A recent webinar from Wetlands Watch (https://www.youtube.com/watch?v=cLbBRIP-lx8) highlighted the recent changes in how the Federal Emergency Management Agency (FEMA) determines flood insurance rates through the National Flood Insurance Program (NFIP). The new program is called Risk Rating 2.0.

Program Overview

The new program, which became effective April 1, 2022, is designed to:

- More accurately reflect the risk of a property – the new program uses newer science and technology, and acknowledges that flood zones are just “lines on a map,” and flood risk is more complicated.
- Address inequities in the system – the old program had similar rates for “McMansions and more modest homes”; the new program factors in replacement costs, so premiums more accurately reflect the policyholder’s actual economic burden.
- Make the program more solvent – currently, the NFIP is $20.5 billion in debt, with $9.9 billion in borrowing authority before reaching their maximum of $30.4 billion. This is after Congress cancelled $16 billion in debt in 2018. In addition, many policies were elective or preferred-risk policies (PRPs), for properties outside high-risk flood zones, which were too cheap, and created a drain on the insurance pool; the new program has eliminated this category.

Mary-Corson Stiff, Policy Director for Wetlands Watch, who led the webinar, said, “the whole goal is to get premiums to reflect the full risk of the structure.” Features of Risk Rating 2.0 include:

- Rates will no longer be based on flood zones as defined on FEMA’s Flood Insurance Rate Maps.

- Construction type and foundation type will be factored in, to more accurately reflect the structure’s ability to withstand flooding.

- Grandfathered, or subsidized, rates have been eliminated. Policyholders will begin paying “full-risk rates,” although Congressional acts mean that annual increases are capped at 18% for primary residences, and 25% for investment properties, secondary residences, commercial properties, and severe repetitive-loss properties.

- As mentioned above, PRPs, for properties outside the flood zone, have been eliminated.

- Instead of base flood elevation, rates will be based on ground elevation and first-floor height.

- Economic Impacts of the Program

Factoring in the replacement cost will probably have the largest impact.
In My Opinion

I am fascinated by Tucker Carlson, a popular commentator on the Fox network and an influential person with Republican party leadership. Whenever I discuss politics with any of my conservative friends, he is usually favorably quoted. He confirms for many how biased mainstream media is, and the concept that experts actually are part of some nefarious conspiracy to hurt our country, weaken our values, or destroy our economy.

These views are widespread in our society today. I struggle with this line of thought. To be clear, our media today does not have the depth it once had, and it has always been biased. Mostly they chase each other like a herd, covering much of the same things, looking for some angle that will produce more clicks. Predictably, they make mistakes, have incredibly short attention spans on each story, and miss stories that are important. But they try to cover the news, and at least still have some fact-checking to keep things partially honest. Imperfect but not evil is how I would characterize them.

And there is a lot of diversity of opinion in our culture today. We are a rapidly changing society. When I was young, homosexuality was hidden in the closet, marijuana use was a path to illegal drugs and ruin, and races were separate and rarely mixed in any setting. The world has certainly changed, and some of this change is for the better. While I know little of her judicial philosophy, I have been impressed by our newest Supreme Court justice. It feels like progress to see an African-American woman reach the pinnacle of the legal profession, celebrating the values of her family and respect for the rule of law. But sometimes, it is not clear what progress is. For example, how does one balance support for law enforcement and lowering crime while trying to figure out why outcomes can seem so biased against certain groups, and why some in law enforcement are not fit to have that authority? It’s tough getting a balance.

Are there conspiracies designed to weaken our country, change our values, destroy our economy? We have a high level of dishonesty and misdirection in our polarized politics today. I do not want to be naive. Bots in social media have attempted to push conspiratorial theories in political debate. I recently read an interview by 2 academics who study conspiracies. Several interesting claims: Conspiracies are not a left/right phenomenon but tend to be on both sides, or as they put it, run orthogonally to political groupings. They also said their data indicate that the percentage of the population believing in false conspiracies is not growing but is stable. The fact that Pres.Trump frequently spoke to conspiracy-believers among his supporters increased media coverage of groups like QAnon. But a relatively small percentage of the population believes in false conspiracy theories.

Conspiracy theories are a normal human reaction to uncertainty. As Adam Enders put it, “humans tend to see patterns instead … of noise,…we’re pattern seekers, we ascribe intentionality instead of assuming coincidence, we like certainty more than uncertainty. And this is all to say that we sort of like plans, and conspiracy theories are great plans, they impose some structure on an otherwise-messy world.”

Real conspiracies depend on secrecy and misdirection. They are about manipulation with lies — to hide the “true” objective. They only work with small groups of insiders. As soon as I recognize that a conspiracy would depend on hundreds or even thousands of people being “in” on it, I know that it is not real. Humans just like to talk too much about secrets. When lots of people know about it, secrets do not stay secret very long. So I never believe in big conspiracies with lots of participants.

The conspiracy theories about the last election are great examples. Our election machinery is almost completely local; there are thousands of local election officials who generally care deeply about the process running fairly and well. Local election officials in both our counties are great examples of this. There might be some localities where there is corruption, or at least incompetence. But to have widespread fraud — that is coordinated or at least incompetence. But to have widespread fraud — that is coordinated in a political direction across multiple jurisdictions — is pretty nonsensical. There are too many people involved — and paying attention — for that type of conspiracy to be credible.

I recently read Robert Caro’s biography of Lyndon Johnson, and the story of Johnson’s first successful Senate race, where he corruptly gained the election with 3,000 votes that all turned up after the election was over. It worked because there were corrupt judges in charge of the election who could be bought. In that era, since most of the Mexican-Americans did not vote or believed that their American patron could see and check their vote against the way he told them to vote, there was a lot of manipulation of vote totals in rural districts with a high population of Mexican-Americans.
Health and Healthcare on the Shore …

… How Are We Doing?

By Mary Miller

The September 2019 ShoreLine article, “Population and Demographic Changes,” discussed the health status of Eastern Shore residents as reported in the Annual County Health Rankings, from the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute. “Environmental, socio-economic, educational, and lifestyle factors affecting a community’s vital health range from high school graduation rates, teen births, obesity, smoking, lack of health insurance, violent crime, unemployment, access to healthy foods, and income inequality, to the quality of air and water, and are compared and analyzed to determine the health and well-being of each locality’s residents.” The results for both Shore counties were not good – both Accomack and Northampton ranked in the bottom 1/3 of Virginia counties.

The Latest Health Rankings – Health Outcomes and Factors

The latest ranking information¹ has both positive and negative data for each Shore county. Several of the things that contributed to low health rankings 3 years ago have gotten worse overall. Both counties showed an increase in general poor health, in more adult smoking, in adult obesity, in more physical inactivity, and a significant decrease in the number of mental health providers.

In addition, Accomack showed an increase in poor mental health and low-birthweight babies, and a decrease in access to exercise opportunities and high school completion. Northampton showed an increase in premature deaths and excessive drinking, and a decrease in primary-care physicians.

However, there were several improved figures shared by both counties. These include an increase in the rate of flu vaccinations, a decline in teen births, a decrease in both the number of children living in poverty and the number of children in single-parent households, a decline in sexually transmitted infections, and a decrease in violations concerning air pollution and drinking water. Accomack showed a decrease in alcohol-impaired driving deaths, a decline in the uninsured, and an increase in primary-care physicians. Northampton showed an increase in high school completion.

In spite of the improvements in several Health Outcomes and Health Factors, both counties fall significantly short of statewide Virginia health figures. Both are still “ranked among the least healthy counties in Virginia.” Several far-west counties, most of Southside Virginia, and a few areas on the Western Shore share the same ranking as the Eastern Shore. The most recent overview by the Virginia Department of Health of Shore residents’ health status can be found at: https://www.vdh.virginia.gov/content/uploads/sites/78/2017/09/Eastern-Shore-Community-Health-Assessment-Synthesis.pdf.

Healthcare for the Shore

Shore residents have access to a wide variety of medical and dental services in several locations in both counties. Facilities operated by the Riverside Health System and the Eastern Shore Rural Health System provide both general and specialized medical care in 13 locations from Cape Charles to New Church. In addition, there are many stand-alone offices that offer medical services, pain management, vision and dental care, physical and occupational therapy, and chiropractic, acupuncture, and other therapies.

The Eastern Shore Rural Health System provides medical and dental care as well as pharmacy services in specific Community Health Centers² in Eastville, Franktown, Onley, Chincoteague, and New Church. In addition, they provide dental services in Pungoteague and Metompkin Elementary Schools, and Nandua Middle School. These services are currently provided by 13 doctors, 12 dentists, and 20 additional medical professionals. Rural Health is currently in the process of establishing an Urgent Care Center at Four Corner Plaza in Onley, adjacent to the Hospital campus with its Emergency Room services.

The Riverside Health System, in addition to operating Riverside Shore Memorial Hospital, provides family and specialty medical service offices in Onancock, Nassawadox, and Cape Charles. These services are provided by 21 doctors and 11 additional medical professionals.

Several counties in mountainous, isolated, far-west Virginia* are also “ranked among the least healthy.” Most have a small hospital, one has a Community Health Center,² an Urgent Care Center has just closed, and there are Department of Health clinics. Medical professionals tend to be clustered around the health facilities that serve southwest Virginia and southeast Kentucky. The more isolated rural areas are medically served with monthly visits by the Central Appalachian Health Wagon, a mobile clinic that asks for a $10 donation from patients, if they have it. Poor health outcomes coincide with chronic health issues, numbers of children in poverty, teen births, and lifestyle choices like smoking and physical inactivity – the same connections to “the least healthy” rankings for both Shore counties. A stark difference between the 2 areas is the ratio of primary-care physicians to number of patients, often twice as high or more in the western counties than in the 2 Shore counties.

Access to available medical care, the information that the care is available, transportation to receive care, and the willingness of residents to access that care may be some of the reasons Shore counties remain ranked as “the least healthy” in the state. Urgent care and emergency care

See Health and Healthcare, Cont’d on page 4
New Flood, Cont’d from page 1

on the new premiums. A sample scenario compared 2 houses, one valued at $3 million and one valued at $250,000, with all other characteristics the same. Both had a premium under the PRP of $516/year. Under the new program, the full-risk premiums would be $2,408/year and $1,688/year, respectively.

Policyholders (within the flood zone) with the highest premiums previously will see the most dramatic decreases under the new program. The maximum annual policy previously was $45,925; for the first year of Risk Rating 2.0, the maximum will be $12,125. Nationally, 23% of policyholders will see immediate decreases in their premiums; for Virginia, this figure is 45%. Only 2% of Virginia policyholders will see an increase of more than $240/year in the first year of the program. Any homeowner can contact their flood insurance agent to determine what their new rate will be; if the premium will be lower under Risk Rating 2.0, they can get a prorated refund.

Subject to the Congressional caps, the program is anticipated to reach 25% of full-risk rates in year 1, 50% in year 5, and 90% in year 10.

Serious Concerns Raised

Some serious concerns about the program were expressed by Stiff and several webinar attendees. Most importantly, flood mitigation measures, such as flood vents and home elevation, will only have a very small impact on premiums. This removes a key incentive for homeowners to upgrade and protect their property, and has an impact on public safety, as well as quick economic recovery from a storm event. Stiff noted that the Association of State Floodplain Managers has “taken a pretty aggressive stance” with FEMA on the potential harm this may cause.

Another factor with a reduced impact on premiums that could be problematic is the enclosure type, such as basements, crawlspaces, and garages. These can flood easily and cause a lot of damage to the structure. Michael Vernon of Flood Insurance Hampton Roads added that homeowners with basements could see premiums reduced from $2,500 to $8,000/year currently, to $650/year under the new program.

Many real estate agents have not been educated on these changes; since the Flood Insurance Rate Maps no longer apply (although they will still be used by mortgage companies to determine whether flood insurance is required), buyers may not know until closing what their flood insurance premiums will be. Stiff noted that this is a particular problem in Hampton Roads, with its substantial transient population.

Conspiracy, Cont’d from page 2

registered Mexican-Americans. A single audit in Johnson’s day would have uncovered the fraud. The made-up votes added after the election were in alphabetical order, all written out in the same handwriting with the same pen in one voting box. Contrast that with the experience in Georgia, with multiple professional audits led by seemingly competent Republican election officials that certified a Democratic election win as reasonable. It is hard for me believe any voting fraud conspiracies that require the complicity of hundreds of local election officials.

I still believe in the integrity of our elections, and I still trust Terry Flynn in Northampton and Angel Shrieves in Accomack to make sure they stay that way. I hope you do too. And if we can all agree to disregard rumors of large-scale conspiracies, and stay focused on the more obvious alternative explanations like misguided policy proposals, bureaucratic incompetence, or honest mistakes, I believe things will keep getting better and better.

Source:
https://www.niskanencenter.org/conspiracy-beliefs-are-not-increasing-or-exclusive-to-the-right/

Health and Healthcare, Cont’d from page 3

remain an issue for lower Northampton County residents – access means an hour’s drive either to Onancock or Onley or across the Bay. Eastern Shore Rural Health was recently awarded a grant of almost $5 million from the U.S. Department of Health and Human Services to support local healthcare centers. Perhaps that will allow planning for an Urgent Care site for the lower Shore.

1 https://www.countyhealthrankings.org/
2 Federally Qualified Health Centers are community-based healthcare providers that receive funds from the HRSA Health Center Program to provide primary-care services in underserved areas, regardless of ability to pay.
* Buchanan, Lee, Tazewell, and Dickenson counties

Join or renew your membership now at www.cbes.org

This family photo from the 1980s shows Mike Peirson with son Jeff at one of the buildings they built for the Cherrystone operation on a formerly undeveloped site. See story on page 5.
Mike Peirson, 2022 Suzanne Wescoat Award Recipient
By Donna Bozza and Jennifer Peirson

This quiet, unassuming man played a vital part in the establishment of what is now a leading Shore industry – aquaculture. He committed decades to volunteer work, even instituting with his wife a college scholarship. And when Citizens for a Better Eastern Shore, our grassroots nonprofit created in 1988, was very close to folding, he provided a crucial lifeline.

These are just some of the reasons CBES is bestowing the Suzanne Wescoat Award on Dr. Michael (Mike) Peirson at the June 5, PICNIC@theBARN.

The award is named in honor of one of the found-ers and the first President of CBES, Suzanne Wescoat, who was an ardent community supporter and long-time Northampton County Supervisor. Not an annual practice, CBES presents this award when it believes there is an opportunity to recognize a citizen who has uniquely impacted the Eastern Shore, and who stands as a sterling example of community service.

“I was a country boy born in Philadelphia, so this was my chance to get to the country,” said Mike when asked why he was attracted to the Eastern Shore. He and wife Lee moved to the Shore in 1972, having followed his parents (all from Buck’s County, PA) and his aunt and uncle (from New Jersey). Mike’s dad bought a general store, “Pappy’s Corner,” on the intersection of Harborton and Hacksneck Roads.

In 1972, Mike got a grant-funded position at Virginia Institute of Marine Science (VIMS) in Wachapreague as a technician, making $4,000 a year. He stayed there 2 years, until the grant ran out and the position went away. Mike was forced to move back North for employment, as Lee was then 8 months pregnant, and got a job researching pesticides.

Feeling underemployed, Mike decided even though it was financially difficult, to go back to college and get his Ph.D. in Marine Biology in 1983, from North Carolina State University (NCSU). His hopes for doing environmental research for a large chemical company like DuPont or Exxon were banished by massive industry layoffs.

Mike was then back on the Shore in Hacksneck, with 8-year-old daughter, Jennifer; 1-year-old son, Jeff; and no job. But fate was about to team up a visionary seafood business owner who was intrigued by an unproven concept for the region, farming clams, with a multitalented, resourceful, though newly minted Ph.D. Through VIMS associate Mike Castagna, Mike met Carol Chadwick Ballard, whose lucrative family operation had been harvesting wild clams since 1895.

“He was about 67 at the time and could have just sat on his money and been fine,” said Mike. “Instead, he invested in a thing that no one was making money at and took a chance. And he was the one that took the chance.” However, Mike’s part in the success can’t be denied, because much of the operation had to be started from scratch. Mike visited what was considered the top aquaculture operation at the time in Charleston, SC; they ended up copying the onshore growing process, but Mike described the field operation there as a mess, and there was no hatchery. Both he and Ballard thought they could do better, and set a goal of growing 5 million clams a year.

It was a rough start, with Mike inventing nearly every aspect of the business as he went — designing saltwater plumbing for all the tanks, designing and building all the original buildings with his Uncle Jack, and even Lee pitching in by sewing sandbags for clam beds.

By the time Mike retired from Cherrystone Aquafarms in 2010, they were selling 70 million clams a year, and it was the largest clam business of its kind, able to provide a stably priced, consistently sized clam that was available year-round. They changed the aquaculture business from clams being available only seasonally and at summer resort restaurants, to being available all year long at big-name grocery store chains — providing much needed revenue and jobs for the community, not to mention helping keep local waters clean.

Mike didn’t relax after retirement — instead, he upped his volunteer hours. He served on the Virginia Eastern Shorekeeper Board starting in the early 2000s and acted as Treasurer in the later years of the organization. He is also the Treasurer for CBES and has been active on the Board for 11 years. He and Lee are committed donors, in part since “Our ShoreLine newsletter is so good.”

In 2015, when CBES continued to struggle with the loss of the revenue once provided by the now-defunct Cary Trust, to the point where the doors nearly shut, Mike provided time for CBES to stabilize and grow to a full-time organization by providing a $50,000 lien on the CBES office building.

Mike never forgot how his education provided him opportunities to enhance his and his family’s, as well as his community’s, quality of life. At his alma mater, NCSU, Mike has served on the Board of Visitors for 8 years, and on its Foundation Board for almost 26 years. He also established the Dr. and Mrs. Michael Peirson Dean’s Scholarship, Solomon Scholar Program, a substantial merit-based scholarship awarded to outstanding students in the NCSU College of Sciences.

CBES dedicates the 2022 Suzanne Wescoat Award to Mike Peirson for his contributions to the Eastern Shore community, and especially for his steadfast loyalty, assistance, and support of CBES mission to make the Eastern Shore a better place for all.
Can I Recycle Old Photos?

As many of us try to downsize and/or digitize our old photos, negatives, and slides, can we recycle them to keep them out of the landfill? Probably not.

Although glossy magazines can be recycled, older glossy photos (produced using the traditional developing process) cannot. They contain chemicals (such as acetic acid, gelatin emulsion, and silver halide) that interfere with the production of recycled paper. In addition, negatives and slides, which are made of plastics and other chemicals, cannot be recycled.

Some more modern photos – those printed on regular, non-glossy paper, or photobooks or photo cards – can be recycled. In addition, many modern photo papers can be recycled (and many are made from sustainable sources); if in doubt, check with the manufacturer. Some photo-processing centers and professional photographers still use older methods, so it’s best to check.

One trick to tell if a photo is recyclable is to tear it in half – if it rips clean, then it can be recycled. If it’s harder to rip and has noticeable layers with a “stretchy” feel, then it cannot be recycled.

For those materials that cannot be recycled, the best disposal method is to seal them in a bag and dispose with regular trash. Any materials with sensitive information can be shredded and then disposed of in the trash. If you burn your photos, be sure to do so in a space outside with room for the smoke and fumes to disperse, since there are toxic chemicals that could be harmful to your health, and could also damage interior chimneys. Remember that this will release harmful chemicals into the atmosphere.

If you want to keep your photos, negatives, and slides out of the environment, you can consider upcycling – sharing with family or friends, or using for arts and crafts projects (some online buyers might even pay for them).

Keeping Track

Striped Bass Plan Updated

The Atlantic States Marine Fisheries Commission (ASMFC) approved changes to the striped bass fishery management plan on May 4. The striped bass (rockfish) fishery has been of concern recently. Numbers of adult females, typically used to gauge the health of the population, fell by 40% from 2013 to 2017. In addition, the Chesapeake Bay population has been below average for the last 3 years.

The changes to the ASMFC plan, summarized in a release from the Chesapeake Bay Foundation (CBF), include:

- A ban on the use of gaffs, an often-lethal method of removing fish from the water
- Two management triggers, which will require corrective action if population estimates indicate unsustainable fishing rates or low adult female numbers
- A limit on the use of conservation equivalency when population numbers are low

A new stock assessment of the fishery will be completed later this year; the actions in the new plan will allow ASMFC to quickly implement additional harvest restrictions if needed.

Chris Moore, CBF Senior Regional Ecosystem Scientist, described these as “important measures to spur additional action before striped bass numbers decline further.” However, CBF expressed concerns that the plan did not include education of anglers about “careful catch” methods (to reduce the number of fish that die after being released); did not include protection measures for spawning areas; and adopts a deferred management plan, which could slow down future responses to changes in the fishery.

Each winter, a joint Virginia/Maryland team conducts a dredge survey of blue crabs, which hibernate by burying themselves in the mud. The team samples 1,500 sites throughout the Bay from December through March. The numbers this year were down considerably, the lowest since the surveys began in 1990. The counts are by age and sex, and the most concerning trend is the declining numbers of juveniles, for the third straight year. This is perplexing, as the number of adult females was above average last year.

Strawberry, Cucumber, and Goat Cheese Salad

All the flavors of early summer – in a salad that looks as good as it tastes. Down our way, when the sun starts to edge toward summer-warm, there’s an irresistible stretch of road past the strawberry fields. When a breeze comes in off the ocean, it blows the perfume of strawberries right into your car window. The magic lasts 4 to 6 weeks – and they are weeks filled with strawberry recipes. Like the perfume from the strawberry fields, this very simple salad is just about irresistible.

Salad
- Strawberries, hulled and sliced vertically
- English cucumber sliced thinly on a mandoline or by hand
- Shredded greens—watercress, romaine, etc.
- Soft goat cheese (pictured: Humboldt Fog)
- Extra-virgin olive oil

Dressing
- 2 tbsp apple cider vinegar
- 1 tsp sugar

Combine sugar and vinegar, stir, and let rest until sugar dissolves. On each plate, spread shredded greens, a layer of sliced cucumber, the sliced strawberries, and dollops of the goat cheese. Drizzle olive oil over all. Serve with dressing on the side.

The Kitchen Hive. Reprinted with permission: https://www.talkreallnow.com/

Annual Survey Reveals Fewer Blue Crabs in the Bay

There are several possible reasons for fewer juveniles. Low oxygen levels in the summer are always a concern. Eelgrass, an important habitat, has been declining in the Bay. Young crabs may be swept out to sea by unfavorable currents. Some are preyed upon by red drum and blue catfish, and the latter has been increasing in numbers over the years. Blue catfish were introduced into Virginia waters by the Virginia Department of Game and Inland Fisheries in 1974, but their spread has been at the expense of native species. They feed on vegetation, shellfish, and finfish, and can grow as large as 100 lbs.

So this summer may be a good time to eat more carbs and fewer crabs.

Juneteenth
National Freedom Day
Saturday, June 18
Exmore Town Park
Gates open at 10 AM
Unity Parade
12 Noon
Fresh Market Plaza to Exmore Town Park

Sunday, June 19
Community Gathering
Giddens’ Do Drop Inn
8204 Bayford Road, Weirwood
2 PM to 6 PM

Organized by the Juneteeth Coalition
Info: janecabarrus@aol.com

### Community Calendar*

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<td>Board of Supervisors (BOS)</td>
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*Note: For current status of public meetings, go to the appropriate website or contact by email or phone.

**CBES and Other Activities**

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<td>CBES Board Meeting 7 PM on Zoom</td>
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<td>3rd Thurs</td>
<td>Eastern Shore of Virginia Broadband Authority (odd months) 2 PM, Exmore</td>
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For membership and other CBES information: www.cbes.org