

Golf Club announces promotion, new hire

Ocean Pines last week announced the promotion of Justin Hartshorne to golf superintendent, and the hiring of Kurt Joseph as assistant golf superintendent.



Justin
Hartshorne



Kurt Joseph

Hartshorne and his wife, Justine, are both originally from Pittsburgh.

The couple have two young children: a two-year-old son, Aiden, and an 8-month-old daughter, Paisley. They also have a “big Burmese mountain dog,” Hartshorne said.

Hartshorne graduated from Penn State University with a bachelor’s degree in turf grass science. His Maryland certifications include a pesticide applicator’s license and a fertilizer applicator’s license, and he recently completed Links “level two” irrigation software training.

“I’ve also been doing golf maintenance for 18 years now, so I have a lot of experience there as well,” he said.

Hartshorne and his wife moved to the area about four years ago, and he initially worked at the Cripple Creek Golf and Country Club in Dagsboro, Delaware. Last September, he was hired as the assistant superintendent at the Ocean Pines Golf Club.

As the new superintendent, Hartshorne will help oversee the entire golf operation. His duties include managing the staff and budget, supervising chemical and fertilizer applications, and maintaining the irrigation system.

“All of that is part of the day-to-day of working on the agronomic aspect of maintaining the golf course,” he said.

Hartshorne said the Ocean Pines course is particularly challenging, because of its geographic location.

“Being in a transition zone, the weather certainly creates some issues,” he said. “And almost the entire course is tree-lined, which is definitely challenging when you have those shade and air-movement issues. It certainly keeps us busy.”

What makes the course a pleasure to work on, he said, is the timeless Robert Trent Jones design.

“He’s obviously a fantastic architect and designer, so it’s just kind of a unique property with a great design and a great layout. It’s very cool,” Hartshorne said.

Joseph is originally from Wheeling, West Vir-

please see announcement on page 15



Salute - **Major John J. Andrews** (U.S. Army, Ret.), a member of Ocean City American Legion Post 166, celebrated his 101st birthday September 16. He is a resident at the Berlin Nursing Home. The Post had hoped to celebrate with him in person but the Covid pandemic restrictions prevented the gathering.

The Post arranged with staff at the facility to celebrate with Major Andrews outdoors on October 13 at the nursing home. Members of the Post Honor Guard, the Post executive committee, and Marie Gilmore of the Post Auxiliary, saluted Major Andrews and sang happy birthday.

Major Andrews was presented with his Legion Membership card on January 25, 2019 also at the Berlin Nursing Home, becoming the oldest member of the Post.

Major Andrews joined the US Army in 1938, served during WWII in North Africa, France, and Germany. He retired in 1961 with 23 years of service.

Trio of specials offered at Ocean Pines pool

Ocean Pines Aquatics is encouraging swimmers to take advantage of several new rates and specials, this month at the Sports Core Pool.

Specials are:

From October 24-25, the first 50 swimmers will get a free pass for a future visit

From October 31 to November 1, a special \$20 family rate will allow an entire family to swim, good for immediate family members only

All special are good on specified dates only, and for the Sports Core Pool only. All other pools are

closed for the season.

“Aquatics is celebrating the transition to fall, and we invite all community members to participate in the specials above,” the Aquatics team said. “We look forward to seeing everyone.”

The Sports Core Pool is located on 11144 Cathell Road in Ocean Pines. Current hours are Monday through Friday, 10 a.m. to 7 p.m., Saturday from 11 a.m. to 5 p.m., and Sunday from 10 a.m. to 3 p.m.

For questions or more information, call 410-641-5255.



NEWS, LIFE AND POLITICS
Ocean Pines, Maryland



Reading weather - There is nothing like fall weather and a good book. Students in Amy Burbage's second grade class at Ocean City Elementary enjoyed doing their 100 Book reading outside on Wednesday afternoon. Pictured is **Logan Waters**.

Motorists should be alert for deer

Deer mating season is right around the corner and the Maryland Department of Natural Resources urges motorists to be on the lookout for these large animals as they increase their activity in search of partners. Other wildlife are also more active as they search for food going into the winter months.

“Deer significantly increase their daily movements in search of mates during the mid-October through November breeding season,” Wildlife and Heritage Service Director Paul Peditto said. “Unfortunately, this increase results in more interactions with motorists on Maryland’s roads. Drivers should be especially alert from dusk to dawn when these animals are most ac-

tive.”

Motorists are reminded to:

- Be particularly attentive in the early morning and evening periods.
- Gradually brake to avoid hitting a deer; do not swerve as this may cause you to lose control of your vehicle.
- Slow down if a deer crosses the road ahead. Deer often travel in groups and others may be nearby.
- Stay alert and slow down in areas where deer crossing signs are posted. These indicate locations of frequent deer activity.
- Watch the shoulder of the road. Be alert for deer standing along the shoulder, as they may suddenly move onto the road. Slow down and sound your horn to scare them away.

Virtual veterinary assistant information session to be held

The continuing education division at Wor-Wic Community College is offering a free information session on Tuesday, November 17, from 2 p.m. to 3:30 p.m., via Zoom.

Mandatory for anyone interested in registering for veterinary assistant training, attendees can learn the requirements and expectations of the training, as well as about financial aid.

For more information or for the Zoom link, email tstevenson@worwic.edu or call 410-334-6780.

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SPOOK THE PINES

The real estate market can be difficult to navigate for both buyers and sellers. First-time buyers can easily become overwhelmed as they search for homes, while sellers hoping to get the best price for their homes

selves losing out on their dream homes to fellow buyers who have gotten preapproval from a lending institution. Sellers may be impatient with buyers who have not yet been preapproved for a mortgage, even accepting a lesser offer from

them, and that figure is typically considerably more than buyers are willing to borrow. In a seller's market, bidding wars can quickly drive up prices, but buyers should stick to their budgets so they are not house poor after buying. Sticking to a budget can be difficult in a seller's market, but such patience will likely pay off in the long run.

Be ready to compromise. Unless they have unlimited budgets, buyers often must compromise when purchasing a home. That's especially true in a seller's market with limited inventory. Buyers who need to buy a home must identify their needs versus their wants and recognize the likelihood that they will have to compromise.

Work with real estate agents. Some buyers may be tempted to go

it alone, searching for and ultimately buying homes without the help of real estate agents. That can be a foolish move in a seller's market where competition is high and inventory quickly disappears from the market. Veteran real estate agents have worked in buyers' and sellers' markets, and buyers can use that experience to their advantage. In addition, real estate agents likely have access to inventory before homes appear on popular real estate websites, giving buyers working with them a leg up in competitive markets.

Buying a home in a seller's market can be fast-moving and very competitive. But various strategies can ensure buyers still find great homes at great prices in such markets.

Tips for buying a home in a seller's market

might be frustrated if offers are slow to come in or fall short of their asking prices.

If met with an underwhelming market, many sellers can pull their homes off the market and wait until it becomes more advantageous to sell. But buyers, particularly those shopping in a seller's market, may not have that flexibility. Buying in a seller's market can be competitive and frustrating, but buyers can employ various strategies to survive such markets and land the homes of their dreams.

Get mortgage preapproval. Sellers' markets typically feature low inventory, which can make the buying process very competitive. Prospective buyers who do not have a mortgage preapproval letter in hand when making offers may find them-

buyers who are ready to begin transactions immediately. The preapproval process is relatively quick and simple, so buyers should not hesitate to apply.

Stick to your budget. Lenders will indicate to prospective buyers how much they're willing to lend



Marlene Ott

Associate Broker, CRS LTG



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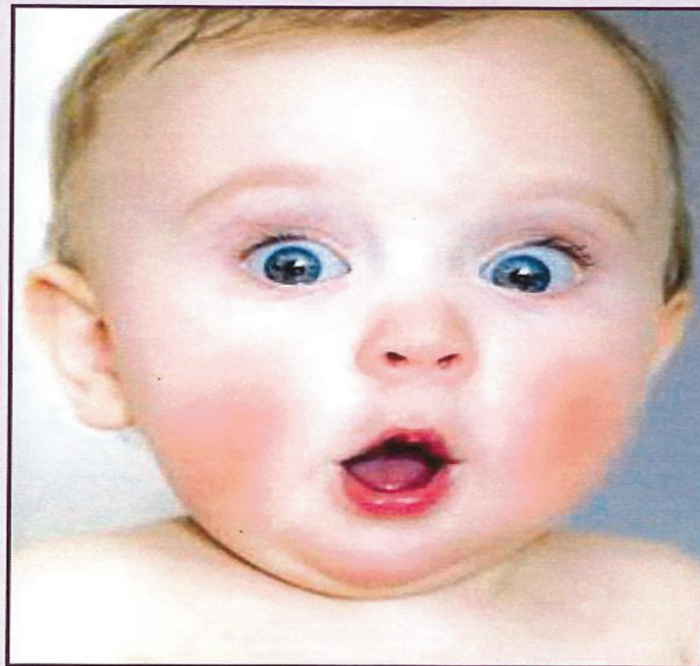


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Steve Tuttle

Editor's note: At Saturday's Ocean Pines Association Board meeting, board member Steve Tuttle made the following comments as he prepared to step down from the board. He is moving away from the area. His comments are presented in their entirety.

Good Morning. My name is Steve Tuttle and I live at 40 Burr Hill Dr. I appreciate the opportunity to share a few thoughts with the OP community at this time as this is my last Board meeting as a Director.

For the past two years and prior on the Election Committee it has been an honor to serve the community of Ocean Pines. The Board for the last two years under the leadership of Doug Parks has accomplished a lot.

Tuttle bids Ocean Pines adieu

From completion of projects, the new craft building, club house, cart barn and police expansion and upgrade of the admin building to the implementation of the NorthStar program.

Your Board recruited the current General Manager who has skillfully guided the association for over a year now

The board has exhibited considerable unity but not uniformity which has resulted in decisions in the best interest of the community of OP.

As a Board liaison on many of the recent building projects and as Vice President for two years, I have had the privilege of getting to know and work with many staff who serve OP with dedication, expertise and a sincere concern for the good of the community. In particular, Colby Phillips, Eddie Wells, Nobie Violante, Michelle Bennett, Steve Phillips, The Malinowski's, Ruth Ann Myers, Debbie Donohue, Josh Davis and many others. OP is blessed to have a stellar team that diligently serve this community every day.

In recent months I have had an opportunity to work with Worcester County staff regarding issues related to short term rentals in Ocean Pines. Commissioners Bertino and Bunting have been great partners in working on drainage as well as working toward a satisfactory resolution on

short term rentals.

To the community my plea is that you engage in service to this community. Serve on advisory committees. Seek to understand, and question decisions of your board. It is easy to sit on the edges and complain but far more is accomplished when the community engages. There is a lot of resident expertise in this community and there is ample opportunity to bring your gifts and talents to the community for the good of all.

To my Board colleagues I urge you to strive for the unity that we knew under the leadership of Doug. Take every opportunity to get to know, listen to and support the staff of OP. As a Board it is very important not to engage in operations but it is equally important that the staff know they are supported by the board. To observe and suggest utilization of the expertise the staff bring to the Association. In completing an evaluation of the GM it is critical that as a Director you hear from the GM's direct reports.

Finally, I decided in the summer that I would not seek a second term on the board. Up until September, while my wife and I had decided that we would move closer to our children and grandchildren, we ex-

pected that we would not move till the summer of 2021. One of the ways I have approached life, in my career path, church involvement and community is to serve in places and ways that are life giving, that bring me joy and satisfaction. In September I lost the sense of joy and life-giving aspect of serving on the board. There were some things said and done that were troubling to me.

As a result, we adjusted our plans, placed our house on the market and in 4 days it was under contract. We will be relocating to the western shore, St. Mary's County at the end of November. We are now in the throes of packing and purging.

The Board now has the task of selecting a person to fill out the balance of the term I was elected to. Two people who have run for the Board, Stuart Lakernick and Paula Gray have expressed interest in serving for the balance of my term. Both received considerable support from the community when they ran. They certainly are worthy of your consideration as you deliberate next week regarding filling the vacancy on the Board.

Thank you for the privilege of being a Director for the Ocean Pines Association.

Courier Almanac

On October 21, 1959, on New York City's Fifth Avenue, thousands of people lined up outside a bizarrely shaped white concrete building that resembled a giant upside-down cupcake. It was opening day at the new Guggenheim Museum, home to one of the world's top collections of contemporary art.

Mining tycoon Solomon R. Guggenheim began collecting art seriously when he retired in the 1930s. With the help of Hilla Rebay, a German baroness and artist, Guggenheim displayed his purchases for the first time in 1939 in a former car showroom in New York. Within a few years, the collection, including works by Vasily Kandinsky, Paul Klee and Marc Chagall, had outgrown the small space. In 1943, Rebay contacted architect Frank Lloyd Wright and asked him to take on the work of designing not just a museum, but a "temple of spirit," where people would learn to see art in a new way.

According to the Cancer Patients Alliance, between 20 and 30 percent of pancreatic cancer cases are believed to be attributable to smoking. Other forms of consuming tobacco, including smokeless forms like chewing tobacco, also are associated with increasing a person's risk of developing pancreatic cancer, which the World Cancer Research Fund notes is the 12th most commonly occurring cancer in men and the 11th most commonly occurring cancer in women. Men once accounted for a significant portion of pancreatic cancer cases, but estimates from the National Pancreatic Cancer Foundation indicate that roughly the same number of men and women are now expected to be diagnosed with the disease every year. The CPA notes that the narrowing of the gender gap in regard to pancreatic cancer cases could be due to the rise in female smokers, an increase that began decades ago.

**The
Courier**

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Quality time

Not long ago I visited my daughter and her family. I had taken a Friday off and left early that morning, before the sun had come up. I was alone. I

bers and friends. There was talk of the past during which I learned some interesting tidbits about the shenanigans of my three children as they were growing up. It's interesting how much and what you find out after the fact years later. Several missing puzzle pieces were filled in. Fortunately, or unfortunately, my hair has already turned silver so nothing I heard at breakfast made a

difference. Although I think I may have developed another crease or two on my forehead. Nonetheless, I was enjoying myself immensely. And to top it all off, my daughter picked up the tab.

From the restaurant, we headed to the local Restore. A trait handed down from my mother is a great interest in visiting second-hand stores, thrift and antique shops, yard sales, flea mar-

My daughter and me spending time together at an antique shop in Newport News

kets and rummage sales. The Habitat for Humanity Restore has become a favorite stop. There is a large location near my daughter. We spent more than an hour walking around, still chattering away, pointing out a number of items of interest and discussing how each could be

repurposed. We left the store having each purchased a couple picture frames. Additionally, I bought for 50 cents a little plate with an Italian waiter depicted on it. I have no idea what I am going to do with it. It was a bargain. I couldn't pass it up. When I got home, I placed it with the other "couldn't pass it up bargains" I've acquired through the years.

When we got back to the truck, my daughter Mapquested (is that a verb or even a real word?) the nearest antique store. Once identified, we headed off following the Mapquest instructions. The destination was a very large shop comprised of many stalls. We were there for a couple hours. It was a little

jarring when my daughter pointed something out, "Wow, look at this old thing?" and for me to realize that what she was holding was something I remembered new as a child or young adult. After a couple times, I think she just did it to see my reaction.

In one booth was a collection of S&H Green Stamps books. I hadn't seen these in decades. I explained what these were and how my parents would collect the stamps, place them in books and when they had enough books, we would go to the S&H store on Castor Avenue in Philadelphia to redeem them for products. She thought the whole concept was archaic.

In the middle of the store was parked a 1960s vintage red Chevrolet Corvair convertible. It looked to be in decent condition and sported a price tag of \$17,500. I assumed it had an engine. Once again, I demonstrated how old I was by shar-

ing with my daughter Ralph Nadar's national campaign to get these cars off the road. She was a little impressed, I think.

It was only a few hours that we spent together, my daughter and me, before we picked up the kids and my son-in-law arrived home. My daughter has many responsibilities and

roles, but I have to admit that regardless of how old she gets or for that matter how old I get, she will always be my little girl with whom I enjoy spending quality time.

It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com



arrived shortly after my daughter had taken the kids to school.

It had been a long time since my daughter and I spent time together, just the two of us. Sure, we've been to-



gether but it's always with everyone else around. I'm not complaining about that but honestly, I was really looking forward to time with just the two of us.

After taking my duffel bag to the den, and taking a guided tour of what my daughter and son-in-law had done to their home since I was last there, we decided to go to breakfast. We went in my truck; my daughter drove.

We sat at a table at IHOP and chatted and chatted and chatted some more. There was absolutely no rhyme or reason to the conversation flow. There was a fair amount of catching up, especially filling each other in on the goings-on of various family mem-





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Finding a safe withdrawal rate for your retirement portfolio

Presented by **Mark E. Engberg, CFP®**

Now more than ever, people are dealing with uncertainty – COVID, the economy and the political landscape just to name a few. When it comes to retirement income, uncertainty is the last thing we need. Let's discuss how you might feel more secure when taking retirement income from your hard-earned savings.



Mark Engberg

How the 4% Rule works

The idea behind the 4% Rule is straightforward: Withdraw 4% of your nest egg the first year of your retirement, then increase that amount each year by enough to account for inflation. This way, your money will potentially last for at least 30 years (assuming you stay invested half in stocks and half in bonds).

Here's how it might work. Say you retire with a \$1 million portfolio. In your first year of retirement, you

would withdraw \$40,000 (\$1 million X .04). Next year, you'd withdraw \$41,200 (\$40,000 plus an additional 3 percent for inflation), followed by \$42,436 the year after that (\$41,200 plus an extra 3 percent for inflation). And so on.

Although investors and financial planners have used the 4% Rule for decades, there's talk that it may be outdated. With bond yields at historically low levels and equity returns uncertain, some retirement experts now believe that the 4% withdrawal rate is too high and could cause investors to run out of money during their retirements. That said, others argue the 4% Rule is still relevant, or even too conservative. The truth probably lies somewhere in between.

Flexibility is key

Rather than adhere rigidly to a 4% withdrawal rate, consider using the rule as a starting point while also staying flexible by taking advantage of new developments as conditions change. Here are three dynamic ways to manage your spending in retirement:

1. Develop a retirement plan and update it regularly. Online retirement calculators can help you determine a sustainable portfolio withdrawal rate based on your specific situation. Likewise, a professionally created retirement plan can give you an even more detailed analysis. But whether you do the math yourself or work with a pro, review the numbers regularly to ensure you remain on track.

V i s i t :
<https://www.schwab.com/retirement-planning-tools/retirement-calculator>

2. Adjust your withdrawals based on the market's performance or your own personal changes. A static withdrawal rate doesn't factor in the market's inevitable ups and downs, or personal changes that may occur that demand flexible cash flow management. Therefore, you might withdraw a bit less when financial asset prices are down

*please see **investment** on page 15*



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Book traveler - Berlin Intermediate School's Media Specialist **Stacy Lloyd** has begun to bring the library to the students. Lloyd had loaded the Book Bus with students' selections and made her first trip to Ashley Miller's fifth grade classroom. **Tyliah Collins** was able to visit the mobile library to check out a book.

Worcester Health offering virtual Narcan training

The Worcester County Health Department (WCHD) now offers **free** virtual Narcan Training online. Narcan is a medication that may counteract the life-threatening effects of a suspected or known opioid overdose.

This online training covers:

- What is an opioid?
- Types of opioids
- How to recognize an opioid overdose
- How to respond to an opioid overdose
- Tips for preventing an opioid overdose

Successfully complete the training to receive your free Narcan response kit. Kits can be picked up at the Worcester County Health Department, 6040 Public Landing Road, Snow Hill. You will need to call ahead to set up an appointment to pick up your free Narcan kit. Safety precautions will be taken during pick up and includes

mandatory wearing of face coverings, physical distancing, and completion of a health questionnaire prior to entrance into the building.

For more information on Narcan visit WorcesterHealth.org. Contact Kelcey Kengla at kelcey.kengla@maryland.gov or (410) 632-1100 ext. 1115 to enroll in the training and schedule a time to pick up your free Narcan kit.

Toy drive returns

The 2020 Kiwanis Toy Drive will take place every Wednesday in November with the collection of unwrapped donations in the parking lot of the Ocean Pines Community Center from 9 a.m. until noon. Toys will be taken to Worcester G.O.L.D. for distribution. Recipients are screened by Social Services, along with G.O.L.D., to be sure the gifts get to as many children of Worcester County as possible.

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Coat drive returns
The Kiwanis Club of Greater Ocean Pines- Ocean City will again do its annual Coat Drive. In addition to club member donations, the Kiwanis Club will collect coat donations from the public. Every Wednesday in November Kiwanis Club members will be in the parking lot of the Ocean Pines Community Center between 9 a.m. and noon to accept donations. Coats will be delivered to The Joseph House for distribution to those in need. Pictured (L-R) are Co-Chair **Sue Wineke**, Sister **Virginia** of The Joseph House and Co-Chair **Kitty Wrench**.

Legion officers sworn in


Ocean City’s American Legion Post 166, which had been closed much of the year because of the Covid pandemic, but which is now open for members and guests, had its current slate of officers and Executive Committee members sworn into office.

The Post officials convened for a meeting September 21, at which time they were sworn in for their respective offices by Tony Sullivan, Commander of the Maryland Legion’s South Eastern Shore District.

Sworn in where Tom Wengert, Commander; Pat Sharkey, 1st vice commander; and Bob Smith, 2nd vice commander. Also taking their oaths were Tom DeVaux, adjutant; George Barstis, finance officer; Jack Hyde, judge advocate; Ben Dawson, chaplain; Bob Gilmore, sergeant-at-arms; and, Scott LaCoss, service officer.

Executive Committee members sworn in were George Spicer, John Granite, Nelson Kelly, Phil Ludlam, John Bussard and Charles Spaziani.

Wilson joins Wor-Wic
Wor-Wic Community College recently welcomed **Jaime Wilson** of Berlin as adult education instructional coordinator. She holds a bachelor’s degree from Salisbury University. Wilson began teaching in 2000, and previously worked for Wor-Wic as a developmental math instructor for four years.



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Review of

Lily Dale

By **Jean Marx**

With Halloween arriving just around the corner, this is a fitting month to do a review of “Lily Dale” with its subtitle of “the true story of the town that talks to the dead.” Author Christine Wicker who had been a religion reporter for the *Dallas Morning News* for seventeen years, published the book in 2003 recounting her experiences as she immersed herself in the small town located 60 miles south of Buffalo, New York. Wicker had first heard about Lily Dale from a short article in the *New York Times* and it described how the town was founded in 1879 and the town still boasts that it is the world’s largest community of Spiritualists.

Spiritualism experienced the height of its popularity in the country in the 1800s through early 1900s. In

walking through the town, Wicker attested to how many of the gingerbread pastel-colored mansions clearly showed their wear. She described that she arrived in the town a “raging skeptic” about whether to believe the accounts of visions and messages the visitors claimed to receive from the town’s licensed mediums. To earn a license to hang a shingle in the town, the mediums are “required to give individual readings to three members of the Lily Dale board and then to give a public reading to an audience made up of the entire board.”

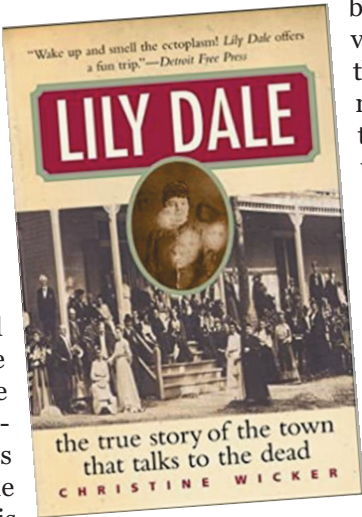
While some in the town speculate that this requirement is political to play favorites with who gets selected to the board, the board members counter that the requirement retains their au-

thenticity.

Wicker spent a total of three summers in Lily Dale researching her book. She wrote from her observations and research, “What hasn’t changed is Lily Dale’s attraction for the bereaved. Sometimes their grief is so fresh it oozes ... Some want a door that will let them into the past. Others want release. They all want a sign, a vision, a word that will give them surcease from the terrible gone of death.” During this time, she spent the most time studying three of the female mediums: Carol Lucas who had recently lost her husband to a form of leukemia, Shelley Takei who was a happily married woman, and Dr. Pat Naulty whose son had killed himself at the age of 16. Each of these women asserted that they gained a greater perspective and positive outlook on life from their experiences in Lily Dale.

A description that a visitor named Doris described of Lily Dale is one that the author came to experience (albeit

please see **review** on page 14



Tides for Ocean City Inlet

Day	High /Low	Tide Time
Th 22	High	12:41 AM
22	Low	6:37 AM
22	High	1:16 PM
22	Low	7:47 PM
F 23	High	1:43 AM
23	Low	7:39 AM
23	High	2:21 PM
23	Low	8:52 PM
Sa 24	High	2:52 AM
24	Low	8:44 AM
24	High	3:30 PM
24	Low	9:56 PM
Su 25	High	4:05 AM
25	Low	9:50 AM
25	High	4:36 PM
25	Low	10:53 PM
M 26	High	5:07 AM
26	Low	10:52 AM
26	High	5:29 PM
26	Low	11:41 PM
Tu 27	High	5:55 AM
27	Low	11:47 AM
27	High	6:13 PM
W 28	Low	12:20 AM
28	High	6:34 AM
28	Low	12:35 PM
28	High	6:51 PM

Fall is in the air

IN OCEAN PINES, MARYLAND!



NEW! SAVE ON ADMISSION TO THE SPORTS CORE POOL

Free Pass for Future Visit
Oct 24 10am-5pm
Oct 25 10am-3pm

The 1st 50 swimmers with a paid admission get a free pool entry on a future visit.

\$20 for Entire Family
Oct 31 10am-5pm
Nov 1 10am-3pm

Family rate is good for immediate family members only. Call 410-641-5255 for info.

ZUMBA

Tue thru Nov 17
8:30-9:15am
OR
Wed thru Nov 18
4:30-5:15pm
Ocean Pines Community Center
Drop in: \$6

Low-impact, high-energy aerobic exercise incorporating Latin rhythms, oldies and pop. Call 410-641-7052 to register.

NEW! TRUNK OR TREAT

Fri, Oct 30
5:30-8pm
White Horse Park
FREE

Decorate your car and bring your candy - all trick-or-treaters and candy donations are welcome! Vehicle spaces are limited - call 410-641-7052 to register.

NEW! BUILD YOUR OWN SCARECROW CONTEST

Oct 31
10am-12pm
White Horse Park
\$8 per family

You bring the outfit and accessories. Ocean Pines will provide the straw. The winner will receive a bag of fall goodies! Call 410-641-7052 by Oct. 28 to register.

NEW! VIRTUAL COSTUME CONTEST

Through Sun, Oct 25
FREE

Take a photo of yourself in your Halloween best! Send photo, age and contact info to kgoetzing@oceanpines.org. Submissions will be posted to the OP Rec & Parks Facebook page Oct. 26-30 for voting. Winners will be announced on Oct. 30. Call 410-641-7052 for info.

WATER BOOTCAMP FITNESS

Mon/Wed/Fri Oct 26-Dec 4
6-6:50pm
Sports Core Pool
\$55 swim members,
\$65 OP residents, \$81 public
Drop in: \$5, \$6, \$7

This intense fitness class is boosted by the benefits of water resistance with little to no impact on joints. Call 410-641-5255 to register.

NFL SUNDAY TICKET

The Clubhouse Bar & Grille
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Stop by on Sundays & watch your favorite teams on 9 indoor big screen TVs or outside by the firepit. Food and drink specials! Call 410-641-7222 for info.

Get the latest info on events, activities & classes! Sign up for weekly emails at oceanpines.org.



Fishing Report: Fishing has been great when the weather permits. Flounder, Sheepshead, Rockfish, Red Drum and Tog are all being caught in the bays and inlet.

Offshore the Head boats are doing great with sea bass, and flounder.

Fall Rock or Striper fishing: This is the time of year to begin looking forward to when the water cools that Rock fishing improves with the fall migration. They are not a difficult fish to catch but you need to know what equipment is used, when and where to fish, baits and how to fish for rock. Rock can be caught from a boat, bridge, surf or bulkhead. For the purpose of this column I am going to focus on fishing from a boat

Equipment: A medium action spinning or conventional rod & reel are required but one that has enough backbone to set the hook. I personally prefer a conventional rod and reel because I find it easier to use particularly when bottom fishing. For Rock I will use 15 or 17 lb. monofilament line with a three-way swivel tied to the end to which I attach approximately 30 inches of 40lb. test Fluorocarbon or Monofilament leader material and a 2.5 or 3 oz. weight depending on the tidal flow. At the business end of the leader attach either a circle hook in the range of #4/0 to #6/0. At times I will also use a fish finder rig. If fishing plugs or other artificial baits simply attach a swivel at the business end of the line to attach the lures.

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

Baits and how to fish: When fishing from a boat and fish are in the area two deadly baits are live

spot and live eels fished close to the bottom on the rig I described earlier. Spot should be hooked through the upper lip and out the hard tissue next to the nostril. Eels should be hooked through the eyes or lips then simply drop your rig to the bottom and drift with the tide. Be certain you have enough weight to hold bottom. Other options are to cast plugs, lures, or bucktail jigs with a worm attached along the bulkhead in the East Channel or along the Jetty's in the Inlet. Some popular lures are soft body worms and shad, Got-cha plugs, Rattletrap, Zoom flukes and Mirror lures are also popular. Also, don't overlook trying peelers and bloodworms.

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

Did you know? Many rockfish can live hundreds of years. Rougheye rockfish are the longest known living fish on earth and can live over 200 years.

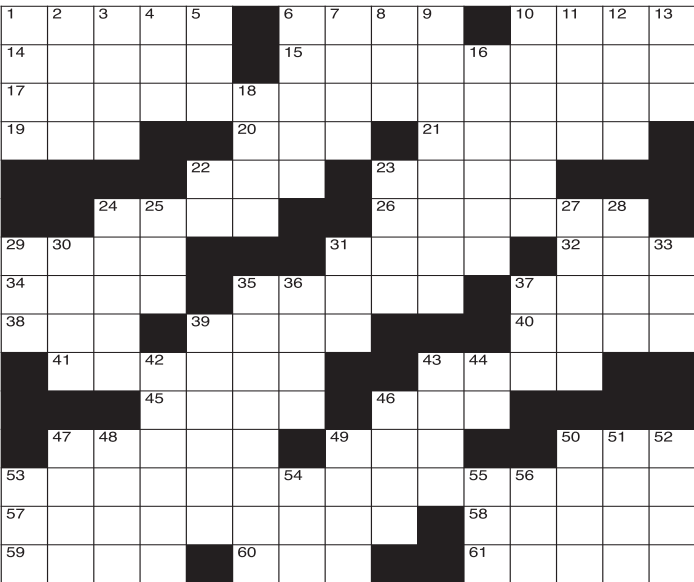
Until next time remember to take a kid fishing,

Capt. Ron

The Courier

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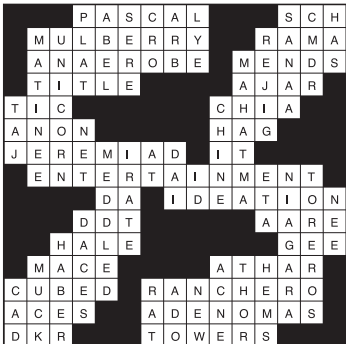


CLUES ACROSS

1. Battered corners: dog-
6. ___ Mater: one's school
10. National capital
14. Frogs and toads order
15. Bathrooms (French)
17. Praise
19. Witch
20. Consume
21. Pork and lamb are two types
22. Rocky peak
23. Women's undergarments
24. From end to end
26. Bed sheets
29. South Sudanese king
31. Dislike immensely
32. Diving seabird
34. Breathe noisily
35. Full of roots
37. Inside
38. Small island in a river
39. Tear into pieces
40. "CSI" actor George
41. Make less dense
43. Derogatory term for a country native
45. Pike and pickerel genus
46. Important in respiration and other biochemical reactions (abbr.)
47. Belgian city
49. "The Joy Luck Club" author
50. Essence of "Aloha"
53. Suggestions
57. One who overindulges
58. Expression
59. Maize dough
60. Make into leather
61. British noblemen

CLUES DOWN

1. One of two or more people or things
2. Small, deerlike water buffalo
3. Part of a ladder
4. Unit of work
5. Patriotic women
6. Fragrant essential oil
7. Aggressive, uncouth man
8. One thousandth of an inch
9. Brisk and cheerful readiness
10. Serving no practical purpose
11. Prevent from going forward
12. Camera part
13. Former CIA
16. Colorless, odorless gas
18. Long division of time
22. Atomic #73
23. Make a bleating sound
24. The kids love him
25. Female condition prior to menstrual period
27. Founder of Sikhism
28. Sudanese swamp
29. Can help with you finances
30. Part of the human body
31. Mortar trough
33. Greek island
35. Change pagination
36. Queens hip hop group
37. Precursor to the EU
39. A way to go on
42. Slender marine fish
43. Georgetown's mascot
44. Farm state
46. Military leader (abbr.)
47. Russian river
48. Teams' best pitchers
49. In a more positive way
50. Long French river
51. Reactive structures in organic chemistry
52. Distinctive practices
53. Male gypsy
54. When you hope to get there
55. Men's fashion accessory
56. Journalist Tarbell



Answers for October 14

Tips for dementia caregivers during the pandemic

Caregivers play vital roles in the lives of the people they look after. That's especially true for people caring for dementia patients, many of whom require round-the-clock help every day.



A caregiver's role is never easy, but the demands have been even greater during the global COVID-19 pandemic. Despite social distancing guidelines and recommendations to reduce interactions with those vulnerable to COVID-19, including the elderly, dementia caregivers must continue to help patients in need.

The Centers for Disease Control and Prevention notes that older adults are at the highest risk of severe illness from COVID-19. That puts dementia caregivers in difficult positions, as data from the World Health Organization indicates that age is the strongest known risk factor for dementia. The Alzheimer's Association urges dementia caregivers to follow guidelines established by the CDC as they continue to provide care for dementia patients.

Wear face masks or cloth coverings. Face masks or cloth coverings should be worn when tending to dementia patients. This includes when preparing meals for dementia patients or cleaning their homes. The CDC urges caregivers to wear personal protective equipment when providing personal or medical services to people with dementia, including when helping them bathe.

Arrange for a substitute caregiver

if you are ill or exhibiting any symptoms of COVID-19. Caregivers should have a backup caregiver lined up in case they feel ill or if they are exhibiting any symptoms of COVID-19 or if they have been exposed to anyone

with the virus. The CDC notes that symptoms of COVID-19 include fever or chills, cough, shortness of breath or difficulty breathing, and muscle or body aches. A full list of COVID-19 symptoms can be found at

How older drivers can approach vehicle maintenance and social distancing

The outbreak of the novel coronavirus COVID-19 in the winter of 2019-20 required people of all ages and backgrounds to make changes in their daily lives. Elderly men and women were among the groups the Centers for Disease Control and Prevention identified as high-risk for severe illness from COVID-19. That forced people 65 years and older to be especially cautious when engaging in otherwise normal activities, including having their vehicles serviced.

In recognition of the threat posed by COVID-19, many auto dealerships and service shops implemented changes to their operations to ensure the safety of their employees and their customers, including those in high-risk groups. Seniors can take additional measures to ensure they stay safe while having their vehicles serviced.

Inquire about safety measures. Before booking vehicle maintenance ap-

www.cdc.gov.

Wash your hands frequently. Frequent handwashing can help dementia caregivers keep their patients safe. Wash your hands with soap and water for at least 20 seconds upon arriving at your patient's home, and continue to wash your hands frequently throughout the day. If visitors arrive, insist they follow the same handwashing routine. If you cough or sneeze during the day, wash your hands immediately, and always wash hands before preparing meals.

Look for virtual programs that encourage social engagement. Virtual gatherings have become the new normal as people try to maintain connections with family and friends while respecting social distancing guidelines. The Alzheimer's Association urges dementia caregivers to consider programs that offer virtual activities that encourage dementia patients to engage socially. Such engagement can lift patients' spirits and remaining socially active supports brain health.

Caring for dementia patients during the COVID-19 outbreak requires embracing various strategies to reduce patients' risk of exposure to the potentially deadly virus.

pointments, seniors should call the dealership or body shop to determine what's being done to keep everyone safe. Many such businesses quickly implemented new safety protocols so they should be ready and willing to share this information over the phone. Look for specific information about sanitization practices. Are vehicle interiors being sprayed with disinfectant before and after maintenance appointments? Are employees wearing masks each day? Are employees being checked for COVID-19 symptoms before each shift? These are some of the simple yet effective measures many dealerships and body shops are taking to ensure the safety of their customers.

Ask about pickup service. Some communities that have reopened are encouraging high-risk segments of the

please see **maintenance** on page 12

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Volunteer safely during the pandemic

Volunteers are vital to the survival of many charitable organizations. Without people willing to offer their time and expertise free of charge, many nonprofits would find it difficult, if not impossible, to meet their missions.

The global pandemic that began in late 2019 and continued into 2020 changed many aspects of life as the world knew it, and that includes volunteering. Social distancing measures and stay-at-home mandates from state and local governments discouraged people from leaving their homes, while various health organizations warned aging men

age 60 experienced greater life satisfaction and greater positive changes in their perceived health as a result of volunteering.

Many people have continued to volunteer during the pandemic, and those that want to do so can take these steps to make sure their efforts to give back are as safe as possible.

Speak with your physician first. Anyone, but especially seniors, who wants to volunteer during the pandemic should discuss those aspirations with their physicians prior to offering their services to charitable organizations. Doctors can

discuss the acute and chronic threats posed by the COVID-19 virus and examine each individual's medical history to help potential volunteers decide if working with a local charity is safe. In addition, doctors can check patients for COVID-19 symptoms and even have them tested to make sure they won't be putting anyone in danger should they decide to volunteer.

Contact the organization prior to volunteering. Some

organizations may not be allowing potentially at-risk volunteers to perform in-person tasks. Contact the organization you hope to work with prior to signing up to confirm your eligibility, but also to discuss the safety protocols they've put in place to protect the health of their volunteers.

Monitor your own health. If you've signed up to volunteer, it's vital that you monitor your own health. Health officials

*please see **volunteer** on page 13*



and women to stay home as much as possible. The Centers for Disease Control and Prevention notes that the risk for severe illness from COVID-19 increases with age.

In recognition of that threat, many retirees who were heavily involved in volunteering prior to the pandemic were forced to cease working as volunteers, which could have a negative effect on their mental health as the pandemic continues. A report from the Mayo Clinic Health System noted that adults over

maintenance
from page 11

population to adhere to stay-at-home measures. Elderly men and women are still vulnerable to COVID-19 even if the number of reported cases in their towns has decreased. Pickup service, in which a service shop employee will come pick up and then drop off a customer's car once the work is done, can be a great way for elderly drivers to have their vehicles serviced without going out in public. Even if pickup is not policy, ask if it's possible and request that your vehicle be disinfected upon being returned. If

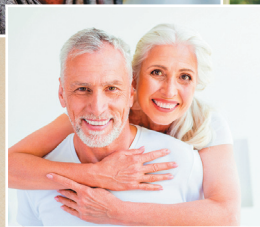
pickup is not an option, ask a younger friend or family member to drive your car in for maintenance in your place.

Only visit safe facilities. Elderly drivers who must visit a dealership or body shop in person should confirm that waiting rooms feature socially distant seating. If possible, drop the car off and then go for a walk or find somewhere safe off the premises to read a book or listen to music while the work is being done.

Elderly drivers who need to have their vehicles serviced can take certain steps to stay safe in the era of social distancing.

Living 50 Plus

A Special Monthly Feature to **The Courier**



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Everyday ways to help your elderly neighbors

Thoughtful men, women and children can give back to their communities in various ways. Coaching youth sports, volunteering with local chari-

ties and donating to local food or clothing drives are just a few of the ways you can help make your community a better place.

Another way to give back is to help your elderly neighbors who may not be as independent as they once were. Such men and women may have physical limitations that compromise their ability to perform everyday tasks. People in the prime of their life take their ability to perform such tasks for granted. And while these gestures might seem simple, helping your elderly neighbors

with their everyday tasks can have a profound impact on their lives.

Ask if a neighbor needs anything from the grocery store. Everyone forgets to buy something at the grocery store from time to time. That's a minor inconvenience to most people, but it can have a much bigger impact on elderly people who have mobility issues. Before taking trips to the grocery store, make it a habit to call an elderly neighbor and ask if he or she needs anything.

Invite seniors over for dinner or other gatherings. Many seniors deal with social isolation, which occurs when they lack opportunities to interact with other people. Recent data from the Administration on Aging indicates that 35 percent of women over the age of 65 were widows and almost half of women 75 and older live alone. Inviting elderly neighbors who live alone over for dinners, movie nights or game watches once per week is a great way to help them avoid social isolation and give them something to look forward to.

Help with some weekly chores. Seniors living on fixed incomes may

find it difficult to maintain their homes. Relatively simple tasks like mowing the lawn, taking out the garbage and even vacuuming can be difficult for seniors with physical limitations. Pitching in to help with such chores once or twice a week won't require much time on your part and can have a significant impact on the lives of your aging neighbors.

Drive seniors to religious services. Attending religious services is important to many seniors, but those who can no longer drive themselves to weekly services may not be attending them as much as they would like. Whether you attend such services or not, offer to drive an elderly neighbor on Sunday mornings (or whenever weekly services are held). Religious services can help seniors stay connected to their faith and their communities, and driving an elderly neighbor to and from houses of worship once per week won't require a significant commitment of your time.

Helping your elderly neighbors is a great and often simple way to give back to your community.



Men are at high risk of heart disease

According to the American Heart Association, half of the men who die suddenly of coronary heart disease do not exhibit symptoms. The AHA also says that between 70 and 89 percent of sudden cardiac events occur in men. Both of those factors only highlight the importance men must place on protecting themselves against heart disease. The AHA notes that the steps that can help men reduce their risk for heart disease vary depending on their ages. For example, men in their 20s can make sure they exercise regularly, avoid smoking and secondhand smoke, and

schedule routine wellness visits with their physicians. Men in their 50s may need to be more diligent in their efforts to prevent heart disease, especially if they have already been diagnosed with conditions such as high blood pressure, high cholesterol or diabetes. While young men and older men may need to employ different strategies in their fights against heart disease, men of all ages can benefit from routine exercise, nutritious diets and healthy lifestyles.

More information about combatting heart disease can be found at www.heart.org.



volunteer from page 12

believe the COVID-19 virus has spread so rapidly for a number of reasons, including the likelihood that many people have had the virus but shown no symptoms. Charitable organizations will no doubt assess the health of each volunteer when they show up to work, but volunteers also should make such assessments on their own. Check your temperature each day and familiarize yourself with the symptoms of COVID-19. If you suspect you are unwell or are even slightly under the weather, contact the charity and tell them you won't be showing up that day. Operating with an abundance of caution during the pandemic

can save lives.

Consider virtual volunteering. Virtual volunteering is a safe way to give back that won't expose volunteers or others to the COVID-19 virus. Charitable organizations need behind-the-scenes help just as much as they need volunteers with their boots on the ground. Virtual volunteers can help with fundraising efforts and event planning, but also help charities overcome the logistical challenges of operating and meeting their missions during the pandemic.

Prior to volunteering during the pandemic, prospective volunteers can follow numerous steps to ensure volunteering is safe, both for them and the people they're trying to help.

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Alpaca farm offers free events on Saturday

Ocean Breeze Alpacas will have an open house on Saturday, October 24, from 11 a.m. until 5 p.m. when the farm at, 10304 Caleb Road in Berlin will open free to the public for tours, demonstrations, and activities. Masks and social distancing are required. Co-owners Nancy and Susan Taylor invite all to come meet their alpacas and visit their “Breezy Barn” farm store of local alpaca goods, yarn, roving and fibers. One-of-a-kind hand knits are available at reduced prices


just in time for the holiday gift giving season.

Susan notes, “We hope everyone can join us on Saturday when we have invited various fiber artists demonstrating knitting, spinning, rug-hooking, and weaving. There will be games, activities, and our popular hayride for the kids and the young at heart. It promises to be a fun day on the family farm, and just in case, we will have a rain date of October 25 between 11 a.m. and 5 p.m.

Although Saturday is the bigger day of festivities, the farm will also open to the public on Sunday, as usual from 11 a.m. until 5 p.m. Nancy notes, “Be sure to drop by and check out our many reduced items from Classic Alpaca, the New England Alpaca Fiber Pool, and our local consigners. For example, our hats, scarves, socks, gloves and stuffed alpaca toys make great gifts. You can get an early start on your holiday shopping with our one-of-a-kind local hand-knit items, or purchase some of our own alpaca yarn to start your own knitted or crocheted project.”

Nancy and Susan Taylor started their alpaca farm business with a herd of seven males purchased in Southern Maryland. The next year the sisters-in-law added nine females and six more males from a local farm in DE. “These cute critters each have a unique personality, and we’d love to give you a tour and introduce you to our current herd of alpacas and llamas. These numbers include one baby alpaca, also known as cria, born on the farm in September,” said Susan.

For more information, please contact Susan Taylor, 443-880-7808, or Nancy Taylor at 410-215-0931.



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review
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eventually) as well. Doris felt the connection after her very first reading from a medium. Doris said, “I just knew it. I felt it, and that’s all I needed. I’m learning that I don’t have to understand what’s happening at Lily Dale. I just have to experience it. That’s enough.”

Wicker attributed a student

medium named Gayle Porter as helping turn the tide in Wicker’s belief that there was a spiritual connection going on at Lily Dale. Porter convinced Wicker to participate in a training workshop that occurred over two weekends. The class consisted of approximately 30 people and the trainees learned techniques for breathing, relaxing, positioning their eyes (looking up or down) for different types of spiritual connection, and proper posture. They also took turns giving messages to each other. Wicker and her fellow students were told to allow themselves to experience whatever it was that they saw, heard, or felt without any judgment. The judgment piece was difficult for Wicker as she described how the voice inside her head kept telling her that any messages she thought she was receiving were nonsensical and to just give up.

She wrote that she was grateful that she persisted and came to feel much more centered and at peace in her day-to-day life. She reported that she was now attuned to moments of synchronicity when she felt like she could tap into extrasensory streams of consciousness. As we near Halloween, consider her words, “I began to realize that these [incidents of synchronicity] were types of magic around me all the time. What varied was my ability to notice.” I encourage you to notice even small bits of magic and connection to the world around us. Happy Halloween!

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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announcement

from page 1

ginia. He began working at Oglebay Resort Golf in Wheeling in 2003 and later moved locally, to work at the Lighthouse Sound golf course in Ocean City.

He previously worked at the Ocean Pines Golf Club, but had to leave 18 months ago to help with family issues back home. Just a week ago, he moved back to the area and rejoined the team in Ocean Pines. He also brought his black lab, Bo, who can often be seen working alongside him.

Joseph said the assistant superintendent's job is to "basically put out all kinds of fires."

"I'm Justin's eyes when he can't be somewhere," he said. "Everything that he does, I try to make it easier for him."

Joseph said he's very happy to be back in Ocean Pines.

"I think we have a good crew. We have a lot of experience, including a couple guys with 16 years' experience,"

he said.

"It's a very challenging course, because there's a fine line of watering here, compared to other courses. And then you've got the breeze off the ocean," he continued. "But I think we're really going to get a good grasp on the course, and I think Justin and I are going to work really well together and get the course back where it needs to be."

General Manager of Golf John Malinowski said both men bring an important amount of experience to Ocean Pines, which should benefit the course for many years to come.

"We want everyone to know that, with the team we've assembled, the condition of the course is in very good hands. Justin is a very capable superintendent and he's very experienced. He also knows a lot about our particular golf course," Malinowski said. "Kurt's also got a lot of experience and knowledge of our golf course. He was here before for almost a year, so he really knows everything we have going on."

"I'm looking forward to seeing good things here, and I think the conditions are only going to get better and better," he added.

For more information on the Ocean Pines Golf Club, visit www.oceanpinesgolf.org.

investment

from page 6

and increase your withdrawals when the markets are on a roll. Or you might skip making inflation adjustments to your withdrawal rate during those years when your portfolio experiences losses. These types of moves may mean your budget fluctuates each year, but they'll also help increase the probability that your savings will last throughout your lifetime.

3. Consider an annuity. Annuities are not for everyone—they can be complex, costly and illiquid—but annuity contracts are one of the only types of financial vehicles that can ensure you have guaranteed income for life. With an ongoing stream of payments coming to you, you may feel more comfortable that you'll have the income needed to cover essential expenses in retirement—even if you outlive your investment portfolio.

If you are retired and living off of investment income or nearing that point in life, consider getting professional advice related to a sustainable portfolio distribution strategy. A second opinion might provide tax saving tips, techniques or opportunities that may increase your proba-

bility of success. Strive to eliminate uncertainty and enjoy your retirement journey; you deserve it.

Mark E. Engberg, CFP® is an Independent Branch Leader at Charles Schwab, located in Rehoboth Beach, DE. Mark and his team offer a free, no obligation consultation and portfolio review. They can accommodate office appointments adhering to strict CDC COVID guidelines or can assist clients and prospective clients virtually. Visit: www.schwab.com/rehobothbeach or call 302-260-8731.

Some content provided here has been compiled from previously published articles authored by various parties at Schwab.

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