well-drilling missions to Ghana bringing to an estimated 20,000 people a lifetime supply of clean water. Much of this work he has funded himself, and his entire family has committed to supporting him in his quest to solve this problem, well by well.

If you would like to learn more about Kenny's mission, please visit www.wellsforghana.org. And, as you gather with friends and family for Thanksgiving dinner, perhaps you might want to share his story. Although it sounds cliché to say we should always make time to be grateful for the things we take for granted, it's true. But even more we should be grateful for the opportunities we have to help others get a seat at the same table...

Not what we say about our blessings, but how we use them, is the true measure of our thanksgiving.

-W.T. Purkiser

Congress, the Cap and More...

As we go to print, the Senate has just backed a measure to help bolster the housing market by restoring the size of loans the government buys or insures to a maximum of \$729,500 from the previous cap of \$625,000. The higher cap, known as the "conforming loan limit", expired at the end of September, but with the housing sector still hurting the country's economic recovery, lawmakers are looking for ways to keep the housing market moving forward. The Senate voted 60-38 to attach the proposal to a spending bill that will be considered later this year.

Another bill recently introduced in the Senate proposes that foreigners who spend \$500,000 or more on residential property should be eligible to obtain a visa that will allow them to stay in the country. Foreign investors would need to purchase with cash a primary residence of at least \$250,000 and spend at least a total of \$500,000 on residential real estate (another property could be a rental). Purchase prices would have to be more than appraised value, and the buyer would have to agree to live in the primary residence for at least 180 days each year, which means any foreign buyer would be required to pay U.S. income taxes on any earnings. The Visa could be renewed every three years.

Second Homes Start Making a Move...

The third annual Cotton Report which reports housing preferences across the United States indicates the second home market is starting to come alive. The survey pointed to a significant increase in the number of homebuyers looking to buy a vacation home, and this trend is further supported by an increase in the number of buyers describing their purchase as a "geographic relocation". The study, which has been conducted over the past three years, also indicates a trend toward smaller homes, with the most popular size between 1,700 and 2,299 square feet. The survey also indicates that even though 36 percent of the respondents plan to finance their purchase with a 30-year mortgage, and equal 36 percent plan to pay with cash. The rest are opting for a 15-year loan. A complete copy of the 2011 Cotton Report is available on the company's website, www.TheCottonSolution.com.

*We had such a positive response to the article written by Clay Stamp, Director of the Talbot County Department of Emergency Services in the last **Hale Hotsheet**, that we asked him for some more information for our readers. Enclosed is a flyer on "Preparing for Winter Weather" – it will be here before you know it!*

The Waterfowl Festival and Conservation...

The leaves are falling, the geese are calling – it's Waterfowl Season once again! For those of us that live on the Eastern Shore, the Waterfowl Festival is an annual tradition that celebrates and supports the heritage of the region through art, food, and family fun. Sure, we all know what the Festival is, but do we know why it was created and what it supports?

Around 1970, a group of Eastern Shore sportsmen and women conceived an event that would ultimately grow into a regional tradition spanning generations – the Waterfowl Festival. This group of ambitious enthusiasts envisioned an event that would share with visitors the unique Eastern Shore heritage that they treasured, while raising funds to protect the waterfowl and habitat that were integral to the area's way of life. They staged the first Waterfowl Festival in November, 1971 and raised \$7500 for conservation programs. The level and impact of the Waterfowl Festival Conservation Grant program has grown over the past four decades with more than \$5 million given in support of wildlife conservation, environmental education and habitat and wildlife research initiatives. More than 50 organizations have benefitted from the Waterfowl Festival's support including Ducks Unlimited, Eastern Shore Land Conservancy, Chesapeake Wildlife Heritage, Talbot County Public Schools, Pickering Creek Audubon Center, Adkins Arboretum, the Chesapeake Bay Foundation, and many others.

More recently, the Waterfowl Festival has taken on larger projects of its own through partnerships with other conservation organizations and government entities – most notably the Bay Street Ponds Restoration. Not just a simple green space in Easton, the ponds serve as a collection area and sediment trap for the Tanyard Branch creek, draining 723 acres of watershed within the town limits and emptying into the Tred Avon River. Excessive siltation had severely impaired the ponds' ability to function properly as storm water collectors. After the restoration was completed earlier this year, it is estimated that the renovated ponds will remove more than 310 pounds of total nitrogen, 64 pounds of total phosphorus and 600 tons of sediment each year before they can enter the Tred Avon and ultimately, the Chesapeake Bay.

While working on this project, the Waterfowl Festival embarked on an extensive self-study and enlisted the help of long-time stakeholders to develop a new strategic plan that would bring the conservation mission of the organization front and center. In working to achieve this goal, The Waterfowl Festival is proud to announce the launch of Waterfowl Chesapeake, Inc., a 501(c) (3) non-profit organization focused exclusively on conservation. The mission of Waterfowl Chesapeake is to create, restore and conserve waterfowl habitat throughout the Chesapeake Bay Watershed and nearby

...A Forty-One Year Commitment!

coastal bays by engaging in collaborative, strategic initiatives with organizations, governments, corporations, foundations and individuals. This new organization will be devoted year-round to raising funds and building relationships with other conservation partners in the region to continue to protect the waterfowl and habitat that inspired the first Waterfowl Festival 41 years ago.

This new umbrella organization will take on and expand the waterfowl conservation work previously supported by the Festival, thereby allowing the Festival organization to concentrate its efforts on maintaining a successful event. Waterfowl Chesapeake will be led its own Board of Directors: David O'Neill of Easton, and Director of the Eastern Partnership Office of the National Fish & Wildlife Foundation and former Executive Director of the Chesapeake Bay Trust; Jennifer Stanley of Oxford, and long-time environmental advocate and President of the Town Creek Foundation; and Peter Stifel of Easton, and Professor Emeritus of Geology with the University of Maryland College Park and past board member of several local non-profit organizations dedicated to cultural and environmental preservation. They are joined by Ronald Flohr, C. Albert Pritchett, and Tracie Thomas, current Waterfowl Festival President, Vice President, and Treasurer, respectively.

So what happens to the Festival? It just gets better! The Waterfowl Festival will be a primary partner of Waterfowl Chesapeake and will continue to be the signature event dedicated to wildlife conservation, the promotion of wildlife art and the celebration of life on Maryland's Eastern Shore. The traditional elements of the Festival will remain, and there will be some new additions this fall that will highlight the conservation mission of both organizations.

The 2011 Waterfowl Festival will be held November 11-13 in Easton, MD and will feature perennial favorites such as the retriever and fly fishing demonstrations, DockDogs® competition, calling contests, and word-renowned wildlife painting, sculpture and carving galleries. Tickets are \$10 for all three days and can be purchased in advance or at the Festival. For more information, to volunteer or to make a donation, please contact the Festival office at 410-822-4567 or visit, www.waterfowlfestival.org.

Many thanks to Megan Miller, Waterfowl Festival Event and Communications Director, for sharing this information with the Hale Hotsheet audience!

Oxford Note: If you live in the 21654 zip & want to be included in the 2012 Oxford Directory, please email your names, street/ mailing addresses, phone number(s) & email addresses to OxfordDirectory@gmail.com.

Residential & Commercial Listings Fall 2011

Minutes to the heart of historic Oxford, fine restaurants, and public boat ramps and marinas, this duplex features a master bedroom and full bath on the 1st floor, open floor plan, living room with wood burning fireplace, screened porch and deck, and two bedrooms on the 2nd floor. Move-in condition; would make an excellent rental property **\$180,000!**

Build the home you always imagined on this stunning 3.5 acre wooded, waterfront property. Very secluded (but within minutes of Easton), with expansive views across the Choptank to deeded conservation land. In other words – your view is guaranteed to stay spectacular! Already perced, and located in the prestigious High Banks community, and, very important, not affected by recent Critical Areas legislation. All it needs is you and a dream! Motivated Seller - **\$444,900!**

Enjoy the Chesapeake Bay lifestyle in this colonial style home with deeded deep water boat slip on the Tred Avon River. Spacious eat-in kitchen, gas fireplace in the living room, wood floors throughout the first level. Comfortable master suite and two additional bedrooms upstairs, and first and second floor porches with water views. Situated on a quiet cul-de-sac, this is a great primary residence, weekend retreat or investment property. **Price reduced to \$445,000!**

This exquisite Oxford cottage is in perfect condition with detached garage and off street parking in Oxford's historic district. Beautifully landscaped grounds and gardens. Very private rear yard with screened porch. Cedar siding, nice kitchen, master bedroom on first floor and three full bathrooms, one for each bedroom. **\$537,500!**

Enjoy stunning sunset views across the Choptank from this waterfront home. Private sandy beach and dune add even more value to this double lot with room for expansion. Existing Cape Cod is in move-in condition with unfinished second floor with plumbing and electric in place for you to create the master suite of your dreams. **Price reduced to \$795,000!**

NEW LISTING! Beautifully landscaped, bright & open Cape on over five acres. Sunset views over Island Creek, pier with two boat slips, 3' +/-MLW. Storage galore! 3-car garage, large office/exercise/playroom, spacious kitchen w/glass tile backsplash & large island, gas cooktop & Asko dishwasher. Waterside patio, partially fenced rear yard, fish pond, garden shed & dog kennel. Much, much more! Call now for more information! **\$1,689,000**



Want more information on these properties or search for all MRIS listed properties on the Eastern Shore? You can do all that and more at www.haleproperty.com. Because really...

... Why would you want to live anywhere else?



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NEW LISTING – EXCEPTIONAL CUSTOM HOME IN MARINA COMMUNITY!!!



Custom built in 2000, this four-bedroom home has views of the harbor and two deeded deep water slips at floating 65' docks at one of the East Coast's finest marine facilities. In turn-key condition, prospective buyers will note the high-end molding and trim, cedar shake roof, indoor exercise pool adjacent to the family game room, separate guest quarters, detached garage, and whole home stand-by generator. Meticulously maintained inside and out, sited on 1.5 acres with mature landscaping and tall pines, and within walking distance of historic Oxford – what more could you want? ***Please call for a brochure and to arrange a private showing.***