# The Course of the Sector of th

# Restaurant owners face challenges of indoor dining

#### By Victor Fernandes

Ralph DeAngelus focused on what he could control in preparation for the return of indoor dining at Ocean Pines Yacht Club & Marina last Friday. A packed restaurant would be better than operating at half capacity at a time when summer crowds are growing.

But it could be much worse. "Thank goodness, now we can open at least half of our dining room," said DeAngelus, co-owner of Matt Ortt Company, which manages the club. "I don't understand why it's only half, but it is what it is. I'm just going to deal with it."

And it could still be worse. The Fourth of July holiday, arguably the busiest juncture of the local tourism season and most profitable for the hospitality industry, is less than three weeks away. There are no guarantees that Governor Larry Hogan will allow restaurants to reach full capacity before that critical weekend. "I'm very surprised it took this long," DeAngelus said, referring to allowing indoor dining at a reduced capacity. "I didn't know that each phase had stages. So of course we were caught off guard like everybody else."

The indoor dining guidelines, which include keeping tables six feet apart along with other safety measures, headlined arguably Hogan's biggest announcement since unveiling his "Roadmap to Recovery" on April 24. It laid out the plan for the next two weeks, with indoor dining and amusements such as miniature golf and go-kart tracks having opened at 50 percent capacity last Friday at 5 p.m. Fitness centers, arcades and malls headline businesses that can reopen Friday at half capacity with safety protocols in place.

His latest announcement also set in motion the most important period of time for local businesses, between now and Fourth of July weekend. "If 14 days from now we're able to open up our restaurant 100 percent than our summer will be saved - barely but it will be saved," DeAngelus said. "I think we're going to be able to salvage our summer as long as there are no other hiccups along the way."

But if the Eastern Shore encounters any setbacks due to the ongoing COVID-19 pandemic, he said last week, "then my previous statement flies out the window, and my poor landlord better be very, very friendly because I'm not sure how much longer I'll be able to pay the rent in full. It is what it is, and I can't do anything to change that."

Instead, DeAngelus joined other local business

please see **opening** page 4



Mary Jo LaFianza

# LaFianza named Crafter of the Month

The Pine'eer Craft Club of Ocean Pines announced Mary Jo LaFianza as Crafter of the Month for June.

Mary Jo grew up on the Eastern Shore in Cape Charles, Va. Her father's employment moved the family to Puerto Rico for three years, after which the family moved to Maryland.

After living in the Annapolis area for 25 years Mary Jo decided to move so in 2000 she arrived on the Eastern Shore, which she was always fond of growing up.

Mary Jo learned how to sew in her seventh grade Home Economics class. She remembers her grandmother sewing play costumes and Barbie clothes. After learning how to sew and having an interest in it, her parents bought a sewing machine.

Mary admits she didn't have much patience for following a pattern, so most of her creations are ei-

ther her own design or a pattern variation.

After moving to the Eastern Shore, she met a woman who recycled neckties and clothing into various items such a braided rugs and pillows. Mary Jo saw a small pillow made from the husband's neckties, and was so impressed with the concept, she began making items from neckties. Some of her creations are pillows, memory bears, vests and bracelets just to name a few.

Most of Mary Jo's necktie creations are custom made for folks who had a loved one pass away and who wish to have a remembrance made from their neckties or a piece of clothing.

Come see Mary Jo's creations and that of our other talented artisans at the new Artisan and Gift Shop located at White Horse Park. The shop is open every Saturday, 9 a.m. to 3 p.m. and Sunday 10 a.m. to 4 p.m.

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# **OPA Board candidates provide statements**

Candidates for the 2020 Ocean Pines Board election were asked to submit both a brief statement introducing themselves to voters, and answers to three questions created by the Ocean Pines Elections Committee. the pandemic. We will be facing fixed costs at our amenities and reduced revenues due to reductions in capacity due to social distancing recommendations and reduced member utilization owing to reluctance about health risks.

Below is the information submitted by each candidate, presented in ballot order. Candidate submissions were not edited for grammar or punctuation, but two responses were truncated for exceeding the 200-word limit required by the Elections Committee.

#### **Colette Horn**

Introductory statement As an incumbent director, one of the most important credentials I offer



is my experience as a director who successfully achieved my priorities: to ensure that OPA was modernized in its business and human resources practices; and to shift the culture of the board to

Colette Horn

business-like interactions guided by principles of ethics and decorum. I credit these successes to my Ph.D. in psychology and years of experience running my psychology business.

I contributed to decisions leading to our strong financial performance and incremental recovery from the \$1.2M deficit OPA had when I took office. I was an early supporter of contracting our Yacht Club food and beverage operations to Matt Ortt Co.; shifting from renovation of the golf clubhouse to rebuilding it at lower cost as a dual purpose venue; and purchasing the Northstar software program and compensation study to support greater efficiency and best practices in business operations. I was instrumental in securing the contract for our highly qualified results-oriented GM who empowered our workforce to complete all projects on time and within budget. We have achieved a culture of professionalism and cooperation among directors which is directly responsible for getting things done. I claim credit for that.

# If elected, what would be your top two priorities?

OPA's Board and management face some difficult decisions about how best to manage the financial impact of costs at our amenities and reduced revenues due to reductions in capacity due to social distancing recommendations and reduced member utilization owing to reluctance about health risks. No matter how we manage this, it is expected that things will be different. We will likely face reduction in services and access to amenities and at the same time increase in assessments next year due to expected financial losses. My top priority is to support efforts to recover financially from the impact of the pandemic while also supporting stability in our workforce and amenities.

In order for us to continue the level of productivity we achieved over the past 3 years it is important that we cement the cultural changes that contributed to those successes. I think another 3 years with the focus on teamwork, disciplined communication, and respectful airing of differing opinions is vital toward the goal of creating a lasting culture of professionalism and productivity on the OPA board. I hope to continue to work with my colleagues to make these cultural changes lasting.

What do you think about Ocean Pines Association budgeting and finances? Do you have suggestions on improvements?

We are facing pandemic-related financial stresses of unknown proportions not having fully recovered from the self-inflicted operations deficit owing to decisions made in 2016-2017. This new financial crisis brings light on our financial vulnerability as a business entity operating with a breakeven budgeting model that is funded primarily by homeowner assessments, government grants, and amenity revenue. This year's bottoms-up budget-

ing process combined with the Budget and Finance Advisory Committee's front-end analysis shared jointly with the GM and the Board was an efficient way for us all to engage in the deep

please see candidates on page 6





# AGH offers a note of thanks

#### **Editor:**

Atlantic General Hospital is blessed to be located in the midst of a community of amazing, thoughtful, caring



people. We are overcome by the ongoing generosity of our neighbors who are supporting the efforts of our

AGH caregivers by donating goods, supplies, and hope to fuel our bodies and our souls. On behalf of everyone in our Atlantic General Hospital and Health System family, I would like to thank our entire community for the outpouring of support through donations and kind words over the past several months. I am astounded by the strength and character of our community, when it is faced with adversity like we have faced over the past few months.

As our clinicians and ancillary staff continue to work selflessly around the clock to provide care to our patients, we have been awed by the support from family and friends, neighbors and strangers, local businesses and organizations, schools, churches and supporters from all walks of life who see AGH and all of our associates as vital members of the community.

These acts of kindness – donations of food, supplies, and "thank you" messages – mean more to us than you'll ever know. It is that gratitude and support from so many in our community that has helped us keep going through this trying time. We are re-energized every shift, day and night, when we see the gestures of support and encouragement. We will never get to thank each and every person, but please know you we are grateful for your kindness and compassion.

Due to the abundance of individuals, businesses, civic organizations, schools and places of worship that have reached out, it is impossible to list all of you here. We do however want to recognize and thank each and every one of you. To do that we have created a donor page that list all who have reached out through our development department or COVID-19 relief efforts in support of our caregivers during these difficult times. That page can be found at www.agh.care/thanks.

Please note that the donors listed on our website called our Foundation office directly or utilized our COVID-19 Relief Fund form. If you have donated to the hospital through a specific department or individual and do not see your name or business, please contact Caroline Phillips at 410-641-9690. We want to be sure we acknowledge and thank you.

Again, I believe I speak for all of our AGH caregivers when I say we are absolutely humbled by the continued generosity we receive each and every day. It demonstrates the strength and resilience we have together as a community, and we are grateful to be a part of it.

> **Michael A. Franklin**, FACHE President and CEO Atlantic General Hospital

Outdoor living is wildly popular, as more and more homeowners are bringing elements once reserved for home interiors into their backyards. When designing out-



door living spaces, homeowners may learn about biophilic design, an architectural concept that aims to incorporate natural elements into outdoor living spaces. Proponents of biophilic design say it satisfies an innate human need to affiliate with nature, thereby helping to reduce stress that people may experience after being stuck indoors for much of their days. Biophilic design is often part of a home interior design, but many homeowners also embrace it when designing their outdoor living spaces. For example, surrounding outdoor living areas with noninvasive plants, flowers and trees and using natural

materials like wood and stone when building such spaces are great ways to embrace biophilic design and create a tension-free ambiance in outdoor living spaces.



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**Painting** - Artist Jessica Schlegel of Salisbury has completed a four-sided mural on the utility box at Wicomico and Philadelphia Streets in Ocean City depicting local scenes and celebrating the resort. The on-going utility box painting project is part of the Art League of Ocean City's outreach mission and the Ocean City Development Corp.'s Public Art Program.

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owners and employees in feverishly preparing to resume indoor dining.

"Right now, I'm just trying to get ready. I'm taking tables out to the store room, running around putting tape on the floor," said Steve Hoffman, coowner of Pit & Pub's three locations in Ocean City and Salisbury. "We had to learn to operate with carryout only. Now, we have to learn to operate with 50 percent [capacity]. ... Every solution presents a new set of problems."

Hoffman said he appreciates reopening, even at 50 percent capacity, after having to rely largely on carryout service. Indoor dining encompasses 292-of-300 seats at the three restaurants. But he would have preferred more than 48 hours-notice from Hogan, as well as the opportunity to open for lunch last Friday. "That's another possible \$1,000 I could have," Hoffman said last week.

Yet, Hoffman was focused on getting the restaurants ready. "Just keep trucking on," he said last Thursday while handling food deliveries to the 28th Street establishment in Ocean City. DeAngelus pointed to the extensive re-permitting process with Ocean City and Worcester County authorities, as well as making sure the club's restaurant complied with social distancing guidelines.

"It's been rough, but we just dealt with it," DeAngelus said. "We learned that we're pretty resourceful because we were able to accomplish all that seamlessly. We also learned that sometimes if you learn from something you can turn them into a positive."

DeAngelus hopes to build on momentum stemming from the return of outdoor dining at 50 percent capacity nearly two weeks ago.

"Luckily, the weather cooperated," he said. "Thank God, because if it hadn't, I just don't know what we would have done."

Hoffman expected an onslaught of customers last weekend, which is good for business but creates its own set of challenges.

"We have an hour wait every night in the summertime as it is with every restaurant being at 100 percent capacity," he said. "What's going to happen in two weeks when Ocean City is full and every restaurant is at 50 percent?"

But there is no time for local business owners to worry. There is too much work to do.

"It was a lot of pushups to do all these things," DeAngelus said. "Once we got it done, our staff adapted, our management staff adapted and our business models have changed a little bit. We made lemonade out of lemons."



Viewers across the nation are glued to their television screens on this day in 1994, watching as a fleet of black-and-white police cars pursued a white Ford Bronco along Interstate 405 in Los Angeles. Inside the Bronco was Orenthal James "O.J." Simpson, a former professional football player, actor and sports commentator whom police suspected of involvement in the recent murders of his former wife, Nicole Brown Simpson, and her friend Ronald Goldman.

# Namesakes

This week, like every other, there will be a Sunday. That's certainly not a revelation that will surprise anyone. It will be like every other Sunday, coming after Saturday and before Monday. This particular day though has a unique designa-

good time was at hand. He was the first on the dance floor and always seemed to have a full dance card. He laughed a laugh that made others do the same. He loved sports and for a time played minor league baseball. He was never a stuffed



tion. It's Fathers Day. And for that reason it is an exceptionally extraordinary twenty-four hour period.

Fathers come in all sorts of shapes and sizes. They are unique individuals who bring their own perspective to the family dynamic. Children learn all sorts of things from fathers, sometimes without them even realizing it. Fathers can extol about experiences, life lessons and how to throw a ball or bait a hook. Their words are listened to, not always willingly, and their actions are watched and sometimes mimicked.

Fathers are role models and they aren't always a biological parent. Regardless, they are men who inspire and encourage children. Each of us has had some male figure in our life who has filled that role. That's what this Sunday honors.

My earliest childhood memories are of my grandfather, my mother's father. He was a huge presence in my life from a very young age. He was a handsome Italian man, muscular from his many years as a laborer, carpenter and cabinetmaker. His fingers were rolls of nickels, thick but roughly soft. He didn't get past the sixth grade having had to leave school to work in the fields to help support his family. Yet, he possessed an innate understanding of things and people. He could add and subtract fractions in his head. As a second generation American, he lived the dream that inspired his parents to cross the Atlantic, landing with the multitudes at Ellis Island.

He experienced his share of struggle, disappointment and sadness. At a young age he became a widower with two young sons. A few years later, he married my grandmother. He was not a man to talk about sadness or disappointment. His was quiet about such matters.

However, he was never quiet when a

shirt and even when dressed in his Sunday best, he relished getting on the floor with the kids for horseplay. Often other men in the family scoffed at his antics but he didn't care and that's what made him so endearing.

He had a strict code about certain things. Maybe it was old fashioned but it was his way and that was that. Yet he wasn't above bending the rules, especially when it suited his purposes. I learned so much from him. The older I get the more I am aware of and appreciative of that fact.

He died young at age 70. I was 19. It was the blackest period of my life and I cried uncontrollably for days. His memory lives though. My children have endured countless stories about him. In a way he is a part of them even though they've never met. And that makes me happy. A simple, but expressively attractive pencil portrait of him hangs in our home so he's always part of the action. Our youngest son's middle name is a tribute to the man known as Gramps.

The middle name of our oldest son is a tribute to another man who was a large presence in our lives, my father-in-law, a man who served his country as a career army officer and who could tell jokes like no one I ever met. My children were quite fortunate to have my father-in-law as a grandfather. He had an infectious sense of humor that was, also fortunate for my children, passed along to my wife. He loved to as he would say, "make sawdust" in the garage while building things.

He too endured his share of setbacks and disappointments. But like my grandfather, he was quiet about such matters. He never talked in detail about his two tours in Vietnam. When the ravages of a despicable disease took hold of him during the last two years of his life, he carried on the best he could with a laugh and a smile. With great dignity, courage and no resentment, he showed those around him exactly what made him so special.

My sons could not have been named after two more uncommon, exceptional men.

So, Sunday is Fathers Day. Who's that special father figure in your life?



If you're in pain that is making everyday activities difficult... there's a new Physical Therapy practice in Ocean Pines that you should know about. You may already know Billy and Jenn Hamilton, they've been Doctors of Physical Therapy in the region for over 13 years, and they are both Certified Hand Therapists.

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experience a new kind of physical therapy, it's a breath of fresh air for anyone who is experiencing pain.



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#### candidates

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analysis needed for a realistic yet trim budget.

Key monthly reports from our GM and Treasurer help the Board monitor spending so that adjustments can be made before problems occur: the status of spending on our capital projects against their respective approved budgets; the current balances in our reserve accounts; and a monthly analysis of any major variances from budget in each department. We must use this data to maintain responsible spending. We must also work with OPA management to ensure that we are maximizing all sources of funding from the State and County and that member tax dollars are allocated fairly and equitably.

#### Describe what talents and skills you would bring as an OPA Director.

When elected to the board, my priorities were to increase transparency, develop a culture of professionalism on the board, and apply to decisionmaking logical analysis unbiased by preconceived business paradigms. Even though we don't always agree on things, this board airs differences respectfully. We have been transparent in owning and correcting our mistakes and have increased transparency in our deliberations and rationale for decisions regardless of their popularity with vocal dissenters.

This board has accomplished much in the way of necessary capital replacement projects, deferred maintenance, and modernizing our human resources and business practices. This productivity has been made possible because of our culture of professionalism. Some of my unique contributions to these accomplishments include critical thinking and analysis skills; acute awareness of the impact of rhetoric that we use when communicating with the membership and each other; attention to practices supportive of the maintenance of a highly qualified and productive workforce; and laser focus on the impact of principles of human nature on our work. My unique professional training and experience

undoubtedly played a critical role in these cultural changes and tangible accomplishments.

#### **Doug Parks** Introductory statement

My name is Doug Parks and I have served on the Board of Directors of



Ocean Pines for 4 years and been elected by my Board colleagues as President for the past 3 years. I am running for another term as my desire is to continue serving our

community and remain working with the dedicated team of current Directors in supporting the membership and homeowners of Ocean Pines. During my time on the Board and with help from colleagues, I accomplished a number of important goals including bringing in the Matt Ortt Company to run our food and beverage operations, replacing the aging clubhouse building, upgrading the police department portion of the Administration building, and negotiating a contract with Comcast to bring their services to Ocean Pines. My proven track record on important issues, my business background, my experience of having been a member of the Board for the past 4 years and my commitment to continue to volunteer to serve are the qualities I bring to the community. I respectfully ask that you consider casting your vote for me in the upcoming election.

# If elected, what would be your top two priorities?

My two top priorities would be preparing the 2021-22 budget and succession planning for the General Manager position.

Given the effect the COVID-19 pandemic has had we need to focus on how best to budget for next fiscal year. Membership and usage fees for various Ocean Pines amenities account for approximately 40% of our revenue. With the delay in opening and the restrictions on usage, the revenue for these amenities will be reduced significantly. The challenge will be to produce a budget that attempts to minimize the increase to the annual assessment while ensuring that programs and services can still be provided and that our reserve funds are maintained at the appropriate levels.

Another priority is to begin succession planning for the GM position as the current employment contract expires June 2022. I have had discussions with our GM on this issue and now that most of the major projects

have been completed and overall operations are stable, he can focus his efforts on specific aspects of the succession planning. I would work with the other Directors with the intent that succession planning outcome be a smooth transition to a stable, documented, well-managed and wellstaffed organization to the new... (Candidate response cut-off by OPA)

#### What do you think about Ocean Pines Association budgeting and finances? Do you have suggestions on improvements?

Having been involved in the budget planning for the past 4 fiscal years, I have seen the process evolve during this time. Several years ago, one philosophy was to create a budget that kept the assessment the same as the previous year. While reasonable, the approach could not account for changes in the economy, stated increases in fees for existing multi-year contracts and other financial factors that affect fixed and variable costs. In the words of the famed economist John Maynard Keynes "…over time all costs are variable…".

This current fiscal year the budget was created with a "bottom-up" approach. Input and discussion by the operational department heads and a review by the GM was the basis for the draft budget. This "bottom-up" approach was very successful and helped streamline the process as the Board was able to complete our review of the entire budget in a single day-long session. During the Board budget approval meeting in February, I mentioned how well the process went compared to previous years and that this approach should be used as a template for future budget planning efforts and is thus my suggestions for improvement.

#### Describe what talents and skills you would bring as an OPA Director.

I bring relevant talents and skills to OPA. One is my experience with having been on the Board for the past 4 years and understanding the nuances associated with our unique community. I also bring years of corporate leadership skills having been a Chief Information Officer and a technology business leader at several high-profile companies.

Business acumen is another skill I bring as in my professional life, I have negotiated many contracts, prepared fiscal budgets, and managed professional staffs at the corporate level. Additionally, I have consulted on business, technical, and staffing issues throughout my career.

I focus on the aspect of teamwork and getting folks to interact in an open and professional manner in addressing an issue. Different perspectives and viewpoints are one of the most important aspects of my decision making and I strive to ensure that team concept is maintained as we conduct business and address issues. I enjoy the role of mediator and have done so on many occasions with the intent of acknowledging that differing points of view are valid and that with commitment a consensus can be reached. These skills and talents are paramount to being a Director on the Board of OPA.

#### Stuart Lakernick

Introductory statement My name is Dr. Stuart Lakernick. I have been a chiropractor and func-



tional neurologist in Trevose, PA for 28 years. I specialize in the treatment of traumatic brain injuries, concussions, and spinal rehabilitation. I have 28 years experience in

Stuart Lakernick

owning a business and managing budgets, marketing and staff.

I am married with a son, 26 and a daughter, 37 and currently live in Langhorne, PA. I am very active in my community. I am a member of both the Lions and Rotary. I am a previous board member of the Rotary. I have also been a participant in Operation Stand Down. This organization serves to bring homeless veterans off the street and plug them back into the VA and ultimately transition back to society.

I have recently brought in a partner which is allowing me to begin my retirement process. I plan on moving to Ocean Pines full time when I retire, in doing so, I want to become civically active in this community. Ocean Pines is a wonderful place to live, work and play. I am looking forward to being part of the planning process for the future.

# If elected, what would be your top two priorities?

1.Drainage is a high focus to me

## Kiwanis celebrates anniversary

#### By David Landis, Sr.

Despite the COVID-19 pandemic, time continues to move on. Birthdays and anniversaries still happen, maybe without all the usual fanfare and celebration, but just as important as ever. This year the Kiwanis Club Berlin-Ocean Pines celebrates a milestone anniversary.

The club held its first formal meeting on February 20, 1980. James Grimm, who initiated the club's formation as a result of his former membership in the Kiwanis Club in Baltimore, became president. Also elected that day were Vice President Jerry Henderson, Secretary Glenn Fickel and Treasurer Wilbur Rehkemper. The club was sponsored by the Kiwanis Club of Delmar, DE and formally chartered on April 12, 1980. Since then the club's name changed twice: first becoming the Kiwanis Club of Ocean Pines and in 2004 the Kiwanis Club of Greater Ocean Pines-Ocean City, as it remains today.

The purpose of the club is to support the local community. Many of the projects of the early years are still being done today to raise funds in support of other community organizations and service projects like clothing and food drives, providing bingo for the residents of the Berlin Nursing Home, affiliating with local schools to judge academic events like Showell Elementary School's Science Fair and sponsoring Kiwanis Student Leadership Clubs in local schools. The first club was the Stephen Decatur High School Key Club in 1986 followed later by the K-Kids Clubs at Showell Elementary and Buckingham Elementary schools, the Builders Clubs at Berlin Intermediate School and Stephen Decatur Middle School and finally an AKTION Club for adults with disabilities at Worcester County Devel-

## **Online QuickBooks course begins**

Wor-Wic Community College is offering "Introduction to QuickBooks 2019" in an online format. This six-week course begins June 17, with additional start dates of July 15, August 12 and September 16. Topics include how to set up a chart of accounts; create and print invoices, receipts and statements; track payables, inventory and receivables, and generate reports.

For more information, email mmosteller@worwic.edu<mailto: mmosteller@worwic.edu> or call 410-334-2821. opmental Center in Newark.

In 1987 the Kiwanis Club initiated the building project for a Pavilion in White Horse Park in Ocean Pines and actively raised funds for its completion. The Pavilion is still used for many events and stands as a fitting memorial to the efforts of the Kiwanis Club.

In 1999 Kiwanis Club formed a local Kiwanis Foundation to enable development of a permanent endowment for the purpose of supporting charitable activities and issuing regular scholarships for deserving community youth. This is a big project for the club that is financed through multiple fundraising events.

So, while there was no formal 40th year celebration, the fact remains that the Kiwanis Club is privileged to celebrate service to the community through the continuing dedicated commitment of the club's members and the support of the public.

Follow the club on its website at www.kiwanisofopoc.org and on Facebook as Kiwanis Club of Ocean Pines/Ocean City. "Kids Need Kiwanis & Kiwanis Needs You". You can share and become the future of the club.

# Provide RULES OF MODERN INVESTING" Image: CFP\* Investion Image: CFP\* Investion Mark Engberg, CFP\*



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# **Recreation and Parks update schedule**

The Ocean Pines Recreation and Parks Department is currently offering outdoor exercise classes and will soon add outdoor sports programs.

Maryland Governor Larry Hogan and the Maryland Department of Health last Wednesday further expanded what is permissible in the state.

Recreation and Parks Director Debbie Donahue said staff, including Program Supervisor and Camp Director Brittany Jarman, have kept in close contact with state and local government officials regarding all the new regulations and guidelines.

Donahue said summer camps are scheduled to start on June 22, with

> If you live in Ocean Pines, be sure to contact The Courier *if you want the paper each* week in your driveway.

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Wednesday - Sunday

dates, visit www.facebook.com/oprecandparks.

To register for outdoor summer classes, call Katie Goetzinger at 410-641-7052.

Donahue is also working closely with the Worcester County Health Department and state officials in the hopes of making announcement soon on plans to reopen playgrounds and other outdoor recreational facilities.

"The Recreation and Parks team is working diligently to get things open again and also to follow the guideline set by Gov. Hogan and our local health department," Donahue said.

"Plans are coming together to be able to follow CDC guidelines and open up the playgrounds, the skatepark and basketball courts while practicing social distancing. We hope to be able to make that announce-

limited capacities. For program up- ment, possibly as soon as next week," she added.

> "The Recreation team is looking forward to getting back to normal, slowly and safely, in the coming weeks," Donahue said.

> Summer Concerts are still on hold at this time, as the department awaits new guidelines.

> "We are hopeful that we may be able to hold concerts later in the summer," Donahue said. "As for the Fourth of July, we have decided to postpone fireworks until later in the year. New date will be posted soon."

> For more information or questions, contact the Ocean Pines Recreation and Parks Department at 410-641-7052, email rec@oceanpines.org, or v i S i t www.oceanpines.org/web/pages/recr eation-parks.

# Jesse's Paddle to go virtual

July 18 would normally have been the 12<sup>th</sup> annual Jesse's Paddle, an onthe-Pocomoke event to raise funds for the Jesse Klump Memorial Scholarship and the Jesse Klump Suicide Awareness & Prevention Program. This is not a normal year.

"But that doesn't stop the Jesse Klump Memorial Fund from celebrating the need for our scholarship, and the history of over a decade of dedication to ending the threat of suicide. Nor does it diminish our need for funding, or of our appreciation for the donations our supporters so generously send us," said Fund President Kim Klump.

"Virtual doesn't mean just sitting on the sofa watching TV. We're suggesting that our friends do something fun outdoors, send us a photo or video of your outdoor activity and tell us how being out in the fresh air made you feel, how it improved your mental health," Klump said. "Hashtag your Facebook pictures/story post to #JessesVirtual-Paddle2020, or send the message and the photos to us at weremember@jessespaddle.org and we'll post them."

There are many ways to make taxdeductible donations.

Donors can send a check payable to "Jesse's Paddle" to P.O. Box 1786, Berlin MD 21811.

Donors can also click on the Donate tab at the top of the www.jessespaddle.org home page.

Donations can be made on Faceb k 0 https://www.facebook.com/jesseklumpmemorialfundinc/.

There's Jesse's Paddle 2020 crowdfunding site. Start at www.jessespaddle.org, click on Jesse's Paddle, and the link to the crowdfunding will appear. At the crowdfunding site donors can donate in general, on behalf of a friend who has created his or her own crowdfunding page, or create their own pages. Success of the fundraising in the COVID 19 environment is dependent upon many donors sharing their social media posts as widely as possible.

A feature of every Jesse's Paddle is a silent auction with locally-made items, unique items, and local services. The 2020 Jesse's Paddle Silent Auction is moving online. To see the great items that have been donated, again start at www.jessespaddle.org, click on Jesse's Paddle and the link to the silent auction is easy to find. Bidding opens June 18 and continues through July 18.

This year's Kayak Raffle is online, featuring an Old Town Vapor 12XT solo kayak. There are tabs for the online auction & raffle tickets (and links to both at www.jessespaddle.org. click Paddle): Jesse's on https://admin.charityauctionstoday.co m/np/orgs/198826/auctions https://www.charityauctionstoday.co m/t/jkmf-kayak-raffle-98fc18d4ef

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# Guide for grads during COVID-19

Presented by Mark E. Engberg, CFP At the start of 2020, the U.S. economy was generally healthy with



Mark E. Engberg

record low unemployment and consumer strong confidence. But amid COVID-19 the pandemic and ongoing uncertainty, unemployment soared, the economy slowed and consumer

confidence declined sharply.

Even as the economy slowly begins to restart, new graduates will likely have a particularly challenging time finding jobs this year. That doesn't mean that it is impossible - but they will need to be smart about the searches and have a few other plans in place. For those who have loved ones in the class of 2020, we've gathered a few tips to share with the graduate here:

Be aggressive when it comes

to job searching. Looking for a new job is hard, even under the best of circumstances. While your grad may have a lot of talent to offer, the competition will be extra fierce. When looking, they shouldn't just think about their majors when considering who might hire want to hire them. They should think of all the skills and experiences they have to offer an employer and pursue roles that match. Remind them that their job search could take weeks or months - likely longer than usual in this environment. They can use that time to update their resumes and build up experience (through internships and part-time jobs) and network at every opportunity.

Be conservative with **spending.** First things first – work with your grad to create a budget if they don't already have one. Help them prioritize and decide where they can cut expenses: cheaper phone plan? Unneeded subscriptions? Lay it all out and make some decisions. Guide them to stop using any credit cards they may have, and try to pay more than the minimum to pay-off the balance faster and make it easier to save.

Sign up for health insurance. Not getting sick or injured is not a good health plan –don't want to take any unnecessary chances with their health, especially in this environment. The good news is, as a new grad a child can stay under a parent's plan-even if they live in a different location-up until age 26. If that isn't an option, there are healthcare plans through healthcare.gov that they can explore if they don't have coverage through a job. Note, use caution with individual or short-term, limited-duration health insurance plans. These plans could be cheaper in the short run but can be extremely costly over the long run if they do get sick.

Know the rules of student **loans.** For most federal student loan types, after graduating or leaving school your grad has a six-month grace period (sometimes nine months for Perkins Loans) before payments are due. Because of COVID-19, the U.S. Department of Education is now suspending payments on most federal student loans from March 13, 2020

through September 30, 2020. No interest or penalties will accrue on loans during this time (normally, for most loans, interest still accrues during any grace period). After September 30, this payment suspension and interest waiver will end.

That said, if your grad is able to make payments during this period, they should. If they can afford it, the payments they make will go towards the principal balance, reducing the total amount they pay and helping pay off the loan faster. But, make sure to encourage them to check with their lender.

Plan for the future. If your grad was fortunate enough to have secured a job and have a steady income, make sure they are prioritizing saving for their future. If their company's retirement plan offers a 401(k) match, they should be contributing at least up to the maximum match offered to ensure they aren't leaving easy money on the table. It is also important that they factor saving for an emergency fund into their budget. This fund should ideally cover three to six months of essential expenses, but any amount they are able to set aside and

please see **grads** page 11



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# Purchasing your first boat

During my many boating years I have learned a great deal about buying a boat and thought I would share with you some of the pros and cons of entering the world of recreational boating so that your first purchase is a good experience. In this month's column I will only be addressing a boat purchase to be used in our Coastal Bays and not offshore.

Boating can be great fun for you and your family particularly living here on the Eastern Shore. However, I will caution you that it can also be expensive and at times quite frustrating. First you will need to consider a few very important questions. Buying a boat without considering these could result in many unpleasant surprises. They are as follows:

Will you be using the boat for pleasure boating, fishing or both?

Will you be taking children on the boat?

Are you interested in speed or simply a boat that will get you around at a comfortable pace?

How big a boat are you interested in?

Are you interested in a new or used boat?

Will you have a slip in a marina to keep your boat during the boating season?

Will you trailer the boat or will you have it stored and launched by someone else?

Where will you winter store the boat?

Do you have a vehicle equipped and is it capable of towing the boat?

Since I obviously would not be able to address each question in this month's column, I will address generalities that I believe to be very impor-

First please be certain to take a safe boater's course either offered by the Maryland Department of Natural Resources, Power Squadron or U.S. Coast Guard Auxiliary. Here you will learn boating talk, safety, rules of the road, navigation, knot tying and proper

identification of various locations on your boat. It may also help you decide what type boat to purchase. Also, become familiar with Maryland boating regulations available through the Maryland Department of Natural Resources (DNR).

Now you are ready to consider a purchase. Remember we are discussing a boat to be used on the Coastal Bays. I would not consider anything smaller than 17' or larger than 24' for ease of handling. Don't be afraid to negotiate for price and include accessories. Although there are many types of boats, the center console, walk-around cuddy, deck boats and pontoon boats are most commonly used on the bay. If you decide to purchase a new or used boat from a dealer, they will help you select a boat for your particular needs and should give you a demonstration ride and instructions on operation. They will also suggest an engine to meet your needs. Most new boats today have four stroke engines that do not require mixing oil with gasoline which is an added convenience. The dealer can also advise you on a trailer purchase although most new boats today come with a trailer as a package.

Possibly you have decided to purchase a used boat. There are many great deals on used boats today. However, you do need to evaluate your prospective purchase thoroughly before the actual sale. Here are some of my recommendations:

Take a friend along who knows boats and who can help you evaluate your potential purchase.

Determine the age of the boat and inspect its general condition including the hull for blistering which is a sign of real trouble. Check the steering to determine if it is working properly.

Ask how long the boat has been sitting? This can be a problem with the new 10% added ethanol if it has not been treated properly. The tank could have water or phase separation which

please see boat on page 11



#### **CLUES ACROSS**

- 1. Japanese classical theater
- 4. Chess pieces
- 9. Pieces of writing
- 14. Doctors' group
- 15. Capital of Guam
- 16. Type of turtle
- 17. Swiss river
- 18. MLB Hall of Famer
- 20. Places to sit
- 22. Fancy rides
- 23. One of Washington's Tri-Cities 24. Without class
- 28. Male child
- 29. Keeps you cool
- 30. Biblical place
- 31. Italian city
- 33. District in central Turkey
- 37. Job for a grad student
- 38. Central nervous system
- 39. Arrange in steps

#### **CLUES DOWN**

- 1. Civil Rights group
- 2. Metropolis
- 3. Badgers
- 4. Regular business given to
- a store
- 5. Gets older
- 6. A bundle of banknotes
- 7. Midway between north and
- northwest
- 8. Takes to the sea
- 9. Prestigious film prize: \_\_\_\_ d'or
- 10. Baltimore ballplayer
- 11. Removed
- 12. Term of respect
- 13. Genus containing pigs
- 19. Illumined
- 21. One who symbolizes
- something 24. Member of a Turkic people
- 25. The academic world
- 26. "Key to the Highway" bluesman 62. Religion
- 27. Hang-ups



- 41. Witch 42. Promotional material
- 43. Having certain appendages
- 44. Approaches
- 46. One who did it (slang)
- 49. Of I
- 50. Blood relation
- 51. Works out
- 55. Female given name
- 58. Isaac's mother (Bib.)
- 59. Makes someone happy
- 60. Creative
- 64. Small, faint constellation
- 65. S. American trees
- 66. Makes simpler
- 67. Neither
- 68. We all need it
- 69. Unique plastic utensil
- 70. Thyroid-stimulating hormone (abbr.)
- 31. Long, leafless flower stalk
- 32. Categorize
- 34. Loads
- 35. Indicates position
- 36. Unreasonable
- 40. Dorm worker
- 41. Dweller
- 45. Welsh female name meaning "snow"
- 47. Offering again
- 48. National capital
- 52. Firm, dry and brittle
- 53. 007's creator
- 54. Allied H.Q.

Gretchen

63. Equal, prefix

59. Not odd

56. Mackerels 57. Month of the Hindu year

60. Belonging to a thing

61. "Boardwalk Empire" actress

Answers for June 10

**Tides for Ocean City Inlet** 

Hidh

Tido

Dav

## **Open Air Job Fair scheduled**

Calling all job seekers. Choose from hundreds of jobs at the Open Air Job Fair Wednesday, June 17, at Sturgis Park Pavilion in Snow Hill from 10 a.m. to 1 p.m.

This event is free and open to the public. Meet employers from across the county who will be hiring to fill hundreds of jobs with competitive wages, signing bonuses, flexible hours, and more.

Social distancing is in effect, and all participants are asked to wear face coverings. Training and transportation resources will be available onsite.

This event is being hosted by the Town of Snow Hill, Worcester County Chambers of Commerce, Ocean City Hotel-Motel-Restaurant Association, Economic Development, and Worcester County Tourism (WCT).

Unavailable to attend? Please visit the following sites for online job postings:

www.co.worcester.md.us/departments/HR/Jobs

https://mwejobs.maryland.gov/vosnet/Default.aspx

oceancity.org

https://ocvisitor.com

Space is also available at no cost for employers who would like to participate. For more information, contact WCT Director Melanie Pursel at (410) 632-3110. from page 10

boat

are two big problems.

How old is the motor and how many hours does it have on it? Is it two stroke or four stroke? In what condition is the propeller? Who performed regular maintenance on the boat and motor?

What accessories are included such as VHF radio, depth finder, fish finder, GPS, life jackets, fire extinguisher, etc. and what is the working condition of each?

In what condition is the trailer and tires? Will it pass inspection?

Finally, be certain to insist on an inwater demonstration while at the same time checking out all the accessories. Also, ask if you can have your mechanic

further safeguard their futures.

save helps. Finally, if possible, they should also consider opening a separate IRA, to

different. Don't be discouraged, instead exude persistence, determination, energy,

cated in Rehoboth Beach, DE. Mark is a Delmarva native and has over 20 years of

experience helping clients achieve their financial goals. He can be reached at 302-

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#### grads

from page 9

check out the boat before purchase.

Failure to properly review all of these points could result in considerable expenses later on. I hope these guidelines help as you consider your purchase. Boating is fun but consider all your expenses before you jump into purchasing your first boat.

*Note: Navigating the Coastal Bays* can be very challenging as there are many sandbars and shallow areas. I would highly recommend you go out the first time with someone who is experienced and can instruct you on how to follow the navigation markers and point out some of the hazardous areas you should avoid.

Captain Ron

Day	High Tide /Low Time
Th 18 18 18 18	Low 12:29 AM High 6:32 AM Low 12:20 PM High 7:00 PM
F 19 19 19 19	Low 1:14 AM High 7:16 AM Low 1:03 PM High 7:42 PM
Sa 20 20 20 20	Low 1:58 AM High 8:01 AM Low 1:46 PM High 8:26 PM
Su 21 21 21 21	High 8:45 AM
M 22 22 22 22 22	Low 3:24 AM High 9:30 AM Low 3:13 PM High 9:55 PM
Tu 23 23 23 23 23	
W 24 24 24	

24

High 11:28 PM

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#### Living 50 PLUS



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#### By Sherri Holder

Manger, Procino-Wells & Woodland, LLC

Last year at this time I wrote a piece on Women in Transition that focused on the importance of financial and estate planning. I was celebrating the last of my forties with very little trepidation about turning 50! Moreover, I was celebrating the growth and confidence that comes with maturity and experience (some might call that age). I pointed out the key to good planning is to first identify your goals and then, with the guidance of trusted advisors, understand your options.

Here's what I didn't say: Sometimes even when you execute on a well-made plan, things can happen that require you to revisit your goals and the strategies you put into motion to achieve them. You might even have to change course completely. This may seem frustrating, but that isn't a reason to avoid planning in the first place.

Over the course of last year, I had one surprise after the next that challenged my resolve and upset my current financial and estate plan. In September, I was diagnosed with colon cancer. I didn't have one symptom that suggested I was sick. My screening was routine...remember I was turning 50. With that news, however, I quickly went from thinking about a long-range plan for retirement, to a short, what if I'm not here next year, plan!

**Circle of Life** 

Suddenly, I was making doctors' appointments and scheduling procedures. Almost every interaction with a medical professional involved me answering the question, "Do you have a Living Will?" I confidently responded, yes, knowing my document represented exactly what I wanted in case of an emergency. I learned quickly that my diagnosis was as hard, if not harder, for the people that loved me as it was for me to comprehend. So, when my mind really wandered to the darkest outcomes of my illness, I couldn't imagine my family having to make, then live with, the decision to prolong my life or not. For me, eliminating the risk of that burden on them is the significance of having an Advance Health Care Directive.

I know the costs of an illness can be devastating. We help families plan and protect their assets from the costs of long-term care every day. Truthfully though, I was unprepared for the magnitude of the expense of surgery, treatment, recovery, etc. Luckily, I have a Power of Attorney in place that allows my agent to pay my bills and/or take any financial and legal action on my behalf if I am unable or unavailable. If the last year has taught me anything, it's that we never know when we might be unable to do something.

In October, I had surgery to remove a section of my colon. The outcome was better than anyone first expected. Six months seems like a lifetime ago now; I constantly must remind myself that I am still healing, physically and emotionally. You see, my father passed the following month unexpectedly.

In the circle of life, it's a wheel of fortune. That is to say that the world will keep turning and with struggle comes new perspective, even hope.

As we face the uncertainty of the COVID-19 pandemic, I am encouraged by hope. Too, I can do my part by being proactive, seeking knowledge, and adapting in whatever way is necessary.

# Men's health: Rest easier after learning about sleep apnea

Adequate sleep can recharge and rejuvenate the body, while interruptions to sleep can have the exact opposite effect. Anyone who has woken up feeling tired after a full night's sleep may be experiencing sleep apnea.

According to the Mayo Clinic, sleep

apnea is a potentially serious sleep disorder. Through the night, breathing repeatedly stops and starts. Obstructive sleep apnea occurs when throat muscles relax and cut off air flow.

A study published in the journal Sleep Medicine Review indicates sleep apnea affects millions of Americans. Sleep apnea can be associated with increased

likelihood of cardiovascular disease, stroke, motor vehicle accidents, and diminished quality of life. Furthermore, sleep apnea, which is sometimes accompanied by heavy snoring, can be disruptive not only to the sufferer, but also to a bed partner kept awake by snoring. It is important to note that sleep apnea may be present without much snoring.

While sleep apnea can affect both men and women, the Mayo Clinic says men are two to three times more likely to have it than women. It is believed that

> inherent differences in length and collapsibility of the upper airway, neurochemical control mechanisms, fat distribution, and hormones all contribute to the disparity of sleep apnea between men and women.

> Jonathan Jun, M.D., a pulmonary and sleep medicine specialist at the Johns Hopkins Center for Sleep, says during sleep apnea episodes, breathing may pause for 10 seconds or more at a time until reflexes kick in and a person starts breathing again. Breathing in-

terruptions continually wake a person and prevent him or her from getting into a deep, nourishing sleep. The consequences can be mood swings, grogginess, lost productivity, and daytime car accidents. Other sufferers experience headaches from low oxygen or high carbon dioxide levels during sleep.

If sleep apnea is suspected, people are urged to first consult with their primary care doctors. In turn, these medical professionals can refer patients to sleep specialists. A test called nocturnal polysomnography monitors various markers while one sleeps to determine if sleep apnea is occurring.

Age, being overweight, thin neck circumference, smoking and family history of sleep apnea are risk factors for many individuals. Dr. Jun says, "Weight control is very important," says Dr. Jun. "There are many studies that show losing weight can either completely cure you of sleep apnea or at least make it less severe."

In addition, doctors may prescribe a continuous positive airway pressure (CPAP) device. With a CPAP device, the air pressure is somewhat greater than that of the surrounding air so it keeps the upper airway passages open, preventing sleep apnea and snoring.

Sleep apnea is serious and should be addressed promptly to improve health and quality of life.



#### Living 50 PLUS

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# Healthy eating options for seniors



"Let food be thy medicine" is a quote attributed to Hippocrates, the ancient scholar considered to be the father of modern medicine. The saying relates to the notion that what people put in their bodies can heal and/or prevent certain conditions.

For seniors with medicine cabinets full of over-the-counter and prescription medications, the idea of relying predominantly on food to promote optimal health may be tempting, and various foods can be particularly useful to the 50-and-over demographic.

According to the World Health Organization, poor diet is a major contributor to many of the diseases that affect older people. Poor diet has been connected to the development of diabetes, and degenerative diseases such as osteoporosis also may be linked to the food one eats. The National Council for Aging Care says micronutrient deficiency is often a problem among the aging due to factors like lack of variety in diet and reduced food intake. Eating a variety of foods can provide all of the nutrients people need to stay healthy as they get older. Certain foods may be particularly helpful.

Brain-friendly foods: Foods such as avocado, leafy vegetables, sunflower seeds, blueberries, and salmon are good sources of vitamin E, antioxidants, omega-3 fatty acids, and other nutrients that may help ward off dementias like

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Alzheimer's disease, advises Sonas Home Health Care.

Anti-inflammatory foods: Foods rich in omega-3 fatty acids may help prevent inflammation that can cause cancer and rheumatoid arthritis. Aging.com says foods that are high in omega-3 fatty acids, like salmon, should be consumed at least twice per week.

Fruits and vegetables: Fresh, canned or frozen produce tend to be high in micronutrients, including a variety of important vitamins that are essential for all components of health. The Academy of Nutrition and Dietetics advises eating dark green vegetables, such as leafy greens or broccoli, and orange vegetables, such as carrots and sweet potatoes.

Energy-boosters: Choose whole grains that can provide sustained energy by way of healthy carbohydrates over processed grains.

Bone-friendly foods: Calcium-rich foods, such as milk, yogurt and cheese, can prevent calcium from being leached from the bones, which contributes to conditions like osteoporosis.

Digestive system-friendly foods: The digestive system slows down as the body ages, as the walls of the gastrointestinal tract thicken and digestive contractions

that push waste along may slow down and become fewer. Foods rich in fiber can promote proper digestion by moving food through the digestive tract mor easily. High-fiber foods also may help naturally reduce blood cholesterol levels.

High-iron foods: Without enough iron in the body, a person may feel tired and lethargic from a reduced production of hemoglobin, which carries oxygen in the blood from the lungs to the rest of the body. A lack of oxygen in body tissues from anemia can be serious, says the National Council for Aging Care. Tofu, spinach, lentils, pumpkin seeds, and fortified breads and cereals are high in iron.

Smart food choices can help seniors live long and healthy lives.



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#### **candidates** from page 6

and a multi level issue. Areas like Bainbridge park, sections 2 and 3 are prime examples of how bad the situation is. We need to address the standing water around homes, scheduled ditch maintenance, stormwater diversion, water quality issues and rising tides. I know Colby has been working along with the County on getting OP a grant which if received should benefit a lot of homeowners. Public works is in need for additional staffing to be able to routinely and systematically handle all the issues in Ocean Pines. We have a drainage crew that can't focus solely on routine maintenance of ditches because they get put on other areas of need. What we should do is have enough staffing that the drianage crew can stay dedicated to preventive ditch maintenance all the time.

2. Public health during the Pandemic. I feel that my background as a doctor can be offered to management and the community for input on public safety parameters. With the current covid crisis, it's important to implement protocols for any future pandemics or emergency situations our community may face. Being able to utilize our amenities safely will require new board... (Candidate response cut-off by OPA)

#### What do you think about Ocean Pines Association budgeting and finances? Do you have suggestions on improvements?

Going back to one of my top priorities, drainage. Right now drainage is included in the budget under "Roads". I think it should be separated and have it's own line item to maintain the focus on its importance. Public works is short staffed. We need a dedicated crew that is on ditch maintenance all the time not to be pulled off for any other project.

Another suggestion going forward, the current budget. We are in unprecedented times. This budget was put together prepandemic. Now with our amenities capacity being greatly reduced, homeowners struggling to make their assessment payments we will have to find a different way to put the coming years budget together. We will have to have a forward thinking and somewhat new way to look at our budget assessing the impact of the virus and the loss of funds and not knowing if we will get any further government assistance. Possibly adding new line items to our budget to continue to maintain our community standards.

#### Describe what talents and skills you would bring as an OPA Director.

I am approachable, responsive, and genuinely care about people and issues. This is why I became a doctor. I care about this community and plan to retire here. I have run a business for almost 30 years. I know the ins and outs of how to make a business successful. This is a 17 million dollar a year company. I look at facts, not rumors. I look at all sides of an issue. I am a data driven type of person while still taking into account the human factor. My decisions come from research and facts. I am committed to helping the community continue to grow and maintain the integrity of our amenities as well as being fiscally responsible. I have no preset agenda. I would like to continue the work the last two boards have started and I welcome, comments, and corrections, if necessary from other directors, staff and most importantly you, the community. Working with committees in Ocean Pines is essential. I am very passionate about being an involved homeowner.

#### June 17 candidate forum to be held virtually

The 2020 Ocean Pines Board candidate forum scheduled for Wednesday, June 17 will be held virtually using Microsoft Teams, the Association Elections Committee announced last week.

The forum is set to start at 7 p.m. and is open to the public.

The Elections Committee, who will host the event, encourages Association members to submit questions in advance of the forum.

Questions may be sent via email to elections@oceanpines.org, or left on the Elections Committee voicemail by calling 410-219-8972.

The committee will consider all questions submitted by Association members.

Following the meeting, the video feed will be posted to the Association YouTube channel and links will be announced on the Ocean Pines website, www.oceanpines.org.







www.SaveWithSunshine.com