

OPA board discusses reasons, process for PPP loans

Ocean Pines Board members, in a closed session Tuesday evening, unanimously agreed to keep the \$1.143 million loan granted through the federal Paycheck Protection Program (PPP) last month.

Prior to the closed session each Board member, during a special meeting, weighed in on the subject.

First, they debated whether to adjourn to the closed session. Association President Doug Parks originally moved to do so, citing “Matters pertaining to employees and personnel as permitted by the MD Homeowner’s Association Act.”

“There are some speculative numbers that we’re looking at to try to help us make a decision, and there will absolutely be some discussion on what would happen if these numbers are negative” that could lead to discussions on personnel, Parks said, adding Maryland law prohibits doing so.

Association Vice President Steve Tuttle said he was not in favor of going into closed session.

“The primary discussion is about the PPP loan – it’s not about staffing,” he said. “I feel like we owe it to our membership to allow them to hear ... the whole conversation around the PPP loan.”

Director Tom Janasek agreed.

“I don’t think it’s directly affecting our personnel,” he said. “We’re discussing whether we should or whether we shouldn’t keep it.”

Director Frank Daly said he thought the public would benefit from hearing more about the fiscal impact of any decision related to the loan.

“There’s a misconception that we have this huge amount of money that we’re sitting on, that we can just transfer like a magic wand,” he said.

Parks said Ocean Pines’ governing documents prevent the Association from using reserve funds for operations, such as payroll.

Resolution F-03 established reserves for capital asset replacements, road maintenance, bulkheads and waterways, and new capital.

“It’s not an operational reserve – it’s not a rainy-day fund,” Parks said. “We’re required to carry a reserve fund to protect the assets that we have here in Ocean Pines.”

“The concept of us having millions in the bank sitting around doing nothing but gathering interest and waiting for a rainy day is inaccurate at best,” he added.

General Manager John Viola added that replacement reserves were already below recommended levels.

“We need the money in that account to deal with

please see opa on page 22



Deliveries - On April 26, Ocean City Elementary fourth grade student, Lily Rados assisted her father Matt Rados, owner of Decatur Diner provide bagged lunches to local 911 Call Centers and fire departments in Ocean City, West Ocean City, Berlin, and Ocean Pines. Over 100 lunches were delivered. Later in the week, Lily helped with deliveries to local police stations as well. Pictured are **Lily and Matt Rados** with members of the Ocean City Fire Company.

Businesses reopen with renewed hope

By **Victor Fernandes**

Governor Larry Hogan’s statewide shutdown order opened up a new, and somewhat less comfortable, world to Ocean Pines small business owner Maureen Kennedy. With **My Backyard’s** doors closed for two months, she said, keeping bird houses, feeders and seed flying off the shelves at her Manklin Creek Road store required “a whole lot of emailing and texting and Facebook time.”



Maureen Kennedy

“I’m old school so it’s a lot more

difficult for me,” she said. “I’m learning that on the fly right now and just doing the best that I can.”

Yet now, there is relief in sight, both for her business and old-school ways, namely the opportunity to again connect with customers through having them casually browse through her store before Hogan’s shutdown order began March 16. Phase 1 of his reopening plan went into effect last Friday in the midst of the COVID-19 pandemic, with stores once deemed nonessential being allowed to reopen at a 50-percent maximum capacity and with current mask-wearing and social distancing

please see reopen on page 23

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Short-term rental ban lifted

Last Thursday the Worcester County Commissioners rescinded their prior ban on all short-term rentals in the unincorporated areas of Worcester County. All short-term rentals may resume in West Ocean City, Ocean Pines, and all other unincorporated areas of Worcester County, in accordance with the lifting of Governor Larry Hogan's Stay-At-Home order.

The Commissioners temporarily placed a ban on short-term rentals on April 1. They took this unprecedented action to stop or limit the spread of COVID-19 to protect public health. This ban, the first of its kind in the county, continued for 44 days.

Now, as Worcester County begins implementing gradual reopening plans aimed at the continued protection of public health, all business owners and short-term rental operators, as well as residents and visitors are urged to implement safety practices in keeping with Centers for Disease Control and Prevention (CDC) guidelines and Governor Hogan's Safer-At-Home

public health advisory. This includes continuing to practice physical distancing, avoiding gatherings of more than 10 people, washing hands often, and frequently sanitizing high-touch areas.

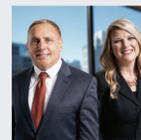
"This afternoon my fellow Commissioners and I voted unanimously to allow hotels, motels, and other lodging establishments and short-term rental properties to resume operations," Commission President Joe Mitrecic said. "As residents and visitors make their way back to our shores, we trust short-term rental operators to implement reopening plans that remain consistent with CDC guidelines for protecting public health, so that we may once again get back to the business of being a world-class destination."

For current Worcester County Government notices and operations throughout the COVID-19 health crisis, visit <http://www.co.worcester.md.us/covid-19-info>.

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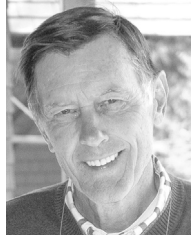
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Commentary

Parks and OPA board out of control

By **Joe Reynolds**

On Wednesday, May 13, 2020, the Ocean Pines Association Board of Directors issued a press release stating the board had met in closed session and voted unanimously to “keep the \$1.143 million loan granted through the federal Paycheck Protection



Program (PPP) last month.”

One might reasonably ask why the board felt it necessary to vote to keep the money, money already in OPA’s bank account. The answer is wrapped up in two issues — the moral or ethical, and the legal. On the moral or ethical front, respected community members Dale and Charlotte Cathell wrote eloquently to express their embarrassment over what they view as OPA’s greed. A poll on *OceanPinesForum.com* indicates some 77% of over 400 voters believe OPA should return the money.

As for potential legal problems, there are several.

The loan application form required OPA to certify to the Federal government that “Current economic uncertainty makes this loan necessary to support the ongoing operations of the Applicant.” The problem is this certification signed by Doug Parks and Steve Phillips for OPA is essentially questionable at best. OPA’s ongoing

operations could have continued without the \$1.143 million from the government. We know OPA could have continued ongoing operations without the loan because OPA continued ongoing operations when it lost \$1.6 million on operations a few years ago, a loss due totally to Board and management incompetence.

Now, let’s take a look at the timeline and legal authorizations made by OPA in obtaining the loan. The loan application form was signed on April 7, 2020 by OPA President Doug Parks and OPA Director of Finance Steve Phillips. Neither had authority from the Board of Directors to sign that loan application document on April 7, based on information from at least two board members. Thus, Parks acted unilaterally, without formal board approval, in violation of OPA bylaws, not the first time he has done so.

OPA received the cash from the loan during the week of April 19, 2020, as announced in an OPA news release of April 28, 2020. Just prior to the actual transfer of the money to OPA, Doug Parks, on April 16, 2020, sent a letter to the Bank of Ocean City stating, “The Board of Directors of the Ocean Pines Association has authorized the General Manager to apply for funding associated with the Payroll Protection Program. As President of the Ocean Pines Association I will be the signatory authority on the paperwork required to process the applica-

tion.”

The letter from Parks to the Bank of Ocean City on April 16, 2020 presents a major problem. The Board of Directors never took the action Parks says it took at the time of his letter. The Board never voted to authorize the General Manager or anyone else to apply for the loan. The letter was apparently a falsehood in that regard. Board member Colette Horn, when asked if the board had approved the General Manager to apply for the loan, replied, “No comment.” Two other board members say the board never voted to authorize anything at the time of Parks’ April 16, 2002 letter to the bank.

Fact is, the board never approved anything related to the loan until May 2, 2020 when it voted to formally approve the loan, well after the money was already in the bank. Parks left the board with no choice.

Returning to the most recent OPA news release of May 13, 2020, Parks is

quoted as saying, “Ocean Pines’ governing documents prevent the Association from using reserve funds for operations, such as payroll.” This is yet another incorrect statement by Parks. Bylaws Section 8.03. Reserves states, “Reserve funds shall not be expended or transferred for purposes other than those for which the fund was established unless approved by a two-thirds majority vote of the entire Board at a regular or special meeting after notice of the proposed expenditure or transfer.” After years as OPA President, Parks failed to accurately reference the bylaws of the association in an official press release... and OPA’s Treasurer seemed to agree with Parks’ obviously incorrect statement.

Then Frank Daly, again in the May 13, 2020 news release, states, “We have applied for a Paycheck Protection Plan loan. The attorneys, the bank, and the Small Business Administra-

please see commentary on page 23

A Time To Remember

Long before his stature in the world of show business earned him the nickname “Chairman of the Board,” Frank Sinatra was known simply as “The Voice.” During a career that saw him go from skinny teen idol to middle-aged playboy, Sinatra’s personality and looks were certainly major factors in his success, but they could never fully overshadow his voice—an instrument that could convey very deep emotions in a sincere, understated way.

“Right from the beginning, he was there with the truth of things in his voice,” is how Bob Dylan put it on May 20, 1998, the day Frank Sinatra was laid to rest. “His music had an influence on me, whether I knew it or not. He was one of the very few singers who sang without a mask. This is a sad day.”

Francis Albert Sinatra died of a heart attack on May 14, 1998, at the age of 82 with his immediate family by his side at Cedars-Sinai Medical Center in Los Angeles.



Community service is a great way to strengthen one’s community and build relationships with neighbors. But the benefits of volunteering go beyond building communities. According to Harvard Health Publications, people who routinely volunteer are less likely than non-volunteers to develop cardiovascular issues, including high blood pressure. Additional studies have found that individuals who volunteer have

lower mortality rates than non-volunteers. But one’s motivation when volunteering is important, especially as it pertains to the effect that community service can have on individuals’ overall health, including their mortality. A 2012 study published in the journal *Health Psychology* found that people who volunteered for self-oriented reasons had similar mortality risk as non-volunteers, while those who volunteered to help others had a lower mortality risk than non-volunteers.



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Chip Bertino Publisher/Editor

Mary Adair Comptroller **Linda Knight** Advertising Representative

Contributing Writers

Dan Collins, Ron Fisher, Douglas Hemmick, Jean Marx
Robert B. Adair 1938-2007

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It's more than

From the time the ink dried on the final signature affixed to the Declaration of Independence in 1776, our nation has

For that matter just being an American can make us a target.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

expected much of those who have worn a military uniform in service of this country.

We have demanded valor in the heat of battle. We expect that success be wrestled from the grip of defeat. And as if that were not enough, we have demanded self-sacrifice in pursuit or defense of a fundamental right we often take for granted, freedom.

From declared wars such as the American Revolution, the War of 1812, the Mexican War, the Civil War, the Spanish American War, World War I and World War II to undeclared conflicts such as the naval war with France, the First and Second Barbary Wars, the Korean War, the Vietnam War, the Gulf War, the most recent conflicts in Afghanistan and Iraq and other periods of conflict throughout our history, our nation has been blessed to have defenders step forward from the ranks of the citizenry.

Whether wearing the uniform of the Army, Marines, Air Force, Navy or Coast Guard, the sons and daughters of this nation have put themselves between the enemy and our country.

Although the motives of political leaders who deploy our military are sometimes questioned, there is no questioning the resolve and dedication of the individuals who have comprised our military. Americans of all nationalities, races, creeds and colors have worn the nation's uniform.

Some of these Americans were drafted, others volunteered. Regardless, they took up the banner of the United States and served their country. They did a job that was at times thankless, at times heroic and at all times dangerous.

Understood by everyone who has worn a military uniform is the reality that they may not return or may not make it home whole in body.

This sentiment is not just for those service men and women going off to war. It is also a reality for those stationed around the world. Sometimes just wearing a U.S. military uniform can make one a target for vengeance and terrorism.

It is easy to forget that the liberty we take for granted was secured by fellow citizens who took up arms and laid down their lives to defend this country.

During the fall of Saigon in 1975 people were so desperate to not fall under communism that they ran alongside taxiing jets attempting to jump aboard or grab onto landing gear so when it retracted it would pull them up into the underbelly of the plane, pull them up into freedom. Many of them never made it.

During the Cold War no one tried to escape over the Berlin Wall from West Germany to East Germany. People were shot dead trying to come the other way though. When was the last time you heard or saw someone attempt to escape the freedom of the United States?

Monday is Memorial Day. It is more than a three-day weekend, more than a series of holiday sales and more than the beginning of the summer season. It's fair to say that this year the holiday will feel a little different than in the past given what we've endured as a nation these passed many months. But let's remember it is a day set aside to honor the common people who, in extraordinary, frightening situations, died on beaches, in foxholes, in rice patties, in jungles, on the open sea and in P.O.W. camps while in service to this nation under God. It is a day to remember those men and women who never returned to their families because they gave their lives protecting our way of life.

They never had another opportunity to take for granted the pleasantness of playing catch in the backyard with a child, dancing spontaneously with a spouse when a favorite song came on the radio or just going down to a fishing hole to spend an afternoon. Instead their images are frozen in time within the pages of school yearbooks and family albums. Their memories are animated in the far-away glances of a saddened parent, spouse, sibling or child.

Memorial Day is a reminder that sacrifice is the ballast of freedom. We should keep that in mind as we enjoy a holiday barbecue in the company of friends and family, deciding whether to have another hamburger or hot dog.

May the brave men and women we honor Monday rest in peace and their memory be as vibrant as they once were. God bless!

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Key stretch begins for outdoor activities

By **Victor Fernandes**

Anna Vitak is reminding anglers across Worcester County that **Pines Point Provisions & Seafood Company** in Ocean Pines is fully stocked with bait and other fishing items. Now, Mother Nature needs to catch wind of it. That wasn't the case recently, as windy conditions headlined the first weekend of recreational fishing and boating under Governor Larry Hogan's gradual reopening plan.

Outdoor activities such as boating, fishing, golf, hunting and horseback riding resumed May 9 statewide with social distancing and other restrictions in place, nearly a week before Hogan implemented Phase 1 of his plan last Friday.

Vitak said she didn't experience an uptick in fishing-related sales because strong winds last week, and not simply concerns over the COVID-19 pandemic, kept enthusiasts off local waters. She normally would be busy

this time of year, with Memorial Day weekend - the unofficial start to the always bustling summer season - fast approaching. "It's the weather. It's backing everybody off," said Vitak, who hoped warmer temperatures forecasted for last weekend would bring anglers into her nearly decade-old provisions shop and eatery on Yacht Club Drive. "I'm all stocked up for boating and fishing, so hopefully everybody will be able to go out on their boats."

The long-awaited return to outdoor activities has restored hope among community and business leaders who waited for Hogan to lift shutdown and stay-at-home orders that began in mid-March. "It's been good. It's gotten better every day," said John Malinowski, **Director of Golf at Ocean Pines Golf & Country Club**, of the number of golfers who played the Robert Trent Jones-designed championship course during that opening weekend. But with warm, sunny weather predicted for last weekend, and the anticipated influx of visitors for the upcoming holiday weekend, Malinowski was confident about what lies ahead at the club. Tee times for last Friday and Saturday were close to sold out mid-week, with reservations for Sunday slots following a similar trend at the time.

"It's going to be gangbusters," Malinowski said last Thursday. If crowds around the county are as strong through Memorial Day, Malinowski said, that will provide an accurate depiction of how business may fare this summer.

"I think in three weeks we'll see," Malinowski said at the time, referring to whether the county will face an increase in coronavirus cases or continue the same even or downward trend that allowed Phase 1 to begin. According to Maryland Department of Health records, the state entered last weekend at nearly 36,000 confirmed cases and 1,800 deaths. Worcester County had 127 cases and four deaths as of last Friday, which ranked among the lowest totals statewide. In comparison, Wicomico County had 754 cases and 17 deaths. Sussex County topped 3,500 cases and 100

*please see **outdoor** on page 21*



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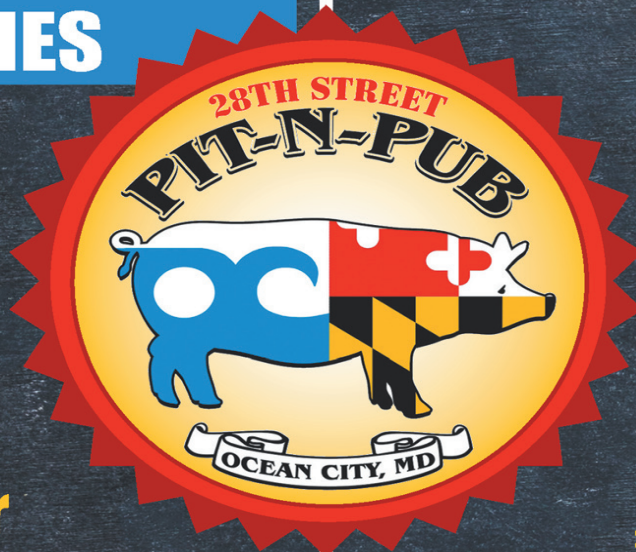
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As regions prepare to reopen, need for blood rebounds

As Delmarva begins to slowly reopen and hospitals anticipate the return of elective surgeries, Blood Bank of Delmarva (BBD) is issuing an urgent call for healthy blood donors. The need for red blood cells has rebounded to pre-COVID-19 levels, but the blood supply is dangerously low.

In order to maintain a safe blood supply, a seven-day inventory of all blood types must be continually replenished. Right now, reserves are far below that minimum. For instance, O positive red blood cells are at a 2.8-day inventory level.

Before COVID-19, mobile blood drives hosted by schools, organizations, and businesses made up around 40 percent of the region's incoming blood supply, but all drives had to be cancelled during the past several months. BBD will begin holding a limited number of mobile blood drives each week, but they are far from the 50 drives per month that would be required to meet the growing need at area hospitals. Donors are encouraged to schedule an appointment at a one of these mobile drives or one of BBD's three donor centers in Delaware and

Maryland, but walk-ins will be allowed when space permits.

"The blood supply is a critical part of our healthcare system. It is imperative for healthy individuals to come in and donate blood so that it's available to those in need," said BBD President & CEO Christopher Hillyer, M.D. "At this unprecedented time, this is one thing you can do to help someone who desperately needs it. We have extended hours at our donor centers and we're encouraging donors to schedule

an appointment to visit one of these controlled, safe environments."

Donating blood is safe and it only takes one hour. We are taking extra precautions to help prevent the person-to-person spread of COVID-19. BBD staff are also practicing health self-assessments prior to presenting at work. As always, people are not eligible to donate if they're experiencing a cold, sore throat, respiratory infection or flu-like symptoms.

The Food and Drug Administration

(FDA) recently revised several guidelines regarding donor eligibility, including shortening the deferral period for men who have sex with men from twelve months to three. BBD expects to welcome these newly eligible donors at the beginning of June. More information is available here.

Donors can schedule appointments by calling 1-888-8-BLOOD-8 or visiting www.delmarvablood.org.

Free counseling available for restaurant employees

In normal times the commercial kitchen can be chaotic, but invisible to restaurant patrons. During a crisis, especially for those restaurant workers dependent upon their jobs, it's even more stressful. So The Jesse Klump Suicide Awareness & Prevention Program has joined with Worcester Youth and Family Counseling and the Ocean City Hotel-Motel-Restaurant Association to offer free counseling to those employed in the restaurant trade.

"During the Coronavirus pan-

dem, mental health counseling is more important than ever," said JKMF President Kim Klump. "There is help available, by tele-health for now, but talking to a counselor by phone can still be very effective in relieving stress."

Those struggling with having lost their jobs, whose restaurant careers are threatened, and who are having difficulty getting from day to day, can at no cost to themselves reach a counselor at Worcester Youth and Family Counseling by calling 410-

641-4598. Callers should identify themselves as restaurant professionals, and subsequent counseling will be provided free of charge.

"Our newest counselor has experience in helping both young people and adults with mental health and substance abuse issues, including depression, anxiety and trauma," said Dr. Jennifer Leggour, Executive Director of Worcester Youth and Family Counseling. "We are conducting tele-therapy during the COVID 19 crisis and welcome all calls."



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Memorial Day

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Monday, May 25



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Let's respect them for their courage;
They're ready to do what's right
To keep America safe,
So we can sleep better at night.

Let's support and defend our soldiers,
Whose hardships are brutal and cruel,
Whose discipline we can't imagine,
Who follow each order and rule.

Here's to those who choose to be warriors
And their helpers good and true;
They're fighting for American values;
They're fighting for me and you.

By Joanna Fuchs

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Captain Ron's Fish Tales

By Ron Fisher

Fishing Hot Spots

Important Information: Please remember that fishing the Inlet and Bay areas of Ocean City and Assateague are difficult due to the numerous channels shallows and shoals. In addition the bottom contour changes each year with storms that impact the Eastern Shore during the winter months. A depth finder is essential, follow the markers and buoys. Also, and ADC map of Ocean City has most depth and channels marked for the bay areas and is a helpful guide only. Don't entirely depend on its accuracy without using your depth finder.

South Bay – Sinepuxent Bay along Assateague: You want to fish here during the high tide. Once the water starts boiling out, it gets dirty, too warm. Best drift is from marker 3 to 11. 3 starts just south of

the inlet and 11 ends at the airport. Try to stay in the channel or on the west side. East side is very shallow. Also, good drift from marker 12 to 14. 12 starts just before Frontier Town Campground and 14 ends just below Grays point.

Inlet: Best on incoming tide. Fish close to the sea wall. Also drift the South side of the Jetty. Don't overlook a drift close to the entrance of the Commercial Harbor at the end of the Inlet. Stay just to the west of the markers and try a drift from the Inlet to the Rte. 50 bridge. Don't go too far west or you will be on a sand bar. Watch your depth. As long as you stay just west of the markers you will be o.k. What to use? A three way swivel with a 30-36" leader of 20-30lb test. Have available 2-4oz sinkers to keep

please see *hot spots* on page 12

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☽ ☾ ☽ ✨ ♂ ☼ ~ ✨ +

Determine the code to reveal the answer!

Solve the code to discover words related to Mother's Day.
Each number corresponds to a letter.
(Hint: 6 = o)

A. 22 6 9 13 23 21

Clue: Female parent

B. 26 16 19 9

Clue: Present

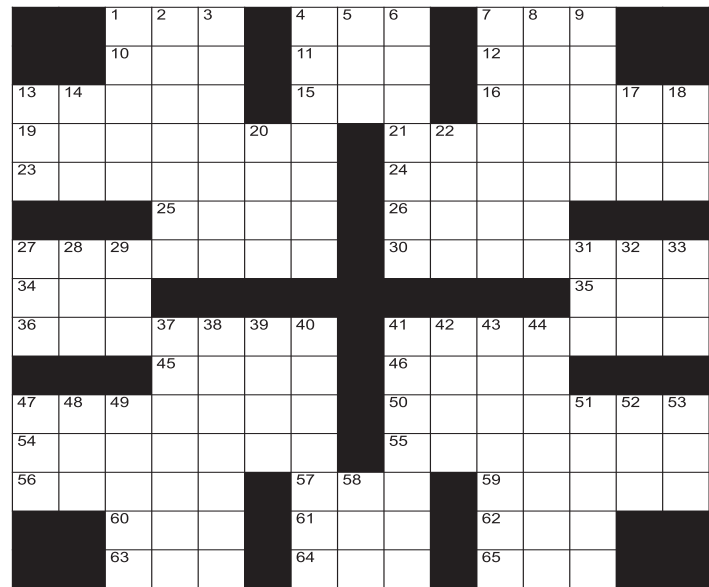
C. 13 6 20 6 21

Clue: Show respect for

D. 19 4 6 3 23 21 14

Clue: Colorful blooms

Answers: A. mother B. gift C. honor D. flowers



CLUES ACROSS

1. It's now called Experian
4. You can draw it
7. Very fast aircraft
10. Go quickly
11. Fifth note of a major scale
12. Biochemical abbreviation
13. Make somebody laugh
15. Returned material authorization (abbr.)
16. City in NE Morocco
19. Colorless gas
21. NE football player
23. A snake is one
24. Small spot
25. Inform
26. Republic of Ireland
27. Large statues
30. Documents about an individual
34. Helps little firms
35. Namibia's former name
36. Large insects
41. Thirsty
45. A well-defined track or path
46. One who utilizes
47. Plant-eating mammals
50. Not in tip-top shape
54. Alternate names
55. A part of a broadcast serial
56. City in central Italy
57. LOTR actor McKellen
59. Trees provide it
60. Men's fashion accessory
61. Type of screen
62. Snakelike fish
63. Possesses
64. When you aim to get there
65. Tooth caregiver

CLUES DOWN

1. Hit heavily
2. Italian rice dish
3. Some are cocktail
4. A citizen of Israel
5. Read-only memory
6. Passed by
7. Northern diving ducks
8. References
9. Iranian language
13. Swiss river
14. Woman (French)
17. Gov't department (abbr.)
18. Consumed
20. Ailments
22. Balkan Jewish appetizer
27. Reciprocal of a sine
28. Skywalker mentor __-Wan
29. Resinous secretion of insects
31. Similar
32. Female sheep
33. Cool!
37. Borders the Adriatic Sea
38. Flowers
39. It's sometimes upped
40. Immobile
41. Female body parts
42. Common request
43. Made a second thrust
44. Fell into deep sleep
47. Subway resident
48. Brew
49. The event of being born
51. Aspirations
52. Doctor of Education
53. Punk musician __ Dee Ramone
58. A subdivision of a play



Answers for May 13

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Four financial tips for women

By **Stephanie P. Brown, MBA**



Stephanie Brown

While women face a unique set of circumstances when it comes to retirement planning, being more aware of these challenges is the first step to helping to overcome them. At Schwab, we generally highlight four key considerations to help women prepare and be confident in their financial future:

Women may have a lengthier retirement. Women tend to outlive men by an average of five years, according to the National Center for Health in 2017. Though a longer retirement means more time to travel the world and spoil grandchildren, it also means many women will have to save more money to last them through their longer lifespans.

Tip: Stocks are an important part of most portfolios, even during retirement. Consider maintaining a portion of your savings in stock investments to help counteract the impact of inflation. The ultimate goal is to try to have

continued growth overall while not risking the money you need to live on.

Women may have a more expensive retirement. Not only do women have to plan for more years in retirement, but they often have to anticipate higher expenses. Longer life expectancies can translate into increased medical expenses and a higher likelihood of entering a nursing home or assisted living community, which can be quite costly.

Tip: Consider exploring supplemental insurance, as Medicare benefits only cover some medical costs during retirement.

Women have to save more to make up for earnings loss. In 2018, women still earned only 82 cents for every dollar men earned, according to the U.S. Census Bureau. Plus, over the course of their working years, women spend more time out of the workforce to care for their families, according to the AARP Public Policy Institute. To counteract the forces that are weighing on their ability to accumulate savings, women can focus on saving as much as possible during the years they are working and earning an income.

Tip: Your level of savings is the biggest factor in determining whether you will meet your retirement financial goals, so start early. Try to max out your 401(k) contributions, or at least contribute enough to get the full employer match if there is one. Review your expenses periodically to look for ways to save more and avoid carrying a balance on your credit card to limit costly interest payments.

Women may receive less in Social Security benefits. Lower salaries and fewer years in the workplace also put women at a disadvantage when it comes to Social Security benefits. In fact, women earned on average about 20% less in Social Security than men in 2015, according to the Social Security Administration.

Tip: Consider delaying the start of your Social Security benefits. If you choose to start cashing in your Social Security checks before your normal retirement age, your benefits are reduced. If you wait to some point between your normal retirement age and the age of 70, you'll receive a higher monthly benefit. Use Social Security Administration's calculators to determine when you would break even and begin to come out ahead if you delay Social Security.

Women are often faced with diffi-

cult, life-altering events – caring for an aging loved one, the loss of a spouse or partner, separation, divorce – and their accompanying financial issues. Assisting women investors during both difficult and joyous times is my passion, as I've been through several of these crossroads myself. My goal is to educate and collaborate with clients and help them feel confident about their life choices and financial future.

Stephanie P. Brown, MBA, is an Independent Financial Consultant at the Charles Schwab Independent branch located in Rehoboth Beach, DE. Stephanie has more than 15 years of experience helping clients achieve their financial goals. Stephanie is life-long Sussex county resident and enjoys spending time with her two children and extended family.

DAR recognizes good citizens

The General Levin Winder Chapter of the National Society of the Daughters of the American Revolution recently recognized DAR Good Citizens from four Worcester County high schools. Recipients Meaghan Collins, Pocomoke High School; Kristen Rid-

please see citizens on page 13

hot spots

from page 10

your bait on the bottom when fishing for bottom feeding fish and adjust the weight to tide movement. Use peeler, green crab or sand crabs to catch tautog, triggerfish, and sheepshead close to the rocks. Use a size 1/0 or 2/0 Octopus hook. For Flounder use a wide gap hook 1/0 or 2/0 and frozen shiners and squid strip. I prefer frozen shiners over live minnows because they seem to be a better attractor. Also if you want to catch sea bass and croaker use bloodworm or shrimp with a 4 or 6 long shank hook. At night use live eels or live spot for Rock fish (Striped Bass). Use a 3/0 or 5/0 Octopus hook. (See helpful hints below for more details).

East Channel: Lots of action. The water is swift and deep 20 – 30'. You need to play the tides carefully here. From the draw of the Rte. 50 bridge to 9th street is very good. Good through incoming tide and a few hours after. You will notice to the left a protected island followed by a green marker #3 & red #4 marking the en-

trance to the main channel for the north bay. Drifting just to the West of marker #3 and between the marker and the island is a great spot on incoming tide. Also, just to the North of marker #4 where the town houses jut out is a great place to drift back toward marker #3 and #4 and the East Channel. This area also holds Croaker & a few Trout.

Convention Hall Channel: Around 33rd st. Good for flounder July & August. Stay in the deeper water on the west side of the markers.

Thorofare: Work the areas around buoys #2, #6, #8 and #10. You can drift on the west side by the marshes all the way to #16. Use your depth finder as the east side of the channel becomes very shallow quickly. Best to fish during high tide.

Helpful hints: Many varieties of fish can be caught in the Inlet and bays. I will concentrate my comments to two of the most popular, flounder and rock or (striped bass). Obviously there are many lures and baits for these two species as well as techniques. I will simply give you hints based on my personal experi-

ence and preference.

Flounder: Flounder enter the inlet and bays in the early spring usually around mid April when the fishing starts and obviously improves during the heat of summer during the months of June, July, August and September. I usually monitor the water temperature in April and when it hits 54 degrees I go fishing for flounder. During this early season I prefer to fish outgoing tide as the water is usually warmer returning from the marshes. I will start with a rig with a three way swivel 2 or 3oz sinker depending on the tidal flow and 30" of monofilament about 20lb. test using three pearl beads, a white spinner blade, squid strip-split tail and frozen shiner at the end with a wide gap hook 1/0 or 2/0. *Remember: What ever you use you must keep the bait on the bottom. Be certain to use enough weight.* If this rig does not attract them I will go to a pink version with a pink skirt of hair & mylar cut to the edge of the hook. Most of these skirts are too long and occlude a good look at the minnow. Finally if neither of these works I may

go to a plain hook or one with just a couple red beads. Drift the same areas described above. In mid May or certainly June when the bay really warms up I switch to a chartreuse color. This rig has three beads, a spinner blade and either a skirt of hair & mylar or a chartreuse artificial squid. Also, use a frozen shiner and strip of squid split for action. Also, don't forget to try Gulp it's an excellent bait.

Rock or (Striper): The best time for rock is in the early spring and fall although they can be caught all summer long in deep water usually in the evening. I prefer to fish the high slack tide and first two hours of outgoing. I will usually drift the East Channel or deeper areas of the inlet and next to the Rte. 50 bridge. Although artificial baits work well such as Rattle Trap, Gotcha lures etc. I still prefer live bait usually fished on a 30 – 36" leader with a fish finder rig with 2 – 3 oz weight and a 3/0 to 5/0 octopus or circle hook baited with peeler crab, live eels, or live spot.

Remember to take a kid fishing,
Capt. Ron

Ocean Pines Golf Club reopens for business

The Ocean Pines Golf Club welcomed back its first customers of the season last Saturday after Maryland Gov. Larry Hogan broadened the list of outdoor activities allowed under the state's stay-at-home order.

Although construction on the new golf clubhouse and grounds maintenance continued during the closure, golfers had not been allowed to play since the order took effect on March 23.

"The governor's announcement meant we had to hustle to get the course ready for play, but after a couple of days of hard work we were able to meet the restrictions placed on golf courses and were happy to be open again," Ocean Pines PGA General Manager of Golf John Malinowski said.

Some of those restrictions include limiting golfers who don't reside in the same household to one person per cart, prepayment over the phone of greens and cart fees, and regular sanitization of carts and on-course restrooms.

Despite having to adapt to a new set of procedures, golfers were excited to be able to play the Robert Trent Jones, Sr.-designed course again.

Ocean Pines Golf member Don McMullen, who played in Saturday's first foursome with fellow members Paul Kelly and Frank Ruggiere, as well as

with Frank's son Steven Ruggiere, said the experience of returning to his home course with the new safety measures in place was "comforting."

"I was greeted by John, a long-time bag drop employee. He had a mask on and gloves, and I was greeted professionally as I always have been," he said.

McMullen pointed out that other precautions had been put in place to protect golfers during play.

"The flags had a rubber insert at the bottom of the flag. We didn't have to touch the flagpole, and the ball was easily retrieved from the cup," he said.

The work that the golf maintenance staff was able to complete dur-



ing the closure was also evident, according to McMullen.

"The course was in excellent shape. The tee boxes, greens and fairways were very nice," he said. "The cutting of trees, drainage work and overall maintenance of our course over the winter and this spring was obvious

and appreciated."

Frank Ruggiere commented that, even with Saturday's less-than-ideal weather conditions, his first round back after the closure was an enjoyable one.

"Wind, cold temperatures and social distancing can't stop us. It was wonderful to get out and play golf with my son and my buddies. The course is in fantastic condition," he said.

More information about restrictions currently governing play at the Ocean Pines Golf Club is available at <https://www.oceanpinesgolf.org/news/166-ocean-pines-golf-club-to-reopen-may-9>.

Reservations for tee times can be made by calling 410-641-6057, ext. 2.

citizens

from page 12

dleberger, Snow Hill High School; and Ellie Dutton, Stephen Decatur High School; Rylie Carey, Worcester Preparatory School were each awarded a DAR Good Citizens certificate and lapel pin. According to Janet Simpson, chapter chair for the DAR Good Citizens committee, the program was initiated by the National Society in 1934 to recognize male and female high-school seniors who exemplify the qualities of a good citizen: dependability, service, leadership, and patriotism. It is open to all senior class students enrolled in accredited public or private secondary schools that are in good standing with their State Boards of Education. United States citizenship is not required. For more information on the DAR, visit www.dar.org.



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Walking, biking prohibited on golf course

With the reopening of the Ocean Pines Golf Club, residents are reminded that walking and biking are not allowed while the course is open for play.

Ocean Pines PGA General Manager of Golf John Malinowski said non-

golfers are not permitted on the course both for safety, and for business reasons.

“People walking on the golf course are in harm’s way because of projectiles, so we certainly want to keep them safe,” he said. “It’s also about

being able to effectively run a business, and we want to be able to give everyone the best golf experience possible. That does become a little difficult to do when there are people walking and riding around.”

As an alternative, all Ocean Pines parks are now open for walking and exercise, per Gov. Larry Hogan’s May 6 executive order. Playgrounds in Ocean Pines are closed until further notice.

For a list of Ocean Pines parks, visit www.oceanpines.org/web/pages/parks.

For a list of walking trails in Ocean Pines, visit www.oceanpines.org/web/pages/trails.

Golf operations in Ocean Pines resumed on Saturday, with some restrictions. For more information, visit www.oceanpinesgolf.org/news/166-ocean-pines-golf-club-to-reopen-may-9.



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The novel coronavirus (COVID-19) pandemic has quickly changed our daily lives.

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How Memorial Day and Veterans Day differ from each other

Memorial Day and Veterans Day each honor the military, though the two holidays are not the same. Memorial Day,

honoring their fallen soldiers on Memorial Day, ensuring such soldiers' bravery and sacrifices are never forgotten. While many people now view Memorial Day weekend as the unofficial start of summer, the weekend should not be celebrated without also pausing to reflect on and recognize the military personnel who lost their lives in defense of freedom and the American way of life.



which is celebrated annually on the last Monday in May, honors the brave men and women who lost their lives while

serving in the American military. Many communities host memorial ceremonies honoring their fallen soldiers on Memorial Day, ensuring such soldiers' bravery and sacrifices are never forgotten. While many people now view Memorial Day weekend as the unofficial start of summer, the weekend should not be celebrated without also pausing to reflect on and recognize the military personnel who lost their lives in defense of freedom and the American way of life.

Veterans Day is celebrated annually on November 11 and recognizes all men and women who have served in the military. Veterans Day coincides with Remembrance Day, which is celebrated by the Commonwealth of Nations, an association of 53 member states with connections to the British Empire. Though Veterans Day and Remembrance Day are each celebrated on November 11, the latter recognizes armed forces members who died in the line of duty, making it more similar to Memorial Day than Veterans Day. It's not uncommon for people to recognize fallen soldiers on Veterans Day, but many use the holiday to express their appreciation to existing veterans.

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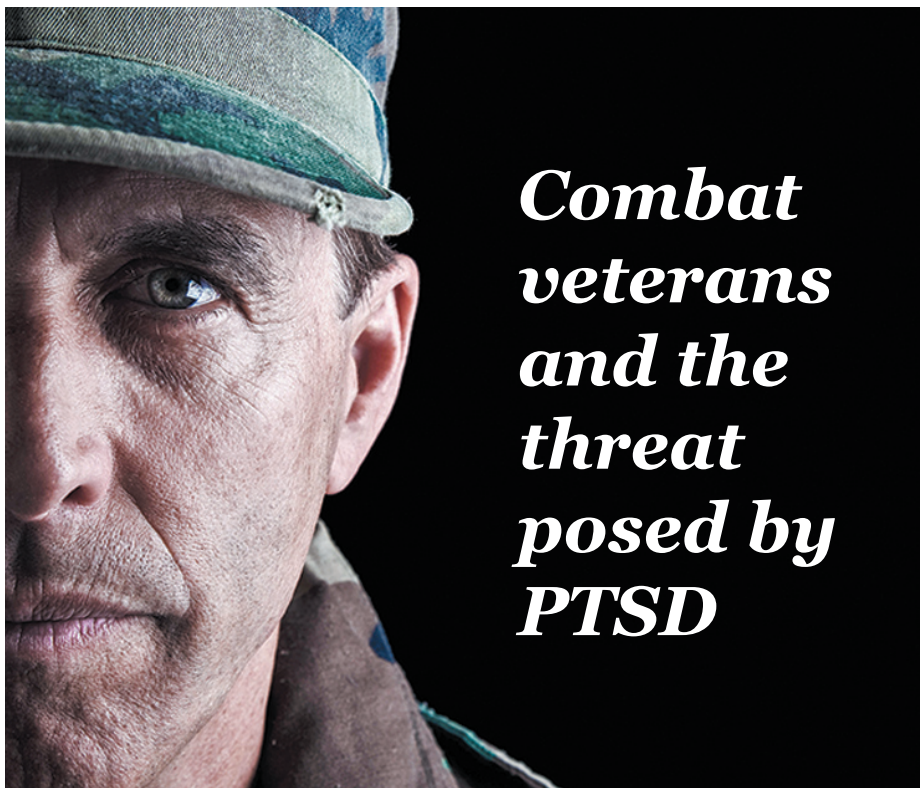
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Combat veterans and the threat posed by PTSD

Every day men and women in the military put themselves in harm's way to protect the lives and freedoms of their fellow countrymen. These brave men and women pay a steep price for their service, spending time away from their loved ones and putting themselves at risk of long-term physical and mental injuries.

Many men and women, even those who never served in the mili-

tary, are aware of post-traumatic stress disorder, or PTSD, a mental health problem that some people develop after experiencing or witnessing a life-threatening event. Combat veterans are vulnerable to PTSD, and the percentage of veterans who deal with it each day is alarming. According to the U.S. Department of Veterans Affairs, as many as 20 percent of veterans who served during Opera-

The roles of the different branches of the U.S. military

The United States military is one of the most comprehensive, effective and respected armed forces in the world. Without the tireless commitment of military personnel, from the soldiers on the ground to the support staff behind the scenes, America could not be the world power it is today.

Each branch of the U.S. military has a unique mission, and here is a brief rundown of what those missions entail, courtesy of Military.com and the U.S. Department of Defense.

United States Army

The Army is one of the three military departments that reports directly to the Department of Defense. The Army conducts operational and institutional missions around the world, typically handling land-based missions. The Army also guards U.S. installations and properties throughout the world.

United States Navy

Serving to protect the freedom of the seas, the Navy is another branch of the military that reports directly to the Department of Defense. Among its many missions, the U.S. Navy serves to make the seas safe for travel and trade.

United States Air Force

The Air Force also reports directly to the Department of Defense and trains for and maintains global superiority in air, space and cyberspace. Air Force personnel fly planes, helicopters and even satellites.

United States Marine Corps

The Marine Corps is a component of the Department of the Navy. It carries out global missions on both sea and shore and serves as an expeditionary force. Marines are a rapid-reaction team and are usually the first

please see branches on page 16

tions Iraqi Freedom or Enduring Freedom have PTSD. In addition, the USDVA notes that estimates now suggest as many as 30 percent of Vietnam veterans have had PTSD in their lifetime.

Though it's not exclusive to men and women who have served in the military, PTSD has long been linked to combat veterans. In fact, the American Psychiatric Association notes that PTSD has been referred to as "shell shock" and "combat fatigue" in the past.

While the APA notes that a diagnosis of PTSD requires exposure to an upsetting traumatic event, that exposure can be indirect rather than firsthand. Because some people may assume that only firsthand exposure to trauma can lead to PTSD, many may be suffering in silence. That makes it all the more important that people learn to recognize the symptoms of PTSD. According to the APA, symptoms of PTSD, which can vary in severity, fall into four categories.

1. Intrusive thoughts: Flashbacks, distressing dreams and repeated, involuntary memories are examples of intrusive thoughts symptomatic of PTSD. The APA notes that some people with PTSD experience flashbacks

so vivid that they feel they are reliving the traumatic experience or that it is unfolding before their eyes.

2. Avoiding reminders: Some people with PTSD may avoid people, places, activities, objects, or situations they feel will trigger distressing memories. Soldiers, for example, may avoid interacting with fellow combat veterans. Avoiding discussions about a traumatic event and how they feel about it is another symptom of PTSD.

3. Negative thoughts and feelings: The APA says that negative thoughts and feelings may include ongoing and distorted beliefs about oneself or others; ongoing fear, horror, anger, guilt, or shame; considerably diminished interest in activities previously enjoyed; and a sense of estrangement and detachment from others.

4. Arousal and reactive symptoms: These symptoms may include irritability and angry outbursts; reckless or self-destructive behavior; being easily startled; or have difficulty concentrating or sleeping.

PTSD poses a significant threat to the men and women who serve in the military. Additional resources about PTSD is available at www.ptsd.va.gov and www.psychiatry.org.

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How to help veterans in need

Millions of men and women serve in the military and make the sacrifices that such service requires. Risking their lives to serve their countries, veterans sometimes endure mental and physical trauma, returning home to face uphill battles as they deal with their injuries.

Many veterans in need are not just in need of medical attention. Learning that their efforts and sacrifices are recognized and appreciated by the ordinary citizens they protect can make

a world of difference to veterans as they recover from their injuries. Men, women and children who want to help veterans in need can do so in various ways.

Visit a veterans' hospital. Contact a local veterans' hospital to inquire about their volunteer programs. The U.S. Department of Veterans Affairs notes that each year more than 75,000 volunteers spend more than 11 million hours in service to America's veterans. Visiting veterans at the hospital to hear their stories can lift their spirits and aid in their recoveries. In addition, veterans' hospitals may have volunteer opportunities that make it easier for hospitals to operate at optimal capacity.

Help a neighbor. Unfortunately, many veterans return home with injuries that affect their ability to make

it through a typical day without assistance. Disabled veterans may be unable to do their own grocery shopping or maintain their homes. If a neighbor or nearby veteran is facing such hurdles, offer to do his or her shopping or mow his or her lawn. Such tasks won't take much time but can make a world of difference to veterans.

Offer professional services free of charge. Professionals who want to help veterans can offer their services free of charge. Accountants can offer to prepare veterans' tax returns for free, while attorneys can provide legal advice to veterans who need it. Contractors can help disabled veterans by offering to make alterations to their homes for free or at cost.

Employ social media to help local veterans. Many people who want to help local veterans might not be able to do so more than one day per week. But some veterans may require daily assistance. Men and women can start a locally-based Facebook group for fellow members of their community who want to pitch in to help local veterans. Such a group can make it easier to share information and arrange help for veterans in need.

Many veterans return home from serving overseas in need of help. Offering such help can improve veterans' lives while letting them know their efforts and sacrifices are appreciated.



How motorcycle riders can stay safe

Warm weather and road trips often go hand-in-hand, and spring and summer are prime seasons for motorcycle riders to get out on the highway.

Motorcycle riders are at an extreme disadvantage when sharing the road with cars and trucks. In the event of a collision, motorcycle riders can be seriously injured and are far less protected than those in a car or truck. The latest data indicates motorcyclists are about 28 times as likely as passenger car occupants to die in a motor vehicle crash, states the National Highway Traffic Safety Administration (NHTSA)

Motorcycle riders face greater hazards from debris on the road or other road conditions. Despite all this, the NHTSA says the number of motorcyclists killed in crashes dropped to 4,985 in 2018, marking an almost 5 percent decrease from their most recent study on motorcycling fatalities. Continuing to be safe, and educating oneself about motorcycle safety, whether you are a rider or someone sharing the road, can continue to keep injuries and accidents low.

Wear protective gear. The NHTSA says the right helmet can mean the difference between life and death. From shape to style to fit, riders can work with helmet companies and outfitters to find the right helmet for them. Long pants, eye protection, riding gloves, and a waterproof jacket also make for effective and protective gear.

Take a class. Novices would be wise to enroll in classes to go over motorcycling basics and safety guidelines that can keep them alive and well on the road. Check with your local motor ve-

hicle commission or driving schools about classes that may be available.

Avoid blind spots. Motorcycles are difficult to see on the road. Try to stay out of vehicles' blind spots as much as possible and maintain safe distances between your bike and others on the road.

Make yourself visible. Wear something bright or use reflective or nylon tape and mesh to make yourself more visible to fellow motorists.

Never ride tired or intoxicated. Fatigue and/or alcohol reduces reaction time and could find you making costly mistakes that put your life in danger.

Share the road responsibly. Drivers of cars and trucks need to be diligent in keeping their eyes and ears open for motorcycle riders, allowing them a wide berth.

Motorcyclists will be taking to the roads in increasing numbers, and safety should be their top priority.

branches

from page 15

boots on the ground in a conflict.

United States Coast Guard

The Coast Guard safeguards maritime interests through both civil and military missions. The Coast Guard operates around the world and in domestic waterways and ports.

United States Army National Guard

The oldest branch of the U.S. military, the National Guard serves as a complementary force to active duty. Those in the National Guard are trained to be versatile, providing for humanitarian aid, domestic emergencies, combat missions, and homeland security operations.

The Air Force Reserve, Air National Guard, Army Reserve, Coast Guard Reserve, and Navy Reserve are the other branches made up of servicemen and servicewomen who primarily work civilian jobs but may be called to full-time military duty if necessary.

The U.S. Armed Forces are headed by the President of the United States. The Secretary of the Department of Defense reports directly to the Commander-in-Chief. The DOD controls each military branch, except for the Coast Guard, which is overseen by the Department of Homeland Security.

Learn more about the U.S. military at dod.defense.gov.

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Cancer and COVID-19

The COVID-19 outbreak of 2020 caught many people, particularly those in the western hemisphere, off guard. As the virus spread, the lives of hundreds of millions of people throughout North America and Europe changed dramatically and seemingly overnight, prompting many to wonder if they or their loved ones were going to get sick.

No one was thought to be immune to COVID-19, though many people were unfortunately believed to be more vulnerable to the disease than others. According to the Centers for Disease Control and Prevention, older adults and people with serious chronic medical conditions are at the greatest risk of getting sick from COVID-19.

The American Cancer Society notes that cancer patients, like groups with an elevated risk of getting sick from COVID-19, must do all they can to avoid being exposed to the virus. That's because the immune systems of cancer patients, particularly those in active chemotherapy and bone marrow transplant patients, can be severely weakened. In fact, in March 2020 officials with the Fred Hutchinson Cancer Research Center warned that early data from China and Italy, two countries which experienced early and widespread outbreaks of the disease, indicated that cancer patients would be at increased risk of getting the virus.

Are all cancer patients at risk? Dr. Steve Pergam, the medical director of infection prevention at Seattle Cancer Care Alliance, said that patients with blood malignancies are most at risk for COVID-19. Blood malignancies include non-Hodgkin lymphoma, chronic lymphocytic leukemia, acute myeloid leukemia, acute lymphoblastic leukemia, and multiple myeloma. While people with these forms of cancer may be most at risk of getting COVID-19, it's important to note that all cancer patients, including those who recently concluded treatment, are vulnerable. Those who concluded treatment should know that the aftereffects of treatment can linger long after treatment programs have ended, and those aftereffects may continue to compromise patients' immune systems.

What can cancer patients do to protect themselves from COVID-19? Cancer patients should embrace the safety protocols recommended by the CDC, including social distancing measures and limiting direct contact with other people.

Seniors in cancer treatment should take advantages of opportunities to limit their exposure to COVID-19, such as visiting grocery stores during seniors-only hours and opting to participate in digital religious services instead of in-person services. In addition, patients can work with their cancer care teams to devise ways to continue receiving treatment without elevating their risk of exposure to COVID-19.

Cancer patients also may need to adjust their expectations in regard to visits with their physicians. Dr. Len Lichtenfeld of the ACS noted that cancer patients may need to book virtual follow-up visits with their physicians or even delay preventative procedures aimed at reducing the likelihood of recurrence.

COVID-19 does not discriminate, but cancer patients may be among the most vulnerable to getting the virus. Learn more about cancer and COVID-19 at www.cancer.org.

What causes cataracts?

When a brand new car is driven off a dealership lot, its plastic headlight lenses are clear and pristine. Over time, due to contaminants in the environment and oxidation from ultraviolet rays, those same lenses can become cloudy, yellow and opaque. Cloudy headlights can decrease visibility and potentially put drivers at risk.

Similar scenarios sometimes unfold involving the human eye. Starting around age 40, proteins in the eye may begin to break down and cause lenses to become cloudy. UV rays can be damaging to the eyes and contribute to this natural protein degradation. While pronounced vision problems may not occur immediately, the American Academy of Ophthalmology says vision can be impaired later in life. The organization All About Vision states cataracts are the most common cause of vision loss in people over age 40 and also are the principal cause of blindness in the world.

Unprotected exposure to the sun is just one contributor to cataracts. Certain medical problems, such as diabetes, also can cause cataracts. An eye injury, eye surgery or radiation treatments on the upper body also can cause cataracts, as can corticosteroids, advises the AAO. Congenital cataracts, which occur when

*please see **cataracts** page 18*

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Natural solutions for going gray with style

Gray hair is a natural side effect of aging. The rate at which hair will turn to gray differs based on genetics and other factors. Some people may go gray seemingly overnight, while others may gray at the temples first before the rest of their hair gradually changes color.

Aging women often wonder if they should cover up their gray hair or embrace the silver. Going gray is no longer something that has women running to their stylists at the sight of the first gray strand. Some actually opt for silver even before their own gray sets in. According to a 2017 survey of hair trends by Loreal Professional, 28 percent of women embraced or considered opting for silver hair. The trend has continued to gain steam. Celebrities like Jamie Lee Curtis and Helen Mirren were some of the first to embrace their grays. Younger celebrities like Kendall Jenner, Pink and Lady Gaga have opted for silver tresses to make a statement.

But there are still many women who prefer to transition gradually or avoid the harsh chemicals in some hair products. The National Cancer Institute states that more than 5,000 different chemicals are used in hair dye products, some of which are reported to be carcinogenic in ani-

mals. There are many natural ingredients that can add tint to hair to make gray less visible. Coffee, for example, can cover grays and add dimension to dark tresses. Chamomile tea is recommended for blonds to add natural highlights and perhaps camouflage their grays. Calendula, marigold, rosehips,



and hibiscus can deepen red shades or add some subtle red highlights. Henna also is a popular natural method to add a red-orange color to hair. Creating highlights to offset gray hair can work as well. Spraying lemon juice on hair and sitting in the sun can produce lightening effects.

Many women are seeking natural options to look their best. Embracing grays or creating subtle tints with natural ingredients can help women feel confident and beautiful.

cataracts from page 17

infants are born with cataracts, may be caused by infection, injury or poor development in the womb; otherwise, they can form in childhood.

Cataracts form in various regions depending on the cause, according to AAV.

Subcapsular cataract: A subcapsular cataract occurs at the back of the lens. People with diabetes or those who take high doses of steroid medications have a greater risk of developing this type of cataract.

Nuclear cataract: This cataract forms in the central zone of the lens and is often associated with aging.

Cortical cataract: This cataract is characterized by opacities that are white and wedge-like, which form on the periphery of the lens. Eventually they work to the center in a spoke-like fashion. Cortical cataracts can result from aging.

Symptoms of cataracts often can be slow to form, so people may not even notice they have cataracts until they start to block light, while others may learn of their presence during vision exams. Cataracts may cause vision that is filmy, blurry or foggy, indicates WebMD. In older adults, nearsightedness may be attributed to cataracts. Glare, both during the day and at night, also may affect vision due to cataracts. Double vision or changes in the way one sees color can be symptoms of cataracts as well.

Eye professionals can diagnose cataracts and make recommendations on the course of treatment. Cataract removal surgery is highly effective. More than 95 percent of people who have undergone the surgery experience improvements. Such surgeries are often performed on an outpatient basis.

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When communication becomes difficult

Trouble communicating with others can be a symptom of various disorders. Difficulty conveying words or emotions can be a condition of autism spectrum disorder, but quite frequently it occurs when a neurological injury affects the portion of the brain responsible for language.

The National Aphasia Association states that aphasia is an impairment of language that affects the comprehension or the production of speech as well as the ability to read and write. Aphasia results from an injury to the brain, including head trauma, brain tumors, infections, and stroke.

The Cleveland Clinic notes a person with aphasia may experience difficulty speaking, writing, reading, and understanding language. Impairments can range from mild to very severe (nearly impossible to communicate). While aphasia may only affect one area of communication, usually limitations occur across many areas.

One of the more common symptoms of aphasia is word-finding issues. This can be characterized by challenges remembering the names of people, events or things. Sometimes an individual may not be able to think of the word he or she wants to say. In other instances, that person may say the wrong word entirely, such as using "rope" for the word "ball." The American Speech-Language-Hearing Association also states that it is common for someone with aphasia to

switch sounds in words, like "wish-dasher" for "dishwasher." Often sentences are difficult to come by, and single words may be easier.

Trouble communicating also extends to a person with aphasia having challenges understanding what others are saying, particularly when they speak fast or in long sentences. The situation may be exacerbated when it is noisy or a person is in a group setting.

Aphasia can affect anyone. However, it is more common in those who are middle-aged and older. The NAA says roughly 180,000 people are diagnosed with aphasia each year. Even though brain injury is a primary cause of aphasia, it also can create other language-related issues, such as weakness in the muscles that control the face or mouth or an inability to move the lips or tongue in the right way to make sounds.

People with aphasia can benefit from working with a speech-language pathologist as early as possible. This professional can present many strategies to help manage deficits or potentially return some measure of communication. Augmentative and alternative communication, such as using images or a computer to tell what a person wants, may be options in more severe cases of aphasia.

Aphasia affects many people and can rob them of the ability to communicate effectively without intervention.

Ways to prevent falls around the house

Despite all of the potential hazards around a house, from electrical issues to fire hazards to carbon monoxide, the National Home Security Alliance says that falls are the leading cause of death due to home accidents. Falls are responsible for one-third of all home-related fatalities. Although seniors are the group most affected by falls, these types of accidents can affect anyone.

A broken bone may be a minor inconvenience for young people, but fractures are more serious for the elderly. As a result, seniors must take measures to protect themselves against falls. These steps can minimize risk at home.

Remove tripping hazards. Examine rooms and hallways for potential hazards, such as slippery throw rugs, floorboards that stick up, loose carpeting, or furniture that blocks walking paths. Remedy these hazards as soon as possible. Address loose floorboards and/or place nonslip materials beneath rugs.

Install grab bars or railings. Install grab bars in certain locations for extra stability or where someone may need leverage getting up from a seated position. They are particularly helpful near toilets and bathtubs and

in stairways and hallways.

Stick to sensible shoes. Sensible shoes fit properly and have sturdy, nonskid soles. Avoid walking around in slippers or even in stocking feet, which are much more slippery.

Store items within reach. Store items that are used frequently, such as dishes, in easily accessible cabinets and other locations. This prevents having to climb or reach for them.

Install more lighting. Poor visibility can contribute to falls. Lighting in hallways, stairways, bathrooms, and bedrooms, even if it is a small night light, can be enough to light the way.

Reinforce your home's exterior. Falls do not only occur inside. Inspect the perimeter of a property for uneven turf, holes or cracked or uneven patches of walkways. Make sure lighting is working at entryways, and check that exterior handrails are secure.

Falls can cause serious injury or death, particularly for aging men and women. Simple fixes around the house can make things more secure and reduce the risk for falls.

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Opportunity to serve the Ocean Pines Community

Commentary by **Steve Tuttle**
OPA Vice President

Every summer, there is an election of people to the Ocean Pines Association (OPA) Board of Directors. This year, there are currently three candidates for the two open positions on the Board.

The By-Laws of the Ocean Pines Association requires that, "if the number of candidates on the list submitted to the Elections Committee is less than two more than the number of vacancies to be filled, the Board of Directors shall attempt to solicit sufficient candidates to bring the total number to at least two more than the number of vacancies to be filled."

Further, "the additional candidates' applications shall be submitted to the [Association] Secretary before the ballots are submitted for printing." This year, the election materials must be submitted to the Secretary by Friday, July 3.

What does this all mean?

There is an opportunity for additional candidates to run for a position on the OPA Board. Applications can be

downloaded from the OPA website via this link: www.oceanpines.org/web/pages/board-of-directors.

Scroll to the very bottom of the page, and there is a link that gives a brief summary of Board responsibilities and the form to be completed. The completed form should be delivered to Senior Executive Secretary Michelle Bennett at the Administration Building, no later than the close of business on July 3. It can be mailed, hand delivered or emailed.

Why would you run for the Board? Great question. As I near completion of my second year of a three-year term on the Board, let me share a few reasons why serving on the Board is an opportunity and a challenge.

The seven-member Board manages the affairs and business of the Association. As a member of the Board, you have an opportunity to serve the people of Ocean Pines. Over the last two years, it has been my privilege to serve as Vice President of your Association. For me, this has meant regular meetings with the Board President and the

General Manager.

Further, I have had the opportunity to support the General Manager in the completion or near completion of three major building projects approved by the Board. My education in Civil Engineering was particularly applicable over the design and build phase of these projects. Each Board member brings particular expertise that enhances the work of the Board.

Serving on the OPA Board is also a challenge. As a Board member, I have been faced with some tough decisions. These have involved expenditures of substantial amount of Association money, which I can assure you are not entered into lightly by your Board.

During the past two years, the Board also faced replacement of the General Manager, after a short period of an Interim Management Team. Other involvement includes monthly

meetings, special board meetings, and lots of emails and communication with residents of Ocean Pines.

Finally, three aspects of serving on the Board that have been most gratifying are:

The opportunity to hear from and respond to many residents of Ocean Pines about your concerns and occasionally your affirmation of your Board.

As liaison to the Elections Committee and the Architectural Review Committee, the opportunity to serve alongside great folks who volunteer on these committees.

The amazing staff who work tirelessly on behalf of our Association, often behind the scenes, but with dedication and commitment to excellence in their areas of responsibilities.

So, please consider running for your Association Board!

Signs transmission fluid is low

Vehicles require all sorts of maintenance to operate safely and efficiently. Contrary to popular belief, motorists need not be amateur mechanics to keep their vehicles running strong.

Major vehicle repairs are best left to the professionals, but drivers can learn to identify the causes of relatively minor issues that, if left untreated, can cause significant damage. For example, vehicles may exhibit certain signs of that indicate their transmission fluid needs replenishing. In many of the following instances, drivers may only need to top off the transmission fluid in their vehicles. However, if issues persist, schedule an appointment with a mechanic.

Overheated transmission: Smoke billowing from a car is a sight no driver wants to see. But as bad as it may look, smoke coming from a car may only indicate the transmission is overheating due to lack of fluid. Smoke also can be indicative of a host of other problems, so if transmission fluid levels are not low, consult a mechanic. Loss of power and a burning smell also may indicate low transmission fluid levels.

Erratic shifting: Drivers can notice how their vehicles shift whether the cars or trucks have automatic or manual transmissions. Transmission fluid may be low if shifts appear to be delayed or faster than normal or if the vehicle ap-

pears to be slamming into a new gear. The automotive service provider Aamco notes that shifting issues related to transmission fluid may indicate the presence of a leak. If the issue disappears after refilling transmission fluid but then reappears shortly thereafter, consult a mechanic.

Pausing when engaging gears: A two-to three-second pause when shifting into drive and reverse is another indicator that transmission fluid levels are low. The automotive experts at Firestone note that manual transmissions require fluid to keep gears lubricated, while automatic transmissions rely on fluid to create the hydraulic pressure necessary to power movement within the transmission. When fluid levels are low, shifting from park to drive or reverse can take longer than it should.

Slipping transmission: Vehicles that are not staying in gear also may be in need of transmission fluid. However, a slipping transmission also may indicate significant damage to the transmission has already occurred, so this issue should be brought to the attention of a mechanic.

Low transmission fluid levels can contribute to various symptoms. Keeping an eye on fluid levels and recognizing low fluid symptoms can keep cars running smoothly.

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outdoor
from page 6

deaths, per Delaware Division of Public Health and other published reports.

“The next two weeks are going to be big,” Malinowski said last week, “and I think it’s going to be the week after when we’ll really start to see what happens. We’ve been fortunate so far. Even though some areas across the [Chesapeake Bay] bridge are spiking a little bit, overall in Maryland [cases are] going down. I think [Hogan is] doing the reopening in a very responsible way - slow and responsible rather than just jumping headfirst into [his plan]. But there’s no doubt that the next two weeks are going to be really important, and that will

probably lay out the rest of the summer for us.”

Bluebird Farms owner Nancie Corbett has witnessed an increased influx of customers to her market and nursery in Ocean Pines, even while she has maintained a consistent policy of only five to seven customers in the retail area and greenhouse at one time.

“There has definitely been more people coming [to shop],” Corbett said last Thursday. “Of course, the weather is warmer too, so I can’t really say whether it’s because of the weather or [COVID-19] restrictions being lifted.”

The popularity of Vitak’s carryout food service at Pines Point Provisions & Seafood Company has offset the slow start to the fishing and boating season. Customers still

crave her weekly specials that often feature traditional Maryland crab meat, as well as favorites such as shrimp salad, prime rib and breakfast sandwiches, especially now that Vitak hired a chef to work in the kitchen.

Still, Vitak looks forward to seeing the faces of regular visitors at her business, many of which live outside of Maryland. Some called in recent weeks to learn when her business would open. March 18 was her response, because anglers have been allowed to fish to catch food. Now, recreational anglers can follow suit, and they likely will need minnows, blood worms and nightcrawlers for bait.

“I miss everybody,” she said, “so it would be nice to see everybody again.”

Driver education class begins online

The continuing education division at Wor-Wic Community College is now offering an online driver education class. The class will be held Monday through Friday, from June 1 through June 12, from 5:30 p.m. to 8:45 p.m.

The class is limited to 15 students and 100% attendance is mandatory for each session. Students from 16 to 18 years old at the time of registration must have a parent, guardian or mentor attend the first session as part of the course orientation process. Behind-the-wheel training will be provided one-on-one with an instructor when the college campus reopens. Students must have a valid Maryland learner’s permit before their first behind-the-wheel drive.

For more information call 410-334-6729.

reopen
from page 1

protocols still in place.

The first phase, which Hogan announced May 13 after hospitalized COVID-19 patients and deaths leveled off for 14 straight days, also includes manufacturing operations and businesses ranging from hair salons (by appointment only) and churches to bookstores and art galleries. However, Hogan’s list doesn’t include indoor or outdoor dining at restaurants.

“The fight against this deadly disease is far from over,” Hogan told media members in a news conference May 13 in Annapolis. “But because of incredible courage you have shown and the extraordinary sacrifices you have made, Maryland and our nation can now at least begin to slowly recover.” Hogan added that “this allows us to cautiously and safely begin Stage 1 of the recovery plan.”

Implementing social distancing protocols that work best for individual businesses present a set of unique challenges for owners who either closed their stores in response to the shutdown order or stayed open by offering curbside pickup or home delivery.

But facing Phase 1 is better than the alternative, being unable to reclaim foot traffic that’s critical to success, especially with Memorial Day weekend, the unofficial start to the traditionally busy summer season across the Lower Shore - a few days away.

“I think it’s a wonderful thing that’s happening,” Kennedy said. “People still have to do due diligence, stay so far apart and wear your masks, until we get a handle on all this. But I think it’s good because people need to socialize. They need to be around other people, and that’s a part of small business. You can browse. It’s not like the big box stores. So, I think it’s a good thing for all of us.”

A day after Hogan’s announcement, the Worcester County Commissioners met in emergency session and voted to lift the restriction on short-term rentals throughout the county. Additionally, Ocean City Mayor Rick Meehan announced hotels, motels and short-term rental owners can resume accepting reservations from nonessential guests. Meehan’s declaration also allows visitors from New York, New Jersey and Connecticut to travel to the popular resort town without completing a 14-day quarantine period.

“I am pleased to see a measured response from our Governor and local officials,” said Kerrie Bunting, **Ocean Pines Chamber of Commerce’s** president and chief executive officer. “We are not out of the woods yet and the health of our community members is paramount. Having said that, I know our businesses are excited and ready to welcome visitors back to town.”

John Malinowski, Director of Golf at **Ocean Pines Golf & Country Club**, said lifting the shutdown and stay-at-home orders, should help

local businesses reap immediate financial benefits. “That will bring some visitors to the area. That’s going to really help out those smaller shops and then [business] overall,” Malinowski said. “You know people are going to travel here. In Ocean Pines, we’ve got a lot of people that live all over, between the other side of the [Chesapeake Bay] bridge and up in Pennsylvania, New York and New Jersey. I’m sure they’ll travel down to Ocean Pines and stay in the house they have here.”

Bluebird Farms owner Nancie Corbett is already prepared for an added influx of visitors, because safety protocols have been in place at her business since Hogan issued his executive orders. Those protocols remain largely unchanged in Phase 1 of the plan.

Corbett said her indoor retail space is closed to customers, while telephone orders and porch pickups are still in effect.

Those services are offered in part, she said, because “I’m still getting a lot of phone orders. I just feel like I want to help them out. I would just hate to not answer the phone anymore and not do that for people because they’re still asking for it.”

She also believes customers, especially elderly people, don’t feel safe shopping indoors. “I believe a lot of them are doing it to be safe because of the virus,” she said. “I think when we know there’s a vaccine or that we’re safe, I might still do it on a limited basis.”

Owners need to make

adjustments, often daily, to address coronavirus-related concerns that could affect the success of their businesses. “There’s going to be a learning curve,” Corbett said, “because there are so many variables that you’re not going to expect. They’ll find things they didn’t expect to happen. If they can roll with it and be flexible and be very creative, I think it’s going to help people a lot. It’s going to give them a bit of a boost, and they’ll see a light at the end of the tunnel for their business.”

Kennedy said curbside pickup and home deliveries, and even digital media, have kept her business viable through the pandemic.

“I’ve done enough to be able to pay my bills. I’m not making what I could have, but I’m doing OK,” said Kennedy, who emails and texts photos of and information about products to customers, and offered a glimpse into My Backyard through her Facebook page.

Nothing beats customers walking through the door. “It makes a big difference when people come in the store because they can see all the different products,” she said. “They can see what they might be interested in, or find that thing they didn’t know they wanted.”

Still, the pandemic has provided a new perspective to an old-school business owner. “This is a work in progress,” she said. “You have to change with what’s going on so you can continue to make money to stay afloat.”

opa

from page 1

the year-in and year-out items that have to be replaced," Director Larry Perrone said.

"If you think we're going to tap into this replacement account, I think you need to shift your thought process," Perrone continued. "It's not going to be appropriate and ... it may not be possible."

Parks said another factor in seeking the loan was that the Board previously extended the assessment deadline from May 1 to August 1, to help those struggling to pay. He said doing so meant Ocean Pines would not have that money for operations.

According to Perrone, Ocean Pines has so far collected about \$5.4 million in assessments, out of the expected total of \$9.4 million.

Daly also spoke about the decision to delay assessment collections.

"All of us got calls when the economy got ripped out from under people," Daly said. "We went from one of the best economies in our lifetime ... to a Depression-level economy in 90 days. That is a dramatic shift that has never happened before."

Daly said there were calls from

homeowners "saying, literally, they had the choice between paying an assessment or putting food on the table."

"We said ... we can provide some relief out of compassion, because it was just an untenable situation," Daly said. "But, come August 1, we don't know how much money of what we should have collected will be available."

"The PPP loan came along and that's possibly a solution," Daly continued, "but the operating problem is there no matter what and it's going to be with us for the foreseeable future."

Another factor, according to Perrone, is the lack of amenity revenue caused by COVID-19 closures. Viola previously said about 60% of revenues come from assessments, while amenities and other funding generate the remaining 40%.

"We may not be able to run our operation to take advantage of the projected revenue that usually comes with amenities running in prime season, based on the pandemic and the restrictions associated with it," Parks said.

Viola said there was also the issue of a negative operational balance remaining from the more than \$1.6 million in losses several years ago. He said about \$650,000 of that remains.

Perrone added one projection of additional losses this year related to COVID-19 could add another \$500,000 shortfall.

On the issue of the legality of the loan, Parks said Ocean Pines' attorneys, the Small Business Administration that oversees the Paycheck Protection Program, and the Bank of Ocean City that locally granted the loan all confirmed there were no issues with the application.

Parks admitted there initially was a concern over whether 501(c)(4) nonprofits, including Ocean Pines, were eligible for the federal aid.

"In discussions with both the Bank of Ocean City and our attorneys, it was noted that other HOAs had also been granted and approved this very same kind of loan," he said.

Parks said a legal review of the loan included a tax attorney with Lerch, Early & Brewer. He said their advice was that, when the loan was approved, "there was no stipulation that said 501(c)(4) were not allowed or did not qualify for the PPP program."

He said the Bank of Ocean City discussed the matter with the SBA, who added, "the terms and conditions that were in place when you were approved are the ones that take precedent."

"We're in a very good position," Parks said. "We haven't committed fraud. We haven't committed any kind of egregious act."

Director Camilla Rogers added, "On the day that we applied and we were given the loan, it was appropriate on that day and time, and the law supported us."

"I am obviously not the attorney for this Association. However, as a person who is an attorney, I want to assure the group that I did my due diligence on this," Rogers said. "I felt a need to really research this ... and I can assure you, from the bottom of my heart, that we did the right thing."

Rogers said the process has been extremely fluid and compared it to "making law in the wilderness."

"The rules have changed in the middle, [but] I want to assure people in our community ... that we did not go into this half-heartedly," she said. "There was a lot of research done."

Rogers also said she'd heard criticism that suggested Ocean Pines return the money "so it can be distributed ... to people with small businesses who really need it."

"There was a sentiment out there that we took the money and we didn't need it, and now there's other businesses out there that are suffering," Parks said. "I don't know of any businesses that are going to go under or were denied funding because Ocean Pines was approved for funding ... there's no evidence that that's the case."

"I think that's a little bit unfair and, quite frankly, it doesn't really follow suit with how this whole process works," Parks added.

Daly tried to sum up the conversation.

"We have applied for a Paycheck Protection Plan loan. The attorneys, the bank, and the Small Business Administration have all said what we did was in full compliance the day that we applied," he said.

"If we apply the money the way that it's supposed to be applied ... to keep people on staff for a period of eight weeks, then that loan is converted to a grant and is 'forgiven' and we don't have to pay it back," Daly continued.

"Worst case scenario, the government comes back to us and they say, 'The day that you applied you did everything perfectly right, so we're fine with that, but this is not going to be a grant, it's going to be a loan ... and you have to pay it back at 1% interest,'" he said. "It's a loan that we would have

had to probably take out anyway to cover our operating expenses.

"End of discussion, right?" Daly said.

Tuttle said the entire process was like "building an airplane while it's flying."

"This thing is so fluid," he said. "Based on all the legal processes that have been done ... I think that we should keep the money ... and stay on the horse and see where it ends up, because we don't know where it's going to end up and nobody can predict that."

Following nearly an hour of discussion during the open part of the meeting, Board members voted 7-0 to go to closed session to continue the talks. In the end, the directors unanimously agreed to keep the loan money.

The Board, on Wednesday, released the following statement about the closed session:

"Last night, the Board met in closed session to discuss possible options regarding the approved loan in conjunction with the Payroll Protection Program. With the ever-changing situation in the federal government regarding an organization's qualifications and financial status, our due diligence is to continue to stay abreast of the current developments and make a determination on the approved loan.

"We reviewed various scenarios regarding the effect of the keeping the loan on both our short and long-term financial position. We also discussed what effect returning the funds would have on those same short and long-term financial positions. One of the goals was to ensure we considered all relevant factors in determining whether we keep the approved loan or return the funds. Other considerations included possible reductions and/or elimination of services, staff layoffs, hiring freezes and modified program offerings at various amenities.

"After much discussion and careful thought, the Board unanimously decided to keep the approved loan and use it for payroll and utilities as it was intended. Multiple discussions with our attorneys, the Small Business Administration and representatives from the Bank of Ocean City were an important influence in arriving at the decision. The Board and the GM will continue to monitor the situation and the GM's finance team will manage the expenses in compliance with the requirements of the loan."

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commentary
from page 4

tion have all said what we did was in full compliance the day that we applied." Left unsaid is that no OPA attorney and no bank told the Federal government that OPA's application was factually correct in regard to the required certifications on the application. That burden lies solely with OPA and Parks certified the loan was necessary to support the ongoing operations without board authorization. SBA had no way to know if OPA was truthful or not when the application arrived. The SBA took OPA's word for it, as did the bank.

In summary, it appears:

1. Doug Parks made a material misrepresentation to the Bank of Ocean City in his April 16, 2020 letter.
 2. Doug Parks signed a loan application without board authority.
 3. Doug Parks misrepresented the ability of OPA to use reserve funds.
- Will there ever be any conse-

quences? Not likely at all. What should be done is for the board to appoint a new President, or at a minimum censure him under the board's Code of Conduct. Parks failed miserably to comply with the Code of Conduct that requires all board members to "act within the authority given to them (board members) by the Association By-Laws and Resolutions and the State of Maryland."

Nor are any consequences likely for OPA as a result of any Federal government review. The Treasury Department recently stated that it will assume all loans under \$2 million were made in good faith. Welcome to the even braver new world of government money give-aways with zero oversight, zero review, and zero accountability. The government decided it would just shell out loans under \$2 million even if businesses did not prove they needed the loan to continue operations.

Everything involved here represents a sad and sordid tale of leadership, from OPA right up to the

Federal government. Regardless of any association member's opinion about the federal loan to OPA, every OPA member should be disgusted when our elected board members simply ignore the bylaws of the Ocean Pines Association, and especially concerned should a corporate officer make a material misrepresentation in a letter to the bank.

Like Dale and Charlotte Cathell, every responsible association member should be embarrassed by OPA actions in this matter.

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

Tides for Ocean City Inlet

Day	High /Low	Tide Time	Sunrise Sunset
Th	21	Low 1:43 AM	5:44 AM
	21	High 7:51 AM	8:10 PM
	21	Low 1:38 PM	
	21	High 8:11 PM	
F	22	Low 2:23 AM	5:43 AM
	22	High 8:31 AM	8:11 PM
	22	Low 2:16 PM	
	22	High 8:51 PM	
Sa	23	Low 3:03 AM	5:43 AM
	23	High 9:13 AM	8:12 PM
	23	Low 2:54 PM	
	23	High 9:32 PM	
Su	24	Low 3:44 AM	5:42 AM
	24	High 9:54 AM	8:13 PM
	24	Low 3:34 PM	
	24	High 10:14 PM	
M	25	Low 4:28 AM	5:42 AM
	25	High 10:37 AM	8:13 PM
	25	Low 4:17 PM	
	25	High 10:58 PM	
Tu	26	Low 5:14 AM	5:41 AM
	26	High 11:21 AM	8:14 PM
	26	Low 5:04 PM	
	26	High 11:44 PM	
W	27	Low 6:04 AM	5:40 AM
	27	High 12:09 PM	8:15 PM
	27	Low 5:57 PM	

"HERE'S MY CARD!"

Local Business Guide

To place your business card call

410-629-5906



Support Local Businesses

DENTISTRY

Gerard Ott, D.M.D., PA
Jeremy Masenior, D.D.S.
Family Dentistry
1 Pitts Street
Berlin, Maryland 21811
(410) 641-3490
ott.masenior@gmail.com

PHYSICAL THERAPY

Krzysztof Krajewski, PT, DPT
Clinical Director and Doctor of Physical Therapy
Lynn Martin, PTA, CKTP
Physical Therapist Assistant
11022 Nicholas Lane, Suite 1, Ocean Pines, MD 21811 | p: 410.208.3440
f: 410.208.3505 tidewaterpt.com | [tidewaterphysicaltherapy](https://www.facebook.com/tidewaterphysicaltherapy)

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Berlin, MD 21811 Mobile: 443-235-5544
Master Electrician MD • VA • DE • PA

TITLE SERVICES

ACQUEST
TITLE SERVICES INC
Gwen Cordner
President
9748 Stephen Decatur Highway, Unit 113
Ocean City, Maryland 21842
410-213-7741 / 410-213-7742 fax
email.AcquestTitle@comcast.net / Acquest-Title.com

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Now Open!

Ocean Pines Resident Rates*

\$49 Before 12pm

\$44 12-3pm

\$34 Twilight

*Ocean Pines ID card must be shown at check-in to receive resident rate.

TEE TIMES

410.641.6057
Ext 2

Photo by Rolfe Hokanson



New Restaurant Coming Soon!



Breakfast

EGGS

- 2 Egg Plate \$8.00**
Hash Brown, Toast & Choice of Meat
- 3 Egg Plate \$8.75**
Hash Brown, Toast & Choice of Meat
- Breakfast Sandwich \$4.50**
Scrambled with Cheese (Add Meat \$3.00)
- Breakfast BLT Wrap \$9.00**
Scrambled, Bacon, Lettuce, Tomato, Avocado
- Southwest Bowl \$10.00**
Scrambled, Sausage, Peppers, Onions, Avocado, Tomatoes, Cheese, Salsa
- Chipped Beef Bowl \$10.00**
Creamed Chipped Beef, Scrambled Eggs, Peppers, Onions, Hash Brown, Cheese

- | | |
|--|---|
| CHOICE OF MEAT:
Bacon / Sausage Patty / Scrapple
Ham / Turkey Bacon | CHOICE OF BREAD:
White / Wheat / English Muffin
Bagel \$1.00 |
|--|---|

OMELETTES

— Served With Hash Brown & Toast —
{ \$2.00 Substitute Cheese For Egg Whites }

- Cheese \$8.75**
Choice of American, Cheddar, Provolone, Swiss, or Pepper Jack
- Meat \$10.00**
Sausage, Bacon, Ham & Cheese
- Western \$8.50**
Peppers, Onion, Ham & Cheddar
- Veggie \$8.50**
Mushrooms, Onions, Peppers, Tomatoes, Cheese
- Crab \$12.00**
Crab With Old Bay & Cheddar
- Mexi \$10.00**
Peppers, Onions, Cheddar, Sausage, Salsa

CLASSICS

- Baked French Toast \$7.00**
Choice of meat { Add Fruit \$3.00 }
- Waffle \$7.00**
Belgian Waffle with Choice of Meat { Add Fruit \$3.00 }
- Creamed Chipped Beef \$10.00**
Served over Toast with Hash Brown
- Smoked Salmon Bagel \$12.00**
Cream Cheese, Red Onion, Capers
- Hot Oatmeal \$5.25**
With Brown Sugar and Raisins { Add Walnuts \$2.00 }

SIDES/BEVERAGES

- | | | |
|--|--|-----------------------------------|
| Bacon, Sausage Patty
Scrapple, Ham, or
Turkey Bacon \$3.00 | 1 Egg \$2.00 | Coke Products
& Ice Tea \$3.00 |
| Hash Brown \$3.00 | Coffee \$2.50 | — Free Refills — |
| Toast \$2.00 | Juice \$2.75 | Milk \$2.75 |
| Fruit Cup \$5.00 | Orange / Grapefruit /
Cranberry / Apple | |

STARTERS

- Wings \$10.00**
Old Bay, Buffalo, Honey Mustard, Honey Sriracha, Sweet Chili
- Jumbo Soft Pretzel \$9.00**
Fresh Baked, Served with House Made German Honey Mustard { Add Crab Dip \$8.00 }
- Fried Pickles \$7.00**
with Pub Mustard
- Onion Rings \$6.00**
with Pub Mustard

SALADS

— Add To Any Salad —
{ Comb Combo \$34.00 / Fine Roasted Chicken \$6.00 }

- House \$7.00**
Mixed Greens, Cucumbers, Tomatoes, CROUTONS
- Caesar \$10.00**
Romaine Lettuce, CROUTONS, Parmesan Cheese
- Chef \$12.00**
Ham, Turkey, Ham, Roast Beef, Provolone, Pepper Jack, Tomatoes, Cucumbers

CHOOSE YOUR DRESSING:

Ranch / Geany Italian / French / Balsamic

SANDWICHES

— Served with Chips —
{ \$2.00 For Fries, Sweet Fries, Onion Rings }

- Crab Cake \$16.00**
Jumbo Lump Crab Cake, Lettuce, Tomato, and Tartar Sauce on a Classic Bun
- Clubhouse Club \$12.00**
Peppered Turkey Breast, Baked Ham, Provolone, Bacon, Lettuce, Tomato, Basil Mayo (Your Choice of Wheat or Classic White Bread)
- Chicken Salad \$10.00**
Served in a Tortilla Wrap with Lettuce and Tomato
- Egg Salad \$7.00**
Lettuce and Tomato on White Bread
- Grilled Chicken \$10.00**
with Swiss, Bacon, and Honey Mustard on a Classic Bun
- BLT \$7.00**
Bacon, Lettuce, Tomato, and Mayonnaise on White Bread
- Meatball Sub \$9.00**
with Marinara Sauce and Provolone Cheese
- Hot Dog \$7.00**
with Mustard and Relish on a Potato Bun
- Brautwurst \$7.00**
with Sauerkraut and Pub Mustard
- Pit Beef \$10.00**
Classic Style with Red Onion and Horsey Sauce on a Classic Bun
- Grilled Cheese \$10.00**
American, Provolone, Swiss, Bacon, Avocado, and Tomato on White Bread
- Fish Sandwich \$12.00**
Fried Rockfish, Lettuce, Tomato, and Tartar Sauce on a Classic Bun
- Build Your Own Burger \$10.00**
a Hand Smashed Patty
{ Bacon \$2 / Cheese \$1 / Egg \$1 / Avocado \$2 / Crab Dip \$6 / Sautéed Mushrooms \$1 / Sautéed Onions \$1 / Scrapple \$3 }

SIDES

- | | |
|---------------------|--------------------|
| French Fries \$3.00 | Cole Slaw \$3.00 |
| Sweet Fries \$3.00 | Onion Rings \$3.00 |