



Madison Birkett

Sydney Boger

Madison Munn

Scholarships awarded

The Women's Club of Ocean Pines was unable to host its annual Fashion Show luncheon in April and its Game Day in June because of the COVID-19 pandemic. Despite the cancellations, the Scholarship Committee announced on June 23, awards to

three recipients of the college scholarships for 2020, valued at \$900 each. The awardees are (left to right): **Madison Birkett** (Wharton School of the University of Pennsylvania), **Sydney Boger** (Penn State University Park) and **Madison Munn** (Regent University).

These Stephen Decatur High School seniors were awarded scholarships for their academic achievements, extracurricular involvement, and dedication to their community.

GM details May financials, projects

General Manager John Viola, during his July 1 report to the Ocean Pines Board, said several major initiatives remain on track.

Viola also had good financial news, with the new fiscal year starting off positive compared to the budget.

First, he said renovations to the Police and Administration building are scheduled to finish in September, with both projects tracking on or under budget. He showed off several photos of the renovation during the meeting, including the new Police front entrance and dispatch office, and all-new lockers and officer workstations.

Implementation of Northstar financial software is still ongoing, with the target date to finish now being the

end of the fiscal year. Staff met on June 30 to offer updates, and Viola said progress is being made across all departments and with the point-of-sales system being used. The implementation work was budgeted to cost \$400,000.

"I have reported over the last several months that we will probably go over that amount ... [but] progress is being made," Viola said.

In a maintenance report, Viola said restaurant equipment at the Beach Club was serviced ahead of opening for the season, with Public Works crews also cleaning in and around the facility.

Public Works also fixed a water leak and did other work at the Racquet Center, serviced equipment at the

Yacht Club, drained, power-washed and filled all five pools, and serviced several items at the Golf Club.

"Now that ... the construction is pretty much getting completed, the team has been focusing on maintenance, which is a priority," Viola said.

He said all Ocean Pines playgrounds are now open, except for the White Horse Park basketball courts, and that reopening of Recreation and Parks programs are going well. He said sports camps would start this month, under CDC guidelines because of the COVID-19 pandemic, and youth summer camps already in progress are well attended. Business at the new craft building, he said, is booming.

Also strong is activity at the marina, Viola said, and he announced the

Ocean Pines Chamber of Commerce's annual Flounder Tournament would be held at the Yacht Club Marina, on Aug. 1.

He added all five pools are now open and pool members are being granted early access to pools, during the first hour of operation. Occupancy at the pools has been limited, based on mandates from Gov. Larry Hogan.

"All the updates I received from the team ... have been positive," Viola said. "I just want to thank all the members of Ocean Pines ... I know it's not the easiest thing, but I think everybody has worked really well to make [re-opening] a success."

On the financial side, Ocean Pines posted positive numbers in May, the

*please see **financials** page 8*

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Boat sales surge during pandemic

By **Victor Fernandes**

Boating enthusiasts across the Eastern Shore, and in some cases, across the United States, surfed the web to find new and used boats at North Bay Marina Inc. in Selbyville. Owner Scott McCurdy and his staff were prepared for the sudden spike in demand.

While customers had time on their hands during a pandemic that largely shut down the nation, McCurdy and crew satisfied their need to get out of their homes and set out onto open waters, where social distancing is easy and relaxing and stress fades away.

"I've been in business, it will be 40 years in December," McCurdy said, "and my new and used boat inventory is lower right now than at any point since the '80s. The pandemic sparked people to buy boats. The amazing thing was the number of new first-time boaters that we had coming in the door. It was just like somebody turned a switch on."

Unlike other businesses across the region that have struggled, boat sales have enjoyed a pronounced upswing during the ongoing health and financial crises. David Black, a broker with Bluewater Yacht Sales in Ocean City, attributed the surge to "a lot of pent-up frustration, a lot of pent-up money and a lot of people staying at home with nothing better to do than to shop what they want to shop for on the internet. ... When all this started, we probably had one dead week companywide. After that, it's been nonstop."

McCurdy's inventory of used boats sailed out the door first, to customers as far away as Mississippi, in less than two months this past spring. New boats in stock soon followed later in the spring. That was an eye-opening turnaround from the months before the coronavirus brought the nation to a halt. "Boating was having a real struggle attracting new boaters," McCurdy said.



He enjoyed an excellent showing at the annual Ocean City Seaside Boat Show at the Ocean City Convention Center in February, only to have the start of the pandemic leave McCurdy wondering if that promising boost was merely a blip on the radar.

"We had an excellent boat show, and then literally three weeks later is when all the closures started," he said. "Of course, [staff members and I are] looking at each other like, 'What is going to happen?' Once we realized that we

were going to be able to stay open in some limited way through our parts and service department and by doing sales appointments, it seems like

please see sales on page 8

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Health care during COVID: a local snapshot

By **Josh Davis**

The impact of COVID-19 on first responders and health care workers cannot be overstated — long hours, hazardous conditions, and a grueling toll on physical and emotional well-being have become the new global standard.

Locally, as of early June, many at Atlantic General Hospital in Berlin have been working seven days a week, since February, to do everything they could to quell the pandemic.

However, along with the incredible hardships, there are also emerging stories of success and lessons learned, as workers slowly adjust to what is commonly being referred to as “the new normal.”

Among those leading the effort at AGH are Director of Infection Prevention Niki Morris, an Ocean Pines resident who has been with the health care system for 16 years. She is a certified ICU nurse and became the IP manager, about a year ago.

“I walked into the measles and a pandemic! I thought, what is this?” she said. “Last April, we had the re-emergence of the measles, so that was the first thing, and then I rolled right into the COVID pandemic. So, I’ve learned under fire.”

Tackling a pandemic

During a June 6 interview, Morris

said AGH had been focusing on COVID-19 (at that time) for 15 weeks. Staff started working on treatment and prevention in February, and opened the first local testing center on March 20, on 10th Street in Ocean City.

Morris said the office became a full-scale respiratory clinic and was specifically staffed with “providers,” or experts in their field who are licensed by the state. Staff overhauled the building’s interior and doubled the number of air filtration systems, along with many other improvements designed to meet CDC guidelines to treat potential COVID-19 cases, as well as evaluate and help treat other respiratory conditions.

“ImmediCare at 10th Street was our first baby. It took a lot of work and effort to get that place set up,” Morris said. “It was unique, in that it was more than just swabbing and sending you on your way.

“We could focus on COVID, but also look at strep throat, the flu, respiratory infections and sinus infections — we evaluated patients for all of it,” she continued. “Most places were set up just for COVID screenings, but we actually went above and beyond that to offer those services to the community.”

As of June 5, the clinic had swab-

tested 577 people, Morris said.

More recently, AGH also collaborated with the Worcester County Health Department to set up a testing site at the south end of the county, in Pocomoke.

“That area was underserved when it came to COVID services — there weren’t a whole lot of places for testing, and especially free testing,” Morris said.

Along with setting up satellite outpatient clinics, AGH’s Berlin facility added ventilators and ICU beds, and built a COVID-only wing with additional ICU space. AGH previously had eight ICU beds, but was able to more than triple that number, to 25.

The emergency room was also split to “clean and dirty,” or respiratory and non-respiratory cases.

“If you come in with a fractured ankle, I’m not going to put you next to somebody who’s coughing and has COVID symptoms,” Morris said.

Like everywhere, the nursing staff at AGH has faced difficult conditions because of the pandemic. Morris said those caring for the sickest patients had to wear “PAPRs,” or Powered Air-Purifying Respirators, and Tyvek hazmat suits for 12-13 hours a day.

“That’s a very taxing job,” she said. “It can be very difficult, mentally and physically.”

To help prevent burnout, Morris said staff used a “team nursing” model with rotating shifts. Hospital leadership constantly re-evaluated existing models to look for creative solutions.

“Everybody’s kind of stepped up to the plate,” she said.

Among the external challenges, Morris said many local health care systems have struggled to get necessary testing supplies. Simple issues of logistics, she said, often got between a hospital and a swab, or an N-95 mask.

“I know that you see on the news that there’s a ton of it out there, but that’s not necessarily true,” she said. “But we’ve done an excellent job — at no point has it come down to if someone needed to be swabbed, that we couldn’t screen them or test them.”

Compounding the issue, she said, was that initially the only test-processing site in Maryland was far away, in Frederick County.

“[Testing] wasn’t something that was readily available,” Morris said. “But the State of Maryland has been really helpful, and we’ve worked closely with the Worcester County Health Department all along.”

Morris said COVID-19 services in the region and the ability to get necessary testing materials have vastly improved, despite some trying times early on.

“The staff here at Atlantic General have done an amazing job at making sure we have what we need, when we need it,” she said. “It’s much, much better now than it was.

“Early on, commercial labs were having trouble getting swabs out for outpatient use. The same was true with PPE [Personal Protective Equip-

ment] please see **snapshot** on page 8

Snippets

- The Grand Canyon can hold around 900 trillion footballs.
- The Great Wall of China is approximately 3,995 miles.
- The Taj Mahal in India is made entirely out of marble.
- The Eiffel Tower has 1,792 steps.
- Buckingham Palace has over 600 rooms.
- The Eifel Tower has 2,500,000 rivets.
- There are seven points on the Statue of Liberty’s crown.
- The Eiffel Tower has 1,792 steps.
- Niagara Falls could fill 4,000 bathtubs every second.
- New York’s Central Park was opened in 1876.
- There is no proof as to who built the Taj Mahal.
- The blueprints for the Eiffel Tower covered more than 14,000 square feet of drafting paper.
- The statue of Liberty’s mouth is 3 feet wide.
- There are over 10 million bricks in the Empire State Building.
- Employees of the Vatican pay no income tax.

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Courier Almanac

On this day in 1964, Senator Barry Goldwater (R-AZ) was nominated by the Republican Party to run for president. During the subsequent campaign, Goldwater said that he thought the United States should do whatever was necessary to win in Vietnam. At one point, he talked about the possibility of using low-yield atomic weapons to defoliate enemy infiltration routes, but he never actually advocated the use of nuclear weapons in Southeast Asia. Although Goldwater later clarified his position, the Democrats very effectively portrayed him as a trigger-happy warmonger. This reputation, whether deserved or not, was a key factor in his crushing defeat at the hands of Lyndon B. Johnson, who won 61 percent of the vote to Goldwater’s 39 percent.

The
Courier

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The Courier is published Wednesday morning by CMN Communications, Inc. Contents copyright 2020. News release items and calendar entries should reach us Friday noon prior to publication date. The advertising deadline is Friday at 5 p.m. Read **The Courier** online at delmarvacourier.com

Muscle flexing

“What did I just say?”
 “No eat, no treat!”
 “Leave your brother alone.”
 “Leave your sister alone.”
 “Do it again and you have early bedtime.”



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

I haven't uttered these and other comments in a very long time but all that changed when my daughter recently allowed her children to stay with us.

Let me proclaim this at the beginning so there is no misunderstanding. I love my grandchildren. They are exceptional and I enjoy being with them. Having written that, I will write this: there are times when they get on my very last nerve and I feel very guilty about that.

Let me drop a little wisdom: kids are kids; kids are going to behave like kids even when they're with their grandparents. I'm right aren't I? All you grandparents know of which I write. The more time you spend with grandchildren, the more comfortable they become with you which is a good thing. As soon as they feel they're in a home away from home, they become much more comfortable expressing themselves as they would when they're at home with Mom and Dad. Yippee!

I'm no stranger to a child stalling to go to bed or uncertain about what they want for breakfast or tripping a sibling when they think no one is looking. Been there; dealt with that. What I wasn't prepared for during this most recent visit was that I would begin to feel guilty about disciplining them or giving them a time out or not giving them a treat when they didn't eat dinner. I can assure you that guilt was not an emotion I felt when I was dealing with my own children. Yet, each time (it wasn't a lot of times) one of my grandchildren stepped out of line or failed to heed a repeated warning not to do something and I had to correct them, I was wracked with guilt. Why?

Why did I feel like such a heel when I employed a stern voice with my granddaughter who refused to put her shoes on when I told her nicely the first ten times? She looked at me with big hurt blue eyes and I felt awful, really awful. If only she understood that

I would have switched to my stern voice after the first request if I had had the same encounter with her mother or her uncles when they were her age.

Just a quick aside. My daughter was a perfect child. I don't think I ever had to tell her more than once to do anything. My sons... well that's a story for another column.

It was surprising how my dealing-with-young-children-paternal muscles eventually flexed despite having been inactive for so many years. I guess it's like riding a bike.

At the request of their parents my wife and I worked to ensure that the kids' routines were as normal as possible. No soda. No sweets. In bed no later than 8 p.m. There were a couple times when we exercised Grandparent Prerogative and gave them something on the forbidden list. Afterall, what's the joy of being a grandparent if you can't break the rules occasionally when the parents aren't around?

Like all siblings, my grandchildren at times bicker, sometimes loudly. They can be playing very well together, cooperating and sharing, and then all of sudden like a wind burst, they start yelling at one another.

“Hey! Hey!” I can be heard saying as I attempt to focus their attention. “What's going on?”

Inevitably, the first thing out of their mouths is the name of their sibling followed by an indictment. Curious that they each blame the other for the same thing. It can sometimes take a few minutes to restore order and then they're fine, playing once again like best friends.

Being a grandparent is the greatest gift I've every received. The other day I was home alone with the kids and we decided to watch a movie, “The Sandlot” which I had never seen but they had seen multiple times. I made us a big bowl of popcorn and we settled in for the feature presentation. My granddaughter cozied up to me, resting her head on my chest as we watched the movie. Of course, that didn't stop her from talking almost through the entire thing.

Although there are times when my grandkids step on my last nerve, those occasions fade away completely when they express in word and action that they enjoy being with me, even if it is to take my popcorn.

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Pet adoptions on the increase

By **Morgan Pilz**

The novel coronavirus has affected so many lives over the past four months, including animals in need of adoption.

Several local shelters and animal rescues were affected by the quarantine but in the best way; they were seeing more adoptions as people were forced to remain home or tele-work, allowing them the chance to have a pet where they formerly could not.

As restrictions began to lift in late April/early May, however, local cat rescue Town Cats said it saw fewer adoptions.

"We do our adoptions primarily from PetSmart or from Facebook," Volunteer Chris Aument said. "With

the quarantine coming in play, there was less foot traffic at PetSmart, so people didn't get to view our cats in person."

However, Aument said she saw several families offering to foster cats in the meantime, which is crucial for the organization, especially when cats are still young, since it does not have any actual facilities to house their animals.

"Just because cats don't need the same amount of work as dogs, they need to be socialized and be trained," she said. "If you leave a cat alone, you're going to get bad habits. And that's why we need fosters."

Aument added that since May to June is the peak of kitten season, there

Worcester County Operations Manager **Jessica Summers** with one of the dogs at the facility



was even more kittens to spay or neuter as well as provide all the necessary shots. No one called the organiza-

tion to relinquish their pets in fear of the virus either, she added.

"Nobody contacted us to say, 'Can you take my cat? Because I'm afraid I'll get sick from it,'" she said. "We have had the basic normal issues where sometimes a family member passes."

Aument estimates the organization is currently caring for around 70 cats and kittens. Town Cats is currently accepting any foster families willing to help.

"The easy way to get started is we need volunteers at the PetSmart Adoption Center to play with the cats and clean the kitten cages," she said. "It's about two hours a day or a shift. We have a morning shift group and an evening shift group. We're looking in to filling in more days and more evenings so that the kittens get the care they need and want to play at the PetSmart center."

"Another way that people can come and meet some of the other volunteers is go to the Farmer's Market in Ocean Pines on Saturday mornings," Aument continued.

For more information, call Aument at 610-716-3704 or visit the Town Cats website at <https://towncats.net/> or visit its Facebook page.

The Worcester County Humane Society, based in West Ocean City, saw an increase in adoptions during the quarantine period, especially in April as restrictions began to decrease.

"Probably two weeks into the time that people were being told to stay home and things were shutting down is when our phone started ringing off the hook," Operations Manager Jessica Summers said.

For a short period after the shutdowns, the Humane Society closed,

please see **adoptions** on page 15



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snapshot
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ment]. We had the same struggles that everybody else had,” she continued. “Just in March, we were [short on supplies] because of the burn rate of what we needed on a daily basis ... but that too has gotten better.”

Morris credited staff with creative ordering and conservative usage to help offset shortages. She said both approaches are still being used, today.

“We don’t know what tomorrow is going to bring,” she said. “Just because we have [supplies] today — summer is coming and more people are coming into town, so we’re just kind of watching our numbers and seeing where we’re going, as an organization.”

“The new normal”

Morris said she does not expect a return to “normal,” at least not as everyone previously knew it.

“I don’t think we’re going to have an ‘old normal,’ or normal like we had before. That’s just not where we are,” she said. “With this virus, we may see a little lag time in the middle of summer, but I think this fall we’re going to see it come back again, so we have to prepare for that.”

With everything that’s been done, however, Morris said the hospital environment is among the safest places to be.

“It’s safer coming here than it is going to a store,” she said. “We have the proper PPE, and we have the right people doing the right screenings and

putting the right people where they need to be, safely.

“I always say I feel safest at work. We have everything we need here, and we’re conscious about it and talking about it every day,” Morris added.

During the peak of COVID-19 cases in Maryland, while Worcester County was largely spared — at least statistically — AGH was not. As of June 8, there were 239 confirmed cases in Worcester, compared to 984 in nearby Wicomico County and 4,353 in neighboring Sussex County, Delaware.

Many of those cases in lower Sussex County came through AGH.

“On paper it looked like we didn’t have any [cases],” Morris said. “I actually had someone at the hospital entrance one day say to me, ‘So, you guys don’t have COVID here, right?’”

As for why COVID-19 didn’t spread more rapidly through Worcester County, Morris pointed to the Worcester County Health Department, who conducted “contact tracing,” or logging of those who had been near to all 239 Worcester COVID cases.

“Our health department has been dedicated to doing those case investigations,” Morris said. “When I get a positive case I report it ... and they call them and follow up with all their contacts, using their contact tracers.

“Letting them know and putting them on home quarantine makes all the difference in the world,” Morris continued. “A lot of areas didn’t have the resources to keep doing those case investigations, and you can easily see where some of those areas were. So,

testing and case investigation were the way to keep [COVID] under control, and we were fortunate that they have been doing a great job with case investigation.”

The wholesale effort — including inpatient and outpatient care, cooperation with neighboring agencies, and all the precautions and planning — also helped to largely spare the medical workers in Worcester, Morris said.

“We put a lot of things in place and ... we were just talking about how lucky we’ve been with our staff — knock on wood,” she said. “You read about these hospitals losing hundreds of staff members. But, if we see a problem, we identify it and address it immediately.”

Lessons learned

Going forward, Morris said there’s a lot the hospital can learn from the pandemic, especially about operational efficiency.

“One thing I said to my boss is how much leaner we’re going to be, as an organization,” she said. “We always

had everything we need or better than we need, or multiple choices. When COVID came, that wasn’t the case. We had to figure out, where am I wasting stuff and what can I do to make this better?”

Morris said the hospital system also learned more about the efficiency of telemedicine and teleworking. Today, most or all staff meetings are online, something Morris said has made the operation even more efficient.

“I think we’re just going to be leaner as an organization,” she said. “I also think we’re going to be cleaner, meaning there will be less clutter. You won’t walk into an office now and find a bunch of brochures on the wall. If we don’t absolutely need it, that might just be a place for dirt to settle or germs to gather. So, all of that stuff has changed, and for the better.”

To the many still concerned about COVID-19, Morris said all of the hype about hand-washing and face

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sales
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people had nothing else to do. So, they started hunting on the internet for boats. [Sales have] been extremely good.”

Disposable income that previously was spent on Disney World trips and European vacations, McCurdy said, suddenly shifted to aquatic adventures on local waters. “They reallocated those funds to something they could use right here at their vacation home,” he said, which prompted McCurdy and his staff to ramp up their efforts to attract anyone with extra money to spend.

“You had to be aggressively following up on your internet leads, and we do,” McCurdy said. “It’s amazing how many people we will respond to who say, ‘I emailed three other guys and you’re the only ones who responded.’ That just amazes me in today’s world.”

Coupled with the added inventory brought in after their success at the boat show, he said, “It worked out because we had product and it was popular product, and models and brands we’ve been selling for decades. It made it a lot of fun.”

McCurdy and Black are confident this generous uptick in sales will continue at least through the rest of the summer.

“I’ll be tickled to death if we can keep it rolling through this summer. That would be wonderful,” McCurdy said. “Right now, we’re still in the middle of a pandemic. But it’s summertime. People are outside. They have a lot more recreational opportunities, and they also have a lot more opportunities to socialize with people and still hopefully maintain a little commonsense distancing.”

They also agree this won’t be a long-term trend, so boating businesses need to capitalize on this golden opportunity.

“I think eventually [sales are] going to level itself off,” Black said. “I don’t see it coming anytime soon. We’ve just got to take advantage of it while it’s here. [As] the old saying [goes], make hay while the sun shines.”

After that, McCurdy said, the goal is to maintain a strong foundation by keeping “the other parts of your business going - the service [side], retaining your long-term service customers and your storage customers - because ultimately they’re who keep things going when boat sales go through their natural normal up and down cycle. That income is pretty reliable year after year.”

Until then, they will enjoy the good fortune their businesses have enjoyed. “It’s just amazing what happened,” McCurdy said.

financials
from page 1

most recent report available as of the July 1 meeting. COVID-19 had an impact on revenues, off budget about \$370,000, but that was offset by savings on the expense side, positive by roughly \$462,000. Overall for the month, the Association was just over \$92,000 ahead of budget.

“Obviously, with the COVID-19, our amenities weren’t open on May 1, so there was a situation there [related to revenues],” Viola said. “Expenses are down and favorable ... and hopefully [that] will continue.”

General Administration, Public Works, General Maintenance, Public Relations and Police were favorable for the month, with a significant favorability in administration related to federal funds received through the Paycheck Protection Program, Viola said.

To view the May financial report, visit <https://www.oceanpines.org/documents/10184/104881/OPA+May+2020+Financials.pdf>.

Treasurer Larry Perrone added that total reserves, as of May 31, were about \$8.3 million, including \$5.2 million in replacement reserves, \$2.2 million in bulkheads, \$700,000 in roads and \$200,000 in new capital funds.

That total projects to drop to roughly \$4.674 million by the end of the fiscal year, April 30, 2021, because of budgeted spends related to the the Police and Administration renovations and several other projects, as well as scheduled bulkhead and road repairs.

Gnome is where the heart is

By **Josh Davis**

Those walking the trail near the Worcester County Veterans Memorial in Ocean Pines during the last few months may have been in for a small surprise: a miniature gnome village that appeared to magically spring from the hollow of a tree.

The tiny village can be found on the trail along the pond, near Manklin Creek Road.

Two local women brought the scene to life, although both asked to remain anonymous. The goal, they said, was not attention, but just to brighten people's days.

"We really didn't want to take any credit for putting a smile on people's faces in this difficult time," one of the women, who agreed to an anonymous interview in early May, said.

"We have been walking the pond every morning for the past two years," she continued. "We always talked about how that hole in the tree would make a cute home for an animal and wondered why none had ever taken up residence there."

The friend suggested the hollow would make for a "cute gnome home"

and the woman agreed.

"We decided we were going to make it one, so she brought the first gnome, the bench and moss. I added another gnome and the fencing. We kept adding a little more to it and eventually others did too," she said.

"It makes me happy, because people love it!" she continued. "It kinda just fit with the nature element and they [the gnomes] are very popular right now."

The two friends are thrilled with the positive response, which has included many posts on social media that shared photos of the tiny surprise. Ocean Pines also received numerous submitted photos of the scene.

"We just wanted to brighten people's day and bring a smile, and it did just that!" the woman said. "It made us even happier to see people joining in and adding to it. We all would love to live in the non-coronavirus gnome village right about now!"

And what about other tiny gnome homes popping up in Ocean Pines?

"We may do another hole in a tree!" the woman said. "There are some others we have spotted on our walks. Keep an eye out ... there may be others."

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Croaker are fun to catch and eat

Fishing Report: Fishing has been good for flounder all over in the bays although there have been quite a few throw backs, some have reported as many as 30 or 40 on one trip. Sea bass offshore has been fairly good when the weather cooperates and quite a few nice flounder have been caught on the offshore wrecks. Ocean Pines residents Joe and Mitzi Costello recently had a good day flounder fishing. I must admit Joe is one of the best flounder fishermen I know.

Croaker should be showing up at any time.

What is a Croaker?

The Atlantic croaker is one of the most abundant fishes in North American coastal waters and is important as a commercial fish as well as an important sport fish. Locally they can be caught from fishing piers as well as the surf and by boat in both the Ocean and Coastal Bays. They usually arrive in our waters in early to mid-July or as late as

August. Just keep up to date with the fishing reports to find out when the action starts.

Croaker will not remain in the bays for long. Usually, two to three weeks at the most then they will migrate offshore to the shoals.

Croakers are bottom feeders and a close relative of Spot and red drum. They are given their name because of the unique sound they make when caught. However, they are fun to catch and good to eat. Kids love to catch them because when they are biting it can be non stop action.

Maryland Regulations:

In the state of Maryland Croaker must be a minimum of nine inches in length to keep and the limit is 25/per person/per day. There is no closed season. I must admit I usually do not keep Croaker less than 13 inches as I like to fillet croaker and you need larger fish for a reasonable size fillet.

What type rig should you use?

Croakers are one of the easiest fish to catch as they are bottom feeders. The best way to catch them is with a

standard two-hook high-low rig with a 2 – 3 oz bank sinker. Hook size is important as you need to use a smaller hook in the size 4 – 6 range. Usually either a wide gap or (long shank) hook will do the job.

What bait should you use?

Expensive bait is not necessary when fishing for croaker. A small piece of squid, shrimp, cut bait such as spot or mullet or a piece of clam will do just fine for these hungry fish but like any other fish if you want a bigger fish put on a bigger piece of bait. If you are also fishing for flounder you can also catch them on frozen shiners and squid combination.

When is the best time to fish?

I personally have had my best luck on the early outgoing tide but most

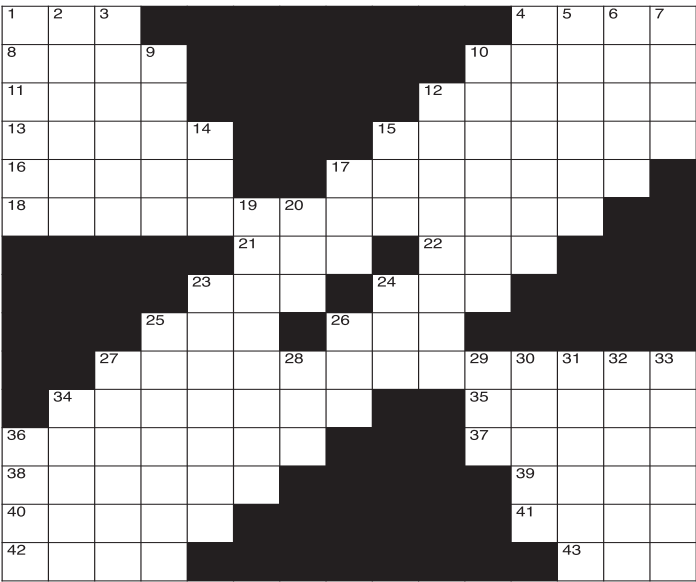


fishermen feel you should fish the same tide as you would for flounder. That is the last two hours of the incoming tide and the first two hours of the outgoing tide.

Where is the best place to fish?

Any of the local fishing piers, Rte. 50 Bridge or surf but if you are surf fishing be certain to comply with local regulations as to when and where you can fish. Behind the convention center and along the bulkhead from 2nd to 4th streets. Also, check with your local tackle shops as they will give you great advice as to where the bite is best. If fishing by boat try the area around Harbor Island in 12 to 15feet of water. Also, the thoroughfare, around the convention center and the south bay behind Assateague Island is a great location. Move around and watch for the concentration of boats as this is a

please see *capt. ron* on page 15



CLUES ACROSS

1. Sound unit

4. Trim by cutting

8. Small buffalo

10. Ancient manuscript

11. Look angry or sullen

12. Glum

13. Northern Zambia peoples

15. Central

16. Collector of birds' eggs

17. Misbehavior

18. Top of the line

21. Political action committee

22. Have already done

23. Al Bundy's wife

24. Entertainment channel
25. Holiday (informal)

26. The common gibbon

27. Legendary actress

34. Seasoned sausages

35. Bluish greens

36. Ridiculed

37. Three-dimensional arrangement

38. Emerged

39. Type of protein

40. Denmark natives

41. Leak slowly through

42. Expression of sorrow or pity

43. Midway between south and southeast

CLUES DOWN

1. Artistic dancing

2. Plenty

3. Act leisurely

4. Serve as a warning

5. Admired lovingly

6. Leftover oil from distillation process

7. Company officer

9. Egyptian unit of capacity

10. One transmits information

12. Middle layer of an embryo

14. Form of "to be"

15. Cairo Regional Airport

17. Partner to cheese

19. Sample
20. A shirt may have none

23. Public gatherings

24. Disallow

25. Overnight suitcases

26. French river

27. Where boats dock

28. Top of a pot

29. Type of drug

30. City along the Rhine

31. Animal disease

32. They go in martinis

33. A way to break away

34. Intermediate ecological stage

36. Baby term for father

Answers for July 8



County prosecutors to speak at forum

The National Association for the Advancement of Colored People Quad Counties- Wicomico, Somerset, Worcester, and Dorchester-NAACP invites you to attend the panel discussion on Thursday, July 16, at 6 p.m. Given the need for social distancing, this event will take place via Zoom. The guest Speakers are the State's Attorneys from Dorchester (William Jones), Somerset (Wess Garner), Wicomico (Jamie Dykes) and Worcester (Kristin Heiser) counties. The reason for coordinating this meeting is to educate, engage, and inform the citizens of the four counties about the role and responsibilities of such an important office as the State's Attorney. We would like deeper insight of their role, given the climate of

please see forum on page 14

Tides for Ocean City Inlet

Day		High /Low	Tide Time
Th	16	High	5:07 AM
	16	Low	10:54 AM
	16	High	5:41 PM
	16	Low	11:54 PM
F	17	High	5:56 AM
	17	Low	11:43 AM
	17	High	6:28 PM
Sa	18	Low	12:44 AM
	18	High	6:44 AM
	18	Low	12:32 PM
	18	High	7:15 PM
Su	19	Low	1:31 AM
	19	High	7:32 AM
	19	Low	1:20 PM
	19	High	8:02 PM
M	20	Low	2:16 AM
	20	High	8:19 AM
	20	Low	2:07 PM
	20	High	8:48 PM
Tu	21	Low	3:01 AM
	21	High	9:07 AM
	21	Low	2:54 PM
	21	High	9:35 PM
W	22	Low	3:46 AM
	22	High	9:55 AM
	22	Low	3:43 PM
	22	High	10:22 PM



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Living 50 Plus

A Special Feature to **The Courier**

Five ways to leave a lasting legacy

It is customary for people to take inventory of their lives as they grow older, wondering about their impact on the



world and the people closest to them. A legacy is often the story of one's life and the things he or she did through the years.

The good thing about a legacy is it is never too early to begin planning. The following are some guidelines that can help people establish lasting legacies.

Keep track of your story. Grab a journal and start jotting down events that occur in your life. Mention particular achievements or notable things that occur from day to day. Pepper these accounts with stories of your family and childhood to start establishing an autobiography of sorts.

Consider your daily actions. Even though people may imagine it is the grand gestures that are remembered most, quite often it's the simplest acts

that make the most impact. Think about the way you treat others each and every day. Smile at people, compliment others and offer positive advice when it is sought.

Research investments that are profitable. If the goal is to make money to leave for future generations, investigate your options. These include assets that can retain their value. According to NewRetirement.com and Stepping Stone Financial, Inc., vacation homes mean a lot to families and they also can be a source of future revenue should they be rented or sold. Speaking with a financial advisor also can be a sound way to invest the right way to accumulate assets that can be passed down as a legacy.

Name children or other relatives as beneficiaries on Individual Retirement Accounts (IRAs). With Roth IRAs, distributions are tax-free as long as the per-

son who set up the IRA met the five-year holding period for contributions and conversions. Beneficiaries can have five years to take out money from the account; otherwise, they can convert the plan to an Inherited IRA, which stretches out distributions over their life expectancy, according to Investopedia, an online financial resource.

Write a legacy letter. A legacy letter is a way to speak directly to loved ones and say all those things that you had wished you told them earlier but maybe didn't find the words or perhaps never had the time, according to Forbes. The letter ensures others know just how much joy they brought to your life and the pride you had in knowing them.

Leaving a legacy is something people start to think about as they grow older, but it's easy to start planning a legacy regardless of your age.

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Improve comfort when dining outdoors

Warm weather entices people to enjoy long hours outside basking in the sun or relaxing on balmy evenings. Many of the activities people once reserved for indoors when temperatures were chilly, including dining, are moved outside as the weather warms.

Even though outdoor dining can be quite enjoyable, certain factors need to be considered to ensure that each experience is as pleasurable as possible. This means focusing on comfort whenever meals are taken out-of-doors.

Address insects. Insects are equal opportunity invaders. Once they smell sweet or savory food items, they quickly descend for an easy bite. This means extra steps are necessary to dissuade insects from coming by. Invest in citronella candles, which can be placed around the patio to repel flying bugs. Clean up crumbs and spills promptly. Bees and wasps can be lured away with sweet traps placed around the perimeter of the property.

Offer shade. Too much sun can make outdoor meals less enjoyable. A patio umbrella, pergola or canopy can cut down on glare and make the dining area more comfortable. Check to see that the shade source can be adjusted to guard against the sun as it moves across the sky.

Dress up seating. Just because furniture is made for outside doesn't mean it has to be uncomfortable. Many companies now produce very durable and attractive outdoor furniture. Weather-resistant fabrics mean rain or sunlight will not age items too quickly.

Reusable place settings. If you frequently dine outdoors, you may want to dine in style. Instead of disposable paper or plastic place settings, invest in colorful, durable, reusable plastic dishes, glasses and flatware, which will not break if dropped and can hold up to a dishwasher when it is time to clean up.

Create the right ambiance. Invest in outdoor lighting, candles and hidden speakers to pipe in music and create ambiance. Install privacy screens and foliage to establish a nice nook for outdoor dining.

Outdoor dining areas can be improved with some easy modifications to existing spaces.

Investing checklist: Seven guiding principles

Presented by **Mark Engberg, CFP**

In light of the COVID 19 pandemic, many investors today are uncertain about what the future holds, how this may affect their portfolio and financial security, and if they need to make any changes. Other investors are rethinking their strategies and actually committing new dollars to investments they feel offer good opportunities. Whatever your thought process, we are happy to share our views, review your portfolio and help you navigate the way forward.

I believe long-term investors need to follow tried and true guiding principles that may help them stay focused and on track to achieve their goals. With my clients, I talk about seven fundamentals that are essential to successful investing:

Establish a financial plan based on your goals. Many of us have several financial goals—save for retirement, college for our children, and a home—to name a few. The first step to making progress toward those goals is creating a plan to reach them. According to Schwab's 2019 Modern Wealth Survey, more than 60 percent of Americans who have a written financial plan feel financially stable, while only a third of those without a plan feel that same level of comfort.

Start saving and investing today. Building wealth is a long-term endeavor, and for long-term investors, time in the market is more important than attempting to time the market. Your level of savings is the biggest factor in determining whether you can meet your fi-

nancial goals. And the earlier you start saving and investing, the more time your contributions have to potentially grow, thanks to the power of compounding.

Build a diversified portfolio based on your tolerance for risk. Allocate your money across asset classes, such as stocks, bonds and cash investments, and within each asset class, across different sectors and geographies. To determine what allocation mix is right for you, it's important to understand your tolerance for potential losses, which is dependent on your time horizon and comfort with volatility. For example, if you have a mortgage, your own business and kids approaching college, you may be less likely to ride out a bear market—given your income needs—than if you are single and not holding any major debt.

Minimize fees and taxes. Markets can be unpredictable, so control what you know, such as investing fees. A seemingly small difference in fees can potentially make a big difference over time. Regularly review your statement, and ask your financial advisor directly about the different fees you are paying, why you're paying them and how they are impacting your returns and progress toward financial goals. It's also important to always consider tax-efficient investing strategies, such as tax-loss harvesting, which may allow you to offset taxable investment gains with taxable investment losses, lowering your current tax bill and leaving you with more money to invest and potentially grow.

Build in protection against sig-

nificant losses. If you experienced the tech bubble burst in 2000 or the 2008 financial crisis as an investor, you know it can take years to recover—emotionally and in your portfolio. Holding cash and other defensive assets like bonds to hedge your portfolio can help provide stability and counteract big stock declines.

Rebalance your portfolio regularly. Forgetting to rebalance is like letting the current steer your boat—you'll likely end up off course. Keep your portfolio aligned with your goals and risk tolerance. Letting asset classes "drift" can eventually expose your portfolio to a level of risk that feels uncomfortable, and could cause you to make knee-jerk, and potentially costly, decisions.

Ignore the noise. Markets will always fluctuate in the short-term, but whether they're moving up or down, long-term investors should ignore the noise. Instead, stay focused on making progress toward your goals and stick to your financial plan.

Don't let the current situation allow you to lose focus. Stay engaged and challenge yourself to think anew. Be confident and brave, keep moving forward with life and toward achieving your financial goals – the rewards are awesome!

Mark E. Engberg, CFP® is a Charles Schwab Independent Branch Leader located in Rehoboth Beach, DE. Mark is a Delmarva native and has over 20 years of experience helping clients achieve their financial goals. Schwab offers many tools and resources to help investors take charge of their financial future and own their tomorrow.

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Diversification strategies do not ensure a profit and do not protect against losses in declining markets.

Rebalancing may cause investors to incur transaction costs and, when rebalancing a non-retirement account, taxable events may be created that may increase your tax liability. Rebalancing a portfolio cannot ensure a profit or protect against a loss in any given market environment.

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NEWS, LIFE AND POLITICS

Ocean Pines, Maryland

**“Drive through”
honors retired officer**

Ocean Pines Police on Monday held a “drive-through” escort for retired Anne Arundel County Police Cpl. George Juckett. Juckett, who retired in 1990 after 30 years of experience, is currently staying at the Macky & Pam Stansell House Coastal Hospice, in Ocean Pines. Ocean Pines Police led the demonstration in his honor, Monday afternoon.

“We are always happy to honor our fellow officers for the fine work they have done, and this gentleman put in three decades for police, just over the Bay Bridge,” Ocean Pines Police Chief David Massey said. “This was a strong showing of support by our officers, and another perfect example of the fine community policing we are doing for Ocean Pines.”



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Burn ban in effect

Effective immediately, Worcester County Fire Marshal Jeff McMahon issued a burn ban, and ALL outdoor burning is banned for an indefinite period of time in Worcester County.

The ban applies to all outdoor ignition sources, with the following exceptions: proper use of gas and charcoal grills, campfires at the County’s commercial, State, and Federal campgrounds, permitted official Ocean City bonfires, private property recreational campfires that are limited to a fire area of two feet

with a height of three feet, public fireworks displays, and volunteer fire company training exercises.

“Due to the County’s current dry conditions and the forecasted extreme heat, the burn ban is effective immediately,” Fire Marshal McMahon said. “This ban should reduce the number of out-of-control outside fires, which cause safety concerns for area residents, visitors, and especially responding personnel.”

“The ban will remain in effect until the dry conditions dissipate,” Environmental Programs Director Bob Mitchell said. “In addition, all existing outdoor burn permits have been rescinded.”

For further information, contact Fire Marshal McMahon at 410-632-5666.

forum
from page 11

today. The questions that will be asked will include topics relative to diversity, racial divide, negative perceptions, and current national crisis which may (have) impact policy, procedures, and sentencing. The desired outcome of this event is to walk away with a clearer understanding of the State’s Attorney’s office and to understand their thought process, ideologies and their goals for the betterment of the communities they serve. Ultimately, NAACP is interested in transparency so that we effectively build strong relationships based upon adequate information.

There will be opportunity for audience participation. To attend, please email Ivory Smith at ivos4@aol.com no later than July 13, 2020. Everyone is invited.

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adoptions
from page 8

but then began accepting applications through appointments only, which would allow adopters to bring pets home that day. In April alone, Summers said around 50 cats and three dogs were adopted.

At any given time, the shelter, which was originally built in the 1980s, can hold up to 150 cats and 22 dogs.

Summers was happy to say people have not been returning animals now that the restrictions have been lifted.

"I was a little bit worried about

people, once they got to have to go back to work about changing their minds," she said. "I think it has helped that we've still been under a somewhat restricted lifestyle.

"One of the cool things about us doing the appointment only is I get to talk to people on the phone," Summers continued. "I've talked to our adopters potentially three or four times and really gotten to see what they're interested in."

Summers hopes more animals can be adopted before the fall, when

another outbreak is predicted to take place.

"I am a little bit of afraid of a surge in the fall ... as many animals as we can get adopted right now, that's going to be the best for the shelter," she said.

The Worcester County Humane Society is open Tuesday-Saturday from 11 a.m. to 4 p.m. for appointments only at this time. To make an appointment, call 410-213-0146 or visit <https://worcestercountyhumanesociety.org/>.

snapshot
from page 8

coverings is absolutely true.

"We learned washing our hands in kindergarten, right? Now, the public is way more conscious than they've ever been about touching doors, washing your hands, hand sanitizer, not touching your face — and those things are important," she said. "That's how you get sick, even if it's not COVID. That's how we get the flu or any other virus that can live on a surface.

"It's just about making those right decisions and making sure we're washing our hands. And, I'm a firm believer in masks. I know they work, because we've taken care of plenty of COVID patients," she continued. "We will continue to require masks in our hospital, not only for the safety of our patients, but for the safety of our staff too. If a patient is coming in sick, we need to take care of them and make them better. But also, if a staff member is healthy, we need to make sure they stay that way."

The other important takeaway, she said, is how much everyone can benefit from a little collaboration.

"I think Worcester County overall has done really well utilizing our resources, and we've developed great relationships with the health department and others, all the way down to the Berlin Nursing Home right in our front yard," Morris said. "There's been a lot of community effort and it's so nice when everyone comes together for one cause. Those are some of the things that we'll take away from this. We were always friendly, but now we know we can count on each other if we need something."

capt. ron
from page 10

good indication someone found a school of croaker.

My favorite Croaker Recipe:

Croaker make great fish and chips and they are a good tasting fish. I will cut the small fillets off each side and use the following simple recipe.

Ingredients:

- 1 small onion sliced thin
- 2 cloves garlic
- Juice of 1/2 fresh lemon
- 1 cup Bread crumbs
- 1 tsp. Old Bay or Cajun Seasoning
- 1 dash salt
- 1/4 lb. butter or margarine

Preparation:

Sautee the onion and garlic in butter in a medium size frying pan until tender, add the lemon juice to the pan. Combine the Bread crumbs, Old Bay or Cajun seasoning along with a dash of salt in a bowl. Dip the fish in the butter mixture and roll in the bread crumbs. Arrange the fillets in a greased baking pan. Drizzle the remaining butter mixture over the fish and bake in a 350 degree oven until done and the fish flake easily usually 15 – 20 minutes but check it frequently. Serve with French fries and you will come back for more.

Remember to take a kid fishing.
Capt. Ron

"HERE'S MY CARD!"

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