



The Courier

September 16, 2015 Volume 16 Number 3

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Big Truck Day returns to Ocean Pines

Kids and adults will get the chance to explore all sorts of work vehicles at Big Truck Day on Saturday, September 19 from 10 a.m. to 2 p.m. at Veterans Memorial Park in Ocean Pines.

This annual free event, which is open to the public, will feature fire trucks, dump trucks, tractors and more. Vehicles will be open and available for touching and exploration.

Police officers, firefighters and truck drivers will be on hand to offer information, and refreshments will be available for purchase.

For more information, call the Ocean Pines Recreation and Parks Department at 410-641-7052. Information regarding additional recreational programs, including an online version of the 2015 Fall Activity Guide, is available at www.OceanPines.org.

Pines Recreation and Parks hosts bus trips

Get away for the day by joining the Ocean Pines Recreation and Parks Department for several bus trips planned this fall.

On Sunday, October 4, enjoy a performance of the comedy "Over the River and Through the Woods" at the Rainbow Dinner Theatre in Lancaster County, PA. The cost is \$90 per person, which includes transportation, show ticket and meal.

Then make plans to attend "Beautiful: The Carole King Musical" at The Kennedy Center in Washington on Saturday, October 17. The cost is \$110 per person and includes a ticket to the show and transportation.

NASA's Wallops Flight Facility will be the featured destination for trips on October 20, November 19 and December 8. Tour companion Steve Habeger, a former employee at Wallops, will provide additional information during the facility tour. The cost is \$35 per person.

The buses for all of these trips, which are open to the public, will depart from the Ocean Pines Community Center, located at 235 Ocean Parkway in Ocean Pines. Reservations are required. For more information or to register, call the Ocean Pines Recreation and Parks Department at 410-641-7052. Information regarding additional recreational programs, including an online version of the Ocean Pines Fall 2015 Activity Guide, is available at www.OceanPines.org.



Kiwanis ducks do it again

The annual Kiwanis Duck Race was held August 28 at Frontier Town. The top cash prize of \$1,000 was won by one of the workers at Frontier Town's Lazy River Saloon. It was accepted by **Monty Jones** (left), from event co-chair, **Ed Aurand** (right).



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Pines homes to be part of Sandcastle tour

On September 24 and 25, the doors of 11 private residences in the area will open for the Sandcastle Home Tour, an annual event chaired this year by the First Lady of Maryland, Yumi Hogan.

Ten homes in Bishopville, Ocean Pines and Ocean City will be open, plus a bonus oceanfront designer condo at the Gateway Grand. The tour benefits the non-profit Art League of Ocean City that operates the Ocean City Center for the Arts and its many community programs.

First Lady Hogan believes the tour is an opportunity for people to come together to support the local arts community and the two-year-old Arts Center on 94th Street, which was constructed in part with funds raised by the home tour and continues to be funded by ticket sales to the event.

"Truly, art has a way of bringing people of all areas together under one roof," Mrs. Hogan said. "In this case, the many roofs of those who kindly volunteered to open their homes for a great cause.

"For many years, the Art League of Ocean City strived very hard to create a

special communal place for its residents to pursue arts, inspire themselves, and find resources in their hometown. The newly-built Ocean City Center for the Arts has made those wishes come true for many artists and will inspire the growth of new talent in the art scene."

The self-guided home tour is held over two days on Thursday and Friday September 24 and 25 so guests can tour at their own pace. Tickets are \$30 per person and include a guidebook, driving directions and special offers. Guests are encouraged to purchase tickets early to avoid being disappointed, as a limited number are available.

Volunteer docents staff each home, guide visitors through the rooms and outdoor spaces, and answer questions about the house and its unique features.

Tickets are available at www.artleagueofoceancity.org or by calling 410-524-9433.

Girl Scout meeting set

The Girl Scouts will hold a recruitment event at the Ocean Pines library on Monday, September 28 between 5:30 p.m. and 7 p.m. in Worcester County. Start the fun. We can't wait to meet you. Come to a Girl Scouts recruitment event to find out more – or contact us at 1-800-374-9811/410-742-5107 or go to www.gsrb.org.

What if she felt like she could do anything? With Girl Scouts, she will. According to Girl Scout representative Denise Eberspaker, "At Girl Scouts, girls have new experiences that give them that super-excited, jumping, giggling, butterflies-in-the-stomach feeling. Experiences that inspire them to look forward to what they're going to do today, tomorrow and even ten years from now, by helping them realize that they can be anything they want to be."

Girl Scouts annual membership fee is \$30 per girl. Financial assistance is available. Adult volunteers are needed to lead and assist with troops. If you would like to join nearly 10,000 girls across the Delmarva Peninsula who are having fun, helping the environment, learning new skills and becoming tomorrow's leaders, contact Girl Scouts of the Chesapeake Bay by calling 1-800-374-9811/410-742-5107.



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Platform tennis players pack the courts

Ocean Pines Platform Tennis celebrated September with courts that were packed with players from early morning until noon. Fortunately, the heavy rain held off until noon. More than forty people attended the event. Following the games everyone enjoyed a bar-b-que and getting together. Free lessons and a free trial period are available to anyone who is interested in trying out platform tennis. Lessons are given every Saturday at noon at the courts located in the Manklin Meadows Racquet Center. Sneakers are necessary and a racquet and balls will be available. If you would like more information, call Jim Freeman at 215-704-4592 or email at jimisfreeman@verizon.net.

Carozza to hold listening events

Delegate Mary Beth Carozza (District 38C) will hold a series of constituent listening hours this fall throughout District 38C in Worcester and Wicomico counties. As with her spring constituent hours, these forums are an opportunity for constituents to come out and share their views and concerns directly with Delegate Carozza.

Delegate Carozza's first fall constituent listening hours will be held in Bishopville on Sunday, September 27, from 1 p.m. to 4 p.m. at the Bishopville Fire Department as part of Bishopville Community Day. Carozza will hold a total of seven constituent hours forums in communities across District 38C from the end of September to early November.

"As I prepare for the next legislative session in January, I am making it a priority to hear directly from my constituents at home," Carozza said. "The best ideas on how to best represent the Shore and change Maryland for the better come from my conversations and visits with folks in our home community."

Please check the schedule below to look for a date and location that suits your schedule, then just stop by:

September 27
Bishopville, 1-4 p.m.
Bishopville Fire Department,
10709 Bishopville Road

October 3
Kilbirnie, 3-6 p.m.
Kilbirnie Park, Dundee Street
Salisbury

October 22
West Ocean City, 7-9 p.m.
Ocean City Lions Club,
12534 Airport Road

October 28
Ocean City, 7-9 p.m.
Caine Woods, TBA

October 29
Newark, 7-9 p.m.
Newark Fire Department,
8338 Newark Road

November 10
Ocean Pines, 7-9 p.m.
Ocean Pines library
11107 Cathell Road

East Side/Wicomico County
Date and Location TBA

Shamrock Realty relocates to Ocean Pines

Shamrock Realty Group, Inc., an independent and locally owned Berlin real estate brokerage, has relocated to a highly visible Racetrack Road address that carries a long history in the Ocean Pines real estate business dating back to the 1970s.

Gary James, the founder and president of Shamrock Realty, along with Pam Wadler, company co-founder and vice-president, opened the doors at their new location on September 1. When opportunity came knocking, the company moved rapidly. Within three weeks of learning that the location would become available for lease Shamrock had installed complete signage outside and achieved fully licensed operational status inside.

Mr. James described the move as "things coming around full circle" noting that he and Ms. Wadler both began their earliest real estate careers in the same building that is home to their new office.

Shamrock, which opened in 2006, is now in its tenth year of business, having expanded twice within its original location in the Grays Corner Professional Center on Route 50 near Stephen Decatur High School. The brokerage has grown from a handful of real estate professionals to well over twenty agents licensed in Maryland, several of whom also hold active real estate licenses in Delaware.

Ms. Wadler, an award winning Realtor, and a past president of the Coastal Association Realtors (CAR), described the past few weeks as "a whirlwind." Ms. Wadler added that the transition period "has been an example of how local brokers who are in competition with each other can coordinate their efforts and work well together." The previous tenants, (led by another past president of CAR) have been "exceptionally professional and extremely cooperative" throughout the migration of business arrangements and logistics of relocation.

In conjunction with Shamrock's adoption of its new location, several long-time local Realtors have affiliated themselves with the company. This includes two high-producing agents who were recently awarded industry recognition honors reserved exclusively for those with more than twenty-five years of real estate experience.

While the date for a formal ribbon cutting will be announced shortly, Shamrock Realty Group is open for business at 11049 Racetrack Road (next to 7-Eleven), with duty agents available on site seven days a week. For more information, call Pam Wadler at 410-641-5000, or send email to sales@shamrockrealty-group.com.

Health Dept. offers parenting classes

The Worcester County Health Department (WCHD) is committed to helping parents establish clear standards and healthy beliefs. Because of that philosophy, WCHD will be offering free Nurturing Parenting classes available throughout the county beginning in mid-September. Classes will be available at the following locations:

-Pocomoke Health Center, 400 Walnut Street, Pocomoke. Wednesdays from 3-4 p.m., September 16-October 21.

-Snow Hill Health Center, 6040 Public Landing Road, Snow Hill. Mondays from 1-2 p.m., September 21-November 9th.

-Worcester Youth and Family Counseling Services, 124 N. Main Street, Berlin. Thursdays from 10-11 a.m., October 1- November 12.

WCHD invites all parents to attend the six to eight week interactive course. Nurturing Parenting is a program that involves parents, grandparents, children, teens, and other extended participants. Research has shown that engaged families have the greatest impact on changing their family dynamics. The program will focus on increasing communication, building bonds, developing routines, asserting discipline, meeting needs (both of parents and children), as well as understanding emotions and how to express those feelings.

The Nurturing Parenting Program will encourage parents to nourish themselves, their children and the environment in which they live. For more information, contact Jaclyn Lensch 410-632-1100 ext 1125.

The Courier

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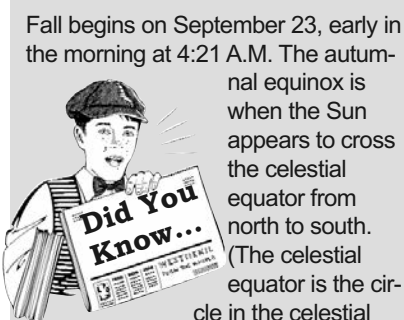
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2012 Business of the Year

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Fall begins on September 23, early in the morning at 4:21 A.M. The autumnal equinox is

when the Sun appears to cross the celestial equator from north to south. (The celestial equator is the circle in the celestial

sphere halfway between the celestial poles. It can be thought of as the plane of Earth's equator projected out onto the sphere.)

Another definition of fall is nights of below-freezing temperatures combined with days of temperatures below 70 degrees Fahrenheit.

The word equinox means "equal night"; night and day are about the same length of time. This occurs two times each year: Vernal in late March and Autumnal in late September.

In addition to the (approximately) equal hours of daylight and darkness, the equinoxes are times when the Sun's apparent motion undergoes the most rapid change. Around the time of the equinoxes, variations in the position on the horizon where the Sun rises and sets can be noticed from one day to the next by alert observers.

From here on out, the temperatures begin to drop and the days start to get shorter than the nights (i.e., hours of daylight decline).

Cigarette Restitution Fund grants available

The Worcester County Health Department (WCHD) is requesting local proposals to address tobacco control on the shore. Cigarette Restitution Funds, via the State of Maryland and channeled through WCHD, will support successful tobacco control proposals. Community-based organizations, churches, private entities, non-profits, and workplaces are encouraged to apply. According to Debbie Goeller, Health Officer, "The goal is to involve the community in health promotion and prevention efforts in order to reduce tobacco use and cancer mortality in Worcester County."

Strategies may include public awareness, community outreach, education, recruitment and referral to tobacco cessation, advocacy, promotion of tobacco cessation among pregnant women, and other health related activities. Tobacco control encompasses the reduction of smoking, prevention of smoking, or environmental change strategies.

A mini-grant orientation session will be held on September 18, 2015 at 2 p.m. at Worcester County Health Department, 6040 Public Landing Road, Snow Hill. Applications must be returned to the Health Department by October 2, 2015 no later than 4:30 p.m. A review team of local citizens will evaluate the applications and awards will be made after October 30, 2015 ranging from \$1,000 - \$2,000. All awarded programs will submit a final narrative report by July 10, 2016. Please call the Worcester County Health Department Prevention Services at (410) 632-0056 for more information or to request an application packet.

Letters sent to The Courier for publication consideration must be signed and include



a telephone number where the author can be reached to verify authenticity, if necessary. Letters

are not corrected for spelling or grammar and priority will be given to letters of 300 words or less. Letters must be received by Friday at 5 p.m. They can be e-mailed to:

thecourier@delmarvacourier.com



Left to right: Lion **Norm Cathell**, Vietnam Veteran **Macky Stansell**, **Pam Stansell**, Lions **Ben Dawson** and **John Topfer**.

Stansells donate to Ocean City Lions

Pam and Macky Stansell, owners of Macky's Bar and Grill, 54th street in Ocean City, have donated \$10,000 to the Ocean City Lions' Wounded Warriors Fund and the 10th Annual "Wounded Warriors" Golf Tournament, which is happening on Wednesday, October 14, at the Ocean City Golf Club. The Stansells have financially supported the fundraiser and tournament from its inception.

The tournament benefits wounded troops from the Iraq and

Afghanistan wars. To date, the Ocean City Lions have donated over 20,000 items of new clothing and over \$250,000 worth of gift cards to the US Army Medical Center/ Pastoral Services in Landstuhl, Germany, where our wounded troops are sent for treatment before heading home.

If you would like to make a donation or participate in the Wounded Warriors Golf Tournament contact John Topfer: 410-688-5059 or e-mail: terpsfan1968@verizon.net.

PRMC to offer free screenings

Peninsula Regional Medical Center's Guerrieri Heart & Vascular Institute will be offering free Women's Heart Program screening assessments on Tuesday, October 13 from 8:00 a.m. to noon. Appointments are required. All screenings will be performed by Peninsula Regional medical professionals inside the Wagner Wellness Van, which will be parked at the new Delmarva Health Pavilion Ocean Pines at 11101 Cathage Road in Berlin.

The Women's Heart Program offers cholesterol and HDL test, ankle/brachial index, resting 12 lead EKG, coronary risk profile, body fat measurement, body mass index, waist to hip ratio, blood pressure and pulse oximetry testing, a review of current medications, a risk factor analysis, exercise and nutrition suggestions and a follow-up care plan. An 8-hour fast is required.

Women choosing to participate must not currently be under the care of a cardiologist or have a known

history of heart disease. To learn more about the Women's Heart Program, qualification requirements or to set up an appointment, please call 410-543-7026.

TEA party to meet

Thomas Locastro and Matthew Locastro, co-founders of Locastro Design, LLC will be the guest speakers at the Worcester County Tea Party meeting on Thursday, September 17. Two young filmmakers will introduce their latest expose on the hot topic of Civil Asset Forfeiture, Could it happen to You? The meeting will take place at the Ocean Pines library. The meeting starts at 7 p.m.; doors open at 6:30 p.m. the meeting is free and open to the public. For more information email WCTPPatriots@gmail.com, go to the web site www.worcestercountyteaparty.com, https://www.facebook.com/WorcesterCountyTeaParty or call 443-614-7214.

Too much in a rush

Despite overwhelming evidence and considerable empirical data I continue to be always in a hurry. As a result, I gather up into my arms too much stuff when I head out the door so I don't have to make multiple trips. Inevitably my penchant for saving time suffers a black eye to a true law of physics, specifically, Murphy's Law: if anything can go

folders slide gently down my side to the tabletop. Now with a free hand, I opened the door. Once again I collected up the folders, keys and mug and headed out the door realizing that I now had to close the door. So with my right foot I hooked the door and pulled it closed behind me. Never was a body movement more fluid. Baryshnikov would have been envious.

Down the steps I dashed headed toward the car. Once there, another challenge reared its head. To unlock the car I had to press the button on the key. The problem was the key was dangling from a ring around

my pinky. Because the folders were under my arm I couldn't raise it high enough to place the mug on the car roof without spilling the folders' contents all over the driveway. What to do? I raised my arm as high as I could, lifting the car key up to side window height. Then,

and I'm not necessarily proud of this, while stooping, I pressed my nose up against the key button to trigger the unlocking mechanism. After several attempts success was realized. The tricky part was aligning the ample bul-

bous of my nose to the center of the button and applying the correct pressure. Yes, to answer your question, I was quite the sight. How do I know? Because a jogger passing the driveway during this scene started laughing so hard she nearly fell over a trash can.

Off to my meeting I went with a nose-smudged car window and tea-splattered slacks. At the moment of my door-unlocking achievement, euphoria trumped balance and I jostled the tea mug which sprayed liquid onto my pants. It wasn't even 8 a.m. and I could predict what sort of day it was going to be.

I'd like to report that what I've described above is an isolated event. It's not. But on the bright side, through the years I've become adept at various body maneuvers like flicking on a light switch with my ear lobe, my left lobe.

I'm not yet ambi-lobe proficient.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

wrong, it will.

On a recent morning heading out the door, I had a large binder under my right arm while carrying a stack of paperwork in that hand. Slung over my left shoulder was my laptop computer bag with several file folders under that arm. In my left hand was gripped a mug of tea and dangling from my pinky were my keys. I looked as if I was imitating Ralph Kramden's best friend Norton in a "Honeymooners" sketch. Once I had everything I thought I needed either in hand or



under arm or over shoulder, I encountered my first challenge: opening the front door without dropping anything or spilling my tea. Staring at the door I stood for some time contemplating how to maneuver. Maybe I could turn the knob with my teeth? Maybe I could apply enough downward pressure on the side of the knob with my forearm to release the latch? Maybe I could call for assistance?

Each possibility was summarily dismissed: contrary to unsubstantiated claims, my mouth isn't big enough to fit the knob and besides with my luck I'd get it stuck in my mouth; my jacket was slick and therefore couldn't generate enough friction to turn the knob; and, except for my dog who was sitting looking at me amused, I was alone in the house so securing assistance was not an option.

With great reluctance I set down my keys and tea mug and let the manila

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Film seeks to help veterans avoid suicide

The Jesse Klump Memorial Fund, in partnership with the Worcester County Health Department, is proud to present "Project 22," a feature-length, critically-acclaimed film that brings to light the problem of suicide among military veterans. This film, created by two battle-scarred Marines, is available for screening at no cost to local sponsoring organizations.

"Project 22" is an extension of the Mental Health: Know the Facts, No Stigma campaign, the goal of which is to improve access to mental health care by eliminating the stigma that prevents many who need it from seeking it. The stigma associated with seeking help for mental health is especially relevant to veterans of the military: 22 veterans die by their own hands in the United States every day.

From the filmmakers: "After tragedy struck home...two combat-wounded veterans set out to end a little-known epidemic in America. Their 6,500-mile cross-country mission was to raise awareness of the high rate of suicide among veterans and to show their brothers and sisters-in-arms that there is hope for them. During their journey, they interviewed researchers, healthcare providers and veterans. Many of those they encountered had either contemplated or attempted suicide and were able to share the lifesaving sources of hope that they had found.

Asking hard-hitting questions and opening up about their own struggles, and painfully stirred on by the estimate that 22 veterans are taking their own lives every single day, Daniel and Doc will stop at nothing to reach tomorrow's 22."

"The young men and women returning from combat have seen and experienced things that are so horrible as to be unimaginable to those of us on the home front," said Klump Fund Secretary Ron Pilling. "We owe it to them to help them find a way to deal with the horrific scenes that confront them every day, and to help them get beyond the ingrained warrior mentality that is a wall between them and healing. Daniel and Doc do that in "Project 22," riding their motorcycles across the country in 22 days, and sharing the stories of those who have survived their suicidal thoughts and

actions. It isn't enough to wave flags and hang banners to welcome them home. We must all do more to assure their happiness and safety."

A discussion session led by a Suicide Prevention Outreach Specialist will follow each screening of the film. Information on crisis response resources will also be available.

To learn how any organization can schedule a showing of "Project 22," send a message to weremember@jessespaddle.org.

MBS to hold annual festival

Get ready to fall into fun when the Annual Family Fall Festival returns to Most Blessed Sacrament Catholic School in Berlin Maryland on Friday, October 2 from 3:30 p.m. to 6:30 p.m.

Hosted by the Home School Association, this admission-free, family-friendly event on Racetrack Road features something for everyone. Festival-goers can meet and mingle. There will be delicious hot food and delectable baked sale items. There will be arts and crafts tables as well as face painting for children, inflatable bounce houses, a giant double slide, children's ticketed auction and other family fun. Games, rides and other activities require tickets. Cost is \$1 per ticket or \$20 for 30 tickets day of the festival. The festival also offers plenty of free parking. To learn more about the festival please contact Colleen Rutzler at rutzler.macsom@gmail.com or Nichole Behornar at n.behornar@verizon.net. To learn more about becoming a vendor for this kid friendly event please contact Heather Marinelli at heathermarinelli@comcast.net.

Chorus hosts guest night

The Delmarva Chorus will host a guest night on Monday, September 21 between 7 p.m. and 9 p.m. at the Ocean Pines Community Center. If you enjoy singing, then learn what the chorus is all about. For more information call 410-641-6876.



Pictured left to right, first row: **Aaron Levinthal, Matt Heim, Jennifer Rafter, Elisa Behnk, John Fager, Richard Segars, Deborah Darden, Angela Baldwin.** Second row: **Joan Jenkins (past-president), Carolyn Cummins (president), Laurie Andes, Linda Ayres, Ed Phillips, J.D. Quillin.** Photo by Robin Harrison

New members named to Rackliffe board

Five community leaders have recently been elected to the Rackliffe House Trust Board of Directors. The new members bring a wealth of expertise in historic architecture, interpretation, public relations and business management to the Trust, which works with the Maryland Department of Natural Resources to maintain the 1740's merchant-planter's home located at Assateague State Park.

The five newly elected board members are:

Elisa Behnk practices acupuncture and tuina in West Ocean City. Prior to studying Chinese medicine, Elisa served in communications and marketing roles for The Carnegie Museum of Art, The Heinz Architectural Center and The Andy Warhol Museum in Pittsburgh, and The Museum of Modern Art in New York.

Susan Cropper is a native of the Berlin-Ocean City area. She and her husband have owned and managed the Misty Harbor, King's Arms and Empress Motels. Susan has served on the Board of Directors of the Furnace Town Foundation, and is a past-president of both the Ocean City Hotel-Motel-Restaurant Association and the Worcester County Garden Club.

Matt Heim earned a Master of Arts in History from Salisbury University in 2008 where he worked as a Graduate Assistant at the Edward Nabb Research Center for Delmarva History and Culture. His thesis examined the

history of Assateague Village, a fishing community on the southern end of Assateague Island. He currently works as the Outreach and Communications Director for Assateague Coastal Trust.

Jennifer Rafter is Programs Manager for the Maryland Coastal Bays Program. Previous experience includes Aquarium Curator at the Delmarva Discovery Museum and interning at the Smithsonian's National Museum of Natural History. Jennifer currently serves on the board of Costen House in Pocomoke and the Critical Area Commission. She is particularly interested in the historical ecology of Worcester County.

Richard Segars, a graduate of the University of Texas, is an historical architect who worked for the National Park Service for 23 years, specializing in historic preservation. He worked at Steamtown National Historic Site, Scranton, PA, Gettysburg National Military Park in Pennsylvania, and New River Gorge National River in West Virginia. Richard is also a landscape painter.

In addition to welcoming new board members, the Trust also elected new officers: President Carolyn Cummins, Vice-President Linda Ayres, Secretary Dr. Laurie Andes, Treasurer Ed Phillips, and Assistant Treasurer Susan Cropper.

Founded in 2004 as a non-profit organization to restore Rackliffe

please see board on page 11



Opening — Recently of Snow Hill, Miss Patti Cake Custom Cake and Cupcake Boutique owner Patti McDermott and staff moved into their new digs at 11201 Nicholas Lane, Ocean Pines, with an official opening August 25 followed by a ribbon cutting September 9. The shop specializes in custom cakes and cupcakes for all occasions. A crowd of well wishers helped with the ribbon cutting; standing at the ribbon from left: Ocean Pines Chamber of Commerce Exec. Director **Ginger Fleming**, Worcester County Commissioner **Chip Bertino**, **Angel Smythers**, holding scissors **Patti McDermott**, **Mary Worthington**, **Mariana Miras**, and OceanPines Chamber Director **Heather Shaner**. Photo by Ted Page

Out of the Darkness Walk scheduled

It is not every day that taking a stroll down the Boardwalk could help save a life. However, on September 26, the fourth Annual Out of the Darkness Walk to End Suicide will return to Ocean City. The annual event, which attracts as many as 500 walkers, raises funds for the American Foundation for Suicide Prevention, with those funds used to teach suicide awareness and mental health first aid.

Several local organizations, including the Jesse Klump Memorial Fund and the Worcester County Health Department, invest the pledges generated by walkers in working to end suicide in Maryland and Delaware's coastal communities, where suicide rates are historically high. As in years past, walkers will gather at the band shell, at Caroline Street and the Boardwalk, with registration beginning at 8:30 a.m. After opening remarks by Senator Jim Mathias, the procession will walk solemnly to 10th Street, turn and

walk to the Inlet, then back to Caroline Street.

Pledges collected by walkers and other walk supporters contribute to the work of the American Foundation for Suicide Prevention. A portion of the funds raised in Ocean City comes back to the local community in the form of grants. "The AFSP supports our work on the lower Eastern Shore by providing funds for materials and training for Applied Suicide Intervention Skills, for safeTALK suicide prevention workshops, and for mental health first aid, for example" said Brittany Hines, Coordinator of Special Programs for the Worcester County Local Management Board.

To learn more about the Ocean City Out of the Darkness Walk, to raise your personal pledge team, or to pledge on behalf of an existing team, visit www.afsp.org and click on Out of the Darkness Walks.



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OCTOBER 4
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The Mid-Atlantic Symphony Orchestra, a nonprofit organization, is supported by grants from the National Endowment for the Arts, the Maryland State Arts Council, the Talbot County Arts Council, the Worcester County Arts Council, the Sussex County Council, the Community Foundation of the Eastern Shore, the Van Strum Foundation, CareFirst BlueCross/BlueShield, Choptank Electric Trust, Delmarva Power, as well as other generous donations from individuals, organizations and corporations.

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Arts Council seeks grant applicants

The Worcester County Arts Council Grants Review Committee is seeking applicants for local art projects to be held in Worcester County between January 1, 2016 and June 30, 2016. Proposed project must be sponsored or presented by a not-for-profit, tax-exempt organization and be open to the public. Grant amount requested must be matched one-for-one by organization funds. Last fiscal year the Arts Council awarded more than \$20,000 to local organizations thru this program.

Funding will support a wide variety of creative and innovative projects that are of outstanding artistic quality and demonstrate community benefit enhancing the lives of everyone living and visiting the Worcester County.

Applications must be received no later than 2 p.m. on October 15, 2015 at

the Arts Council's office located at 6 Jefferson Street in Berlin. Application forms and guidelines are available on the Arts Council's website: www.worcestercountyartrscouncil.org.

The Worcester County Arts Council's Community Arts Development Grants program is designed to assist local community based groups produce and present arts activities in Worcester County and is funded and supported by the Maryland State Arts Council. For further information or assistance, please call Anna Mullis, Executive Director of WCAC at: 410-641-0809 or e-mail: anna@worcestercountyartrscouncil.org.

The Worcester County Arts Council is a non-profit corporation made up of 300 members whose mission is to promote and encourage visual and performing arts in Worcester County. The Arts Council is committed to providing necessary funds to various arts organizations as a way to increase public awareness of arts availability, and to provide affordable arts events not usually offered to those living in the surrounding areas.



WPS Music Director **Christopher Buzby** beats the drums with sixth graders (L-R) **Myra Cropper** and **Jarett Sofronski**.

New music program launched at WPS

Worcester Preparatory School (WPS) Music Director of grades 6-12 Christopher Buzby is excited to introduce students to a brand new Instrumental Music Program this fall. Mr. Buzby spent days this summer unpacking and assembling new backline percussion, posture chairs and music stands to prepare his classroom. This September, every sixth grader will learn to play a woodwind, brass or percussion instrument in a new Stage Band program. Mr. Buzby will also direct a new seventh and eighth grade Concert Band. In addition to these inaugural programs, he will continue to oversee the Middle School Chorus and Upper School Chorus, as well as the select Upper School Vocal Ensemble.

Mr. Buzby came to WPS with years of musical experience and a multitude of artistic accomplishments. Previously, he taught music at a private school in Philadelphia for 18 years where he built an entire instrumental music program from the ground up. He is passionate about making music relatable to all his students and giving them a better understanding of that language. He reminds them, "Music is a language that

speaks to everyone. It is the simple combination of sound and silence through time, similar to the way a composer writes music with both notes and rests." In addition to teaching, Mr. Buzby has spent the past 26 years as a composer, keyboardist and vocalist for the world-renowned progressive rock group named "echolyn." His band recently released their eleventh studio album "I Heard You Listening."

The WPS Athletic and Performing Arts Center is bursting with energy from the newfound talents of Music Director Christopher Buzby, who has certainly found his home on the Eastern Shore. With a busy first-year of juggling music classes and mastering a series of successful concerts and arts showcases, there is no limit to his musical and creative possibilities at WPS. For a taste of Mr. Buzby's savvy inventiveness, be sure to attend the wildly popular, annual Upper School Musical, "Cinderella," on February 26 and 27. Tickets will go on sale this winter at WPS.

Women's Club to host memory speaker

The Women's Club of Ocean Pines will meet on Thursday, October 1, 10 a.m. to noon in the Assateague Room of the Ocean Pines Community Center with speaker Amy Schine, the Educational Consultant for the Alzheimer's Association on the Lower Eastern Shore. Light refreshments will be served and there will be an opportunity to participate in a 50/50 Raffle. For information, contact President Pat Addy at 410-208-0171.

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The value of special needs trusts for disabled beneficiaries

By **Mike Mathers**



Mike Mathers

I have a great desk distraction toy called a Newton's Cradle but more popularly known as "those clacking balls." In a row of three hanging steel balls, one swoops down to smack the ball in the middle, replacing it perfectly as the former middle ball pushes off to the left. Wherever I look, when one ball enters the picture, another is immediately knocked away.

Sadly, this little toy is similar to leaving an inheritance to a family member receiving disability benefits. Whenever money is received, the benefits are knocked away, just like little clacking balls. Despite this, many families with a disabled child are desperate to set something aside for after they pass away, because they know that the child will be losing the person who has provided them with the most care over the years. Strict asset rules can also feel like a trap for the disabled person; never receiving enough to fully cover their needs but not allowed to retain any other assets in their name.

The good news is that there is a whole family of trusts designed specifically for people receiving some form of government benefits. The idea behind these trusts is to *supplement* government benefits by paying for personal needs other than what is covered by Medicaid or Social Security. For example, basic food and shelter costs are almost always expenses covered by government assistance programs but when it comes time to pay for modern necessities, like a computer for example, the money runs short. When properly designed, these trusts don't conflict with Medicaid or Social Security because they only supplement the beneficiary's income, they don't replace it.

Another name for these trusts is a *discretionary needs trust*, because the trustee is only paying for things at his or her discretion. Once again, the purpose is to make sure the trust works around government benefits but never conflicts with them. Many

disabled people are already depending on this kind of arrangement, where friends and family provide supplemental care and assistance, and a Supplemental or Discretionary Needs trust can preserve that benefit even after loved ones have passed away.

The easiest way to set up a special needs trust is as a part of your will. One half of the estate might go directly to the oldest child but the other half is left in trust for the younger disabled child. Of course, not just any old trust will do, you should consult with an attorney familiar with this area of the law. Furthermore, the decisions of who to select as Trustee will be the key to your disabled child's continued health and happiness. Your trustee could be a loved one, or a professional, but they should have both the organizational skills to keep track of the account and also personal qualities needed to assess your child's needs.

It is also possible to actually create and fund a trust for your child while everyone is alive, but the rules surrounding this are more complex and require a detailed consultation with a special needs planning expert. The benefit of navigating those complex rules is the peace of mind knowing that the trust is already fully funded. If you're looking for a way to include someone receiving government benefits in your gifting or estate plan, explore your options and find out how these trusts can maximize the value of your gift.

Mike Mathers is a local attorney who practices in estate planning and elder law. He can be reached at 410-208-3331 or Mike@mbmatherslaw.com.

Letters sent to The Courier for publication consideration must be signed and include



a telephone number where the author can be reached to verify authenticity, if necessary. Letters

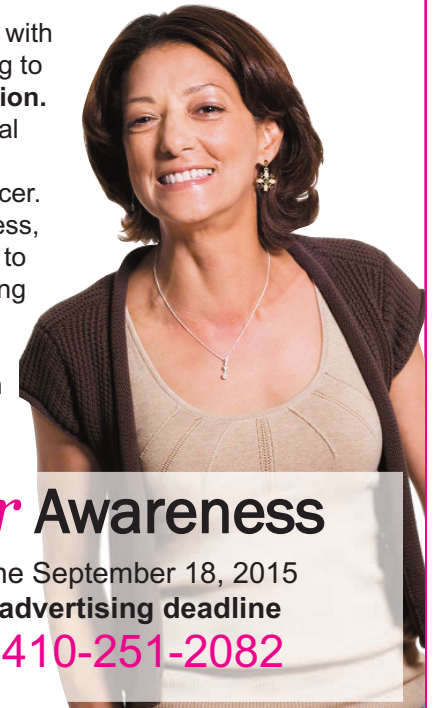
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ACROSS

1. Leg shank
5. Small amount
8. Roman emperor
10. Having ears
12. Innocent young woman
14. No wrinkles
16. Small coin (French)
17. 19 hundred hours
19. A way to inform
21. A seal or signet
22. Tobacco smoke residue
23. Tai language branch
25. Set afire
26. Partridge Family's actress Susan
27. Canadian flyers
29. Faculties of perception
32. A light two-wheel carriage
34. Was ____ (looked at)
35. Appear with
37. Natives of Thailand

39. Hill (Celtic)
40. Runs PCs
42. Visualizes
44. Mistake
45. Riding horses
47. Point of purchase
49. Armless Aphrodite
53. Having negative qualities
54. Protective visual folds
55. Crystallized calcium carbonate mineral
57. Beach grains
58. One who presents a bond for payment
59. Car mechanics group
60. & & &

DOWN

1. Small paddle boats
2. Usual
3. Economic consumption
4. Without (French)
5. Powder mineral
6. Fleshy

31. Fathers
33. Transparent eye membranes
35. Stray
36. Seafoam
37. 3 pip cards
38. Invests in little enterprises
39. Placards
40. 1st woman
41. Finds a sum
42. Thick piece of something
43. River in Hesse, Germany
44. Inner forearm bone
45. 1 of 2 contesting groups
46. Olive tree genus
47. Metal container

Answers for Sept 9

Captain Ron's
Fish Tales
By Ron Fisher
Sponsored by Peninsula Rehab and Sport Medicine



Fishing Report: Flounder fishing in the bay has been terrible because of dirty water. However the water will soon cool with fall approaching and the flounder will begin their migration. This is usually some of the best fishing of the year. Flounder fishing has really been good on both the inshore and offshore wrecks. Surf fishing has also been slow because of the rough seas.

2016 Flounder Season: On August 6 the Mid-Atlantic Fishery Management Council published a fact sheet regarding proposed Summer Flounder Catch and Landings Limits 2016 Reductions. According to their fact sheet the most recent stock assessment indicates that overfishing was occurring in 2014. An original proposal was to reduce commercial and recreational harvest limits by about 43% in 2016. However, they realized that this could have severe social and economic impacts and are pursuing an alternate approach which would phase in the reductions over a three year period. As a result their Scientific and Statistical Committee has recommended a 29% reduction in harvest limits in 2016. There will likely be public hearings to discuss the impact of these reductions. When announced try to attend. In any case we will likely see increased size limits, reduction in the number of keeper flounder, a possible closed season or all of the above. I'll try to keep you up to date.

Let's talk rock or striped fishing. Usually October is the time of year as the water cools that rock fishing improves with the fall migration. They are not a difficult fish to catch but you

need to know what equipment is used, when and where to fish, baits and how to fish for rock. Rock can be caught from a boat, bridge, surf or bulkhead. For the purpose of this column I am going to focus on fishing from a boat. I'll discuss bridge, bulkhead and surf in a later column.

Equipment: A medium action spinning or conventional rod and reel are required but one that has enough backbone to set the hook. I personally prefer a conventional rod and reel because I find it easier to use particularly when bottom fishing. For rock I will use 15 or 20 lb. monofilament line with a three way swivel tied to the end to which I attach approximately 30 inches of 40 lb. test Fluorocarbon or Monofilament leader material and a 2.5 or 3 oz weight depending on the tidal flow. At the business end of the leader attach either a circle hook or octopus hook in the range of #4/0 to #6/0. If fishing plugs or other artificial baits simply attach a swivel at the business end of the line to attach the lures.

Where and when to fish: Rock fishing by boat is best in deeper water such as the East Channel, Harbor Island, the inlet along the north and south jetty. Off shore in locations such as Gull Shoal or just off the Coast Guard Station but remember to stay within the 3-mile limit. I prefer to fish the incoming tide when fishing the bay or inlet and the first two hours of the outgoing tide early in the morning or at night are the best times if the tide cooperates.

Baits and how to fish: When

please see *capt. ron* on page 11



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County Connection ...

Recs & Parks takes a stand to prevent older adult falls

Autumn is just around the corner, but falls shouldn't be just around the corner for older adults. That's why Worcester County Recreation & Parks (WCRP) is hosting the General Health Fair again this year to celebrate Falls Prevention Awareness Day on Wednesday, September 23, 2015.

The General Health Fair will take place at the Worcester County Recreation Center in Snow Hill from 9 a.m. to 1:00 p.m. This event is free to the public and will provide participants with opportunities to engage local health professionals and other knowledgeable health vendors about vision, balance, home health, gaining more independence, and living a healthy lifestyle.

"Attending health fairs is a good way to find out what programs and services are available in the community and is important information for people of all ages," Dawn Denton, Atlantic General Hospital Community Education Manager, said. "Being health literate is what will help everyone to be healthier throughout their lives. It helps us combat the aging process."

Health professionals in attendance at this year's Health Fair will include physical therapists, hospitals, assistant living, foot & vision experts, assistant devices & independent living

specialists, health departments, nutritional information, health screenings, and evidence based educational program information. Bone density screenings, stroke risk assessments, and more will be offered.

"This will be a relaxed setting where individuals can learn about their risks for chronic disease and learn simply ways to make healthier lifestyle choices," said Marty Pusey, Director of Prevention Services for Worcester County Health Department, who will be returning as a vendor again this year. You can visit www.WorcesterRecandParks.org for an up to date list of participating vendors.

While falls are the leading cause of both fatal and nonfatal injury for people 65 years of age and older, they are not an inevitable part of aging. This year's Fall Prevention Awareness Day theme, *Take a Stand to Prevent Falls*, seeks to raise awareness about how to prevent fall-related injuries among older adults.

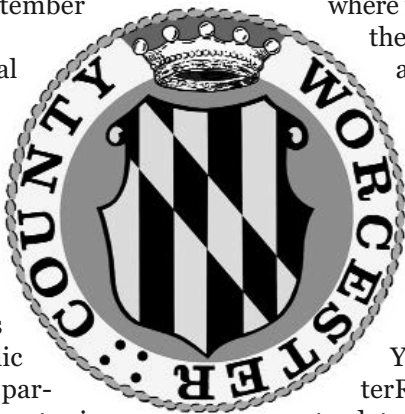
National Falls Prevention Awareness Day brings communities together in support of healthy aging. Through practical lifestyle adjustments, evidence-based programs, and commu-

nity partnerships, the number of falls among seniors can be reduced substantially.

WCRP supports falls prevention by also offering evidence-based fall prevention programs, including Tai Chi - Moving for Better Balance. This fall, Tai Chi will take place on Mondays and Wednesdays from September 28 to December 14 from 10 - 11 a.m. The class is designed to improve both static and dynamic postural stability, mindful control of body positioning in space, functional walking activities,

movement symmetry and coordination. It will also aid in increasing range of motion around the ankle joints and build lower-extremity strength. This class is open to those ages 45 and older.

For more information about the General Health Fair or other evidence based prevention programs and opportunities, please contact Program Manager Lea Cataggio at 410-632-2144, ext. 109 or lcataggio@co.worcester.md.us.



capt. ron
from page 10

fishing from a boat and fish are in the area two deadly baits are live spot and live eels fished close to the bottom on the rig I described earlier. Spot should be hooked through the upper lip and out the hard tissue next to the nostril. Eels should be hooked through the eyes or lips then simply drop your rig to the bottom and drift with the tide. Be certain you have enough weight to hold bottom. Other options are to cast plugs, lures, or bucktail jigs with a worm attached along the bulkhead in the East Channel or along the jetty's in the Inlet. Some popular lures are soft body worms and shad, Got-cha plugs, Rattletrap and Mirror lures are also popular.

Fishing with eels: Although eels

are excellent bait for rock fishing they are difficult to handle and will frequently twist up your line if not handled properly. I keep my eels on ice which reduces their activity and will retrieve them from the bucket with a paper towel or glove. A helpful hint once hooked, keep their tail in the water and they will not twist your line.

Until next time remember to take a kid fishing,

Capt. Ron

board
from page 6

House, the Rackliffe House Trust is responsible for setting policy and overseeing the daily operations and long-term planning for the 1740's merchant-planter's home overlooking Assateague Island and Sinepuxent Bay. Rackliffe House is open to the public on Tuesday and Thursday afternoons and the second Saturday afternoon each month through the end of October. For more information, please visit www.Rackliffe-House.org.

Tide and Sun Chart

* tide is for Ocean City Fishing Pier. Add two hours for Isle of Wight tide

DATE	HIGH TIDE	LOW TIDE	SUNRISE	SUNSET
Thur., September 17	10:44 a.m. 11:01 p.m.	4:28 a.m. 5:00 p.m.	6:44 a.m.	7:06 p.m.
Fri., September 18	11:25 a.m. 11:42 p.m.	5:07 a.m. 5:46 p.m.	6:45 a.m.	7:04 p.m.
Sat., September 19	12:10 p.m.	5:50 a.m. 6:36 p.m.	6:45 a.m.	7:03 p.m.
Sun., September 20	12:28 a.m. 1:01 p.m.	6:39 a.m. 7:31 p.m.	6:46 a.m.	7:01 p.m.
Mon., September 21	1:21 a.m. 1:58 p.m.	7:34 a.m. 8:29 p.m.	6:47 a.m.	6:59 p.m.
Tues., September 22	2:22 a.m. 3:00 p.m.	8:33 a.m. 9:28 p.m.	6:48 a.m.	6:58 p.m.
Wed., September 23	3:26 a.m. 4:02 p.m.	9:34 a.m. 10:26 p.m.	6:49 a.m.	6:56 p.m.

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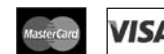
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Dogs and their unique relationship with weather

Owning a dog is a big responsibility, but one that also provides a companion whose love is unconditional. Dog owners quickly learn their four-legged friends respond differently than humans to certain situations, including the changing weather.



Many dog owners may notice that their pets seem particularly attuned to the weather. Changing weather can affect canines much like it does people, but dogs may also be affected in ways their owners are not. According to the Society for the Prevention of Cruelty to Animals, dogs can feel changes in barometric pressure and even in the static electric field that occurs in the air. The American Animal Hospital Association says dogs' behavioral changes may be attributable to changes in the weather. Dogs may become agitated or overexcited by dips in barometric pressure. As electrical storms approach, some dogs may get very anxious, even running and hiding if their anxiety is especially high.

Many dogs are afraid of thunder and lightning and can sense approaching storms even when they are still miles away. According to researchers at Penn State University, between 15 and 30 percent of all dogs are extremely scared of thunder and may experience a rapid increase of cortisol, a stress hor-

none.

Dogs also can sniff out storms, detecting concentrations of chemicals common during some storms. Dogs can smell ozone in the air associated with lightning as well.

Dogs may be physically affected by weather just like their owners are. Although there is little scientific work specifically on the effects of cold or damp weather on dogs that occurs during autumn and early winter, it does seem that canines feel the effects of these changes. Owners often notice more stiffness and lameness in pets during adverse weather conditions. Pain resulting from arthritis

may increase and muscles may stiffen when the climate becomes cooler.

Many animals are known to have an innate sense of changing weather or oncoming storms. Dogs can learn to anticipate meaning behind atmospheric changes that can alert others to upcoming weather.

MSSA to meet

The Atlantic Coast Chapter of the Maryland Saltwater Sportfishing Association will be having its next chapter meeting on Tuesday September 22. The meeting will be held at the Lion's Club located on Airport Road in West Ocean City. The meeting officially starts at 7:30 p.m., doors to facility open at 7 p.m.

This month's guest speaker will be mate Wes Pollitt from the *Morning Star*. Wes will be speaking on various jigging techniques and equipment. Visitors and guest are welcome.

If you live in Ocean Pines, be sure to contact The Courier if you want the paper each week in your driveway. Call 410-641-6695

Community Calendar

When submitting items for the calendar please include the event name, date, where held, time and a little about the event. Items being considered for the calendar need to be in by noon on Friday. E-mail to thecourier@delmarvacourier.com

Mondays

Ocean Pines Poker Club

Poker players wanted in Ocean Pines area for Monday evenings. Call 410-208-1928

Open every Monday through October: **Historic St. Martin's Church Museum.** 1-4 pm. 11413 Worcester Highway, Showell, MD. For more information, call 410-251-2849

Sweet Adelines

The Delmarva Sweet Adeline Chorus meets from 7 to 9 p.m. in the Ocean Pines Community Center. Call 410-641-6876.

Mon. & Tues.

Sanctioned Duplicate Bridge

Open bridge games Monday at 12 p.m., Tuesday at 10 a.m. at OP Community Center. Call Mary Stover 410-726-1795

Mon., Wed. & Sat.

Church Thrift Shop

OC Baptist Church's Thrift Shop by Seaside Christian Academy behind White Marlin Mall open 10 a.m.-2 p.m. Mon. & Wed., 9 a.m. to 3 p.m. Sat. Call 410-251-6971.

Tuesdays

Families Anonymous

From 7 p.m. to 8:30 p.m. at room 37 in the the Community Church at Ocean Pines on Rte. 589. For more information call Carol at 410-208-4515.

Take off Pounds Sensibly Meeting. Berlin group No. 331, Worcester County Health Center 9730 Healthway Dr., Berlin, 5:30-7:00 p.m. TOPS is a support and educational group promoting weight loss and healthy lifestyle. It meets weekly on Tuesdays. Info: jean-duck47@gmail.com

Tuesdays and Thursdays

Poker players wanted for Gentlemen's Poker in North Gate area Ocean Pines. Game played

every Tuesday & Thursday evening 5:45 p.m. to 10:45 p.m. on Pinehurst Rd. Ocean Pines. Call 410-208-0063 for more information.

Wednesdays

Kiwanis Club Meeting

Weekly meetings at 8 a.m. on Wednesdays in the Ocean Pines Community Center. Doors open 7 a.m. October through April.

Elks Bingo

Ocean City Elks in Ocean City (behind Fenwick Inn) open at 5:30 p.m. Early birds at 6:30 and bingo at 7 p.m. Call 410-250-2645.

Delmarva Hand Dancing

Dancing at The Fenwick Inn in Ocean City from 5:30 to 9 p.m. Contact 302-934-7951 or info@delmarvahanddancing.com

Rotary Club

Ocean City/Berlin Rotary Club meetings are held at 5:45 p.m. at the Captains Table in Ocean City. Contact Stan.Kahn@carouselhotel.com.

Square Dancing

The Pinesteppers have introduction to square dancing at the OP Community Center at 7 p.m. Call Bruce Barrett at 410-208-6777.

AL-Anon/OP-West OC-Berlin

Wednesday Night Bayside Beginnings Al-Anon family meetings are held at the Ocean Pines Community Center at 7:30 p.m.

Wed., Thurs. & Fri.

Church Thrift Shop

Stevenson United Methodist Church in Berlin is open Wed. - Fri. 10 a.m. - 2 p.m. Sale Fridays. Call 410-641-1137.

Wed., Thurs., Fri. & Sat.

Church Thrift Shop

The Shepherd's Nook at Community Church at Ocean Pines is

open 9 a.m. to 1 p.m. Call 410-641-5433.

Diakonia Thrift Shop

'Used to be Mine' offers clothing, furniture, household items and more. Proceeds benefit Diakonia shelter and pantry. Located at Rte. 611 and Sunset Ave. Open 10 - 4. Call 410-213-0243.

Thursdays

Story Time

Stories, music and crafts at 10:30 a.m. for children ages 3-5 at Ocean Pines library. Call 410-208-4014.

Beach Singles

Beach Singles 45 for Happy Hour at Harpoon Hanna's at 4 p.m. Call Arlene at 302-436-9577, Kate at 410-524-0649 or Dianne at 302-541-4642.

Legion Bingo

American Legion in Ocean City opens doors at 5:30 p.m., games begin at 7. For information call 410-289-3166.

Gamblers Anonymous

Group meets at 8 p.m. at the Atlantic Club, 11827 Ocean Gateway, West Ocean City. Call 888-424-3577 for help.

Fridays

Knights of Columbus Bingo

Bingo will be held behind St. Luke's Church, 100th St. in Ocean City. Doors open at 5 p.m. and games begin at 6:30 p.m. Refreshments available. Call 410-524-7994.

Sundays

Sunday Night Serenity **Al-Anon Family Group** 7:30 p.m. at The Woodlands/Independent Living Apt. Bldg. 1135 Ocean Parkway-Ocean Pines, Md. 21811

Third Sunday

Sharing Sunday

Bring non-perishable groceries and paper goods to the Ocean Pines southside fire hall 1 -3 p.m. to benefit local food banks.

Third Monday

Democratic Women

The Democratic Women meet 9:30 a.m. for coffee followed by a meeting at 10 a.m. at the Ocean Pines Community Center. Guests and new members are welcome.

Third Tuesday

Widows & Widowers Social Club.

Group meets in Ocean Pines at 1 p.m. for luncheon meeting. Call 410-208-1398.

Third Wednesday

Survivors of Suicide Meeting

Starts at 6 p.m. at the Worcester County Health Department. 9730 Healthway Drive, Berlin. Open to anyone who has lost a friend or loved one to suicide. Quiet listening, caring people, no judgment. For more information, call 410-629-0164 or visit www.choosetoliveinmaryland.org.

Fourth Wednesday

Marine Corps League

First State Detachment Marine Corps League raises funds for a variety of charities and meets at 7 p.m. in VFW Post 8296, 66th St. Ocean City. Open to all fellow Marines and FMF Corpsmen. Visit www.firststatemarines.org.

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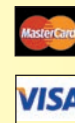
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Senior Connection

Shopping for an assisted living facility

The decision to move yourself or a family member to an assisted living facility can be difficult. When men and women begin to experience difficulty with everyday activities, such as bathing, dressing or getting around, families may need to explore assisted living facilities.

Millions of people in North America reside in assisted living facilities. The majority of residents in senior living are those who may need assistance with one or two daily activities, but who are otherwise mobile and self-sufficient. Families faced with moving relatives into assisted living facilities can consider the following pointers to find facilities their loved ones will enjoy.

Consider the arrangements and services offered. Some facilities offer single rooms, while others provide apartment-style living. Most assisted living facilities provide a variety of services, such as housekeeping, laundry, exercise and wellness classes, and social activities, for their residents. In-

vestigate the offerings at each home you visit, looking for a facility that best suits your loved one's needs.

Inquire about staff and their schedules. It is important to know how many staff members a facility has and how many people are working at any given time. Do staffing schedules differ at night? If a resident has a particular rapport with one staff member, can he or she be requested? Look for a facility that is well-staffed and adept at dealing with elderly men and women.

Learn about individual service plans. Many assisted living facilities create individual service plans, or ISPs, for their residents to ensure individualized care is given. These plans are important for the safety and comfort of residents and also can help maximize a person's independence. Some communities offer memory care programs for those with Alzheimer's disease or other cognitive disorders.

Consider the security in place. A good assisted living facility has a 24-hour support system in place and im-



mediate access to care. Rooms may be equipped with emergency phones that can be accessed day or night. Many homes have check-in desks so that residents are accounted for when going on outings and for announcing guests.

Check on licensing. In the United States, each state has its own licensing requirements for assisted living facilities. Confirm a facility is licensed and

that it meets the expectations of the local regulatory agency. In addition, check with the Better Business Bureau to see if any complaints have been filed against the home.

Assisted living facilities can meet the needs of people who cannot live independently but do not require the around-the-clock care of a nursing home.

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