

# The Courier

January 20, 2021 Volume 21 Number 18

*Mignon Winterling*  
**Lifeguard to  
chemist**





# D.A. Kozma Jewelers

*Prompt, Friendly & Affordable Service*

## *Lost Your Jeweler?*

Need a Jeweler with 45 years of Trusted Experience?  
*Check out D.A. Kozma's vast array of services!*

*Watch Battery Replacements • Custom Designs  
Bridal Design & Consultation • Repairs  
Custom Work Welcome*

*Large Selection  
of Fine Jewelry at  
Irresistible Prices*



### **LADIES**

*Don't lose another earring!  
Stop by and pick up your  
**FREE** earring stoppers.  
Your **FREE** earring  
stoppers work on your studs  
and wire back earrings.*

*Welcoming and Friendly Service since 1978*

**Open Regular Hours Monday through Saturday 10 a.m. to 6 p.m. Closed Sunday**  
*Appointments Welcome But Not Necessary*

**410-213-7505 410-524-GOLD**

**www.dakozmajewelers.com**

on Route 611 at Route 50 in the Food Lion Shopping Center

MD #2294

# From lifeguard to chemist

## Local girl got her start on aquatics staff

By **Josh Davis**

**Mignon Winterling** started working for Ocean Pines at age 15 as a lifeguard, and then grew into a senior role in the Aquatics Department while spending her summers and holidays here between college breaks.

A decade later, she is on the verge of finishing a prestigious graduate school program and starting an exciting new career, but says she'll always look back fondly on the time she spent and the lessons she learned in Ocean Pines.

Winterling grew up in nearby Bishopville and used to swim at the Sports Core Pool in Ocean Pines with her family. She joined the Aquatics staff shortly after taking a lifeguard certification class.

"One of my friends had already signed up for the class, so I decided to take it with her," she said. "Most of us certified through that class were then hired by Ocean Pines and became coworkers and friends."

"I have 10 summers of great memories lifeguarding for Ocean Pines," she continued. "I worked year-round through high school ... [and that] enabled me to fund a trip to Europe in my senior year."

After two summers of lifeguarding, Winterling started teaching in Ocean Pines, first with swim lessons and later as a lifeguard instructor.

"When I went to college, I got certified to teach lifeguarding and started teaching for Ocean Pines after that," she said. "Ocean Pines is such a great work environment, and it was nice to know I always had a summer job to come back to and could pick up shifts when I was home on breaks from school."

She later became involved in the Junior Lifeguard program in Ocean Pines, helping to bring up the next generation.

"The Junior Lifeguard Olympics was a lot of fun, [and] the best part was when my Junior Lifeguards were old enough to take the lifeguarding class and I got to certify them," she said. "As a returning lifeguard the last few years, I've particularly enjoyed seeing the guards I trained grow into seasoned lifeguards."

Winterling then became involved in an aquatics program in college, while working on her bachelor's degree.

"I studied chemistry at Towson University, where I also lifeguarded and taught CPR classes and eventually became an aquatics manager at Campus Rec," she said. She also continued traveling, first spending a semester abroad in Australia and later deciding to pursue her graduate degree abroad.

"I went to graduate school in Europe and spent a year in Paris studying cosmetics and perfumery, followed by a year in Italy studying business and management for the cosmetic in-

Aquatics staff," she said. "This year was my last summer lifeguarding. I still plan to keep teaching lifeguarding and CPR courses for Ocean Pines."

Winterling will also continue her pursuit of a graduate degree and has already started an exciting new job.

"I just started my career as a cosmetic chemist in New York and am working on my thesis – on track to graduate at the end of March," she said. "Unfortunately, I don't get to fly to Paris for my thesis defense as planned, but I will enjoy a virtual graduation with the rest of the class of COVID-19." Winterling said she will always remember her time in Ocean Pines, and that it was a formative experience that helped shape who she is today.

"Ocean Pines is a unique and welcoming community that I have been blessed to be a part of," she said. "The Aquatics staff became my second family and a support system through college and graduate school. Kathleen Cook, the director of Aquatics and my supervisor for the past seven years, has been an amazing mentor, both personally and professionally. When I look back on my time at OPA, I will always be grateful for the people I worked with, and the patrons that I got to know."

As for the next generation of guards, Winterling had one piece of advice:

"Don't be afraid to blow your whistle. Nobody likes a lame whistle blast when it's time to clear the pool," she said.

Others on Winterling:

Front Desk Clerk Susan Karson: "Mignon has been one of those young people that you work with that just leaves you in awe," Karson said. "She showed strong leadership skills, she was honorable, and she did her job with such dignity. It was very nice to watch her grow over the last three years that I've been here."

Winterling helped to set an example for the younger lifeguards, Karson said.

"She certainly has left a legacy, and I would only hope that the folks coming up behind her can see that they too can do that," she said. "She always earned it. She didn't get anything easy come – she worked for it and she



worked hard."

Karson said her absence will create a "huge wake" in the department.

"Almost like the U.S. Titanic!" she said. "She brought such calm, and she did so many of the programs and scheduling. But she also brought that sense of peace and she did it very quietly. She could always calm down a situation that could have gone one way or the other. She just had that uncanny ability, so she really will be sorely missed."

"We want her back!" Karson added with a laugh. "We just wish her the best and, at some point, we're going to have a field trip and go up and visit her in New York."

Resident Michelle Stewart: "We moved here six years ago and met Mignon when she was home on spring break, right before she went off to college for the first time, so it was kind of neat to watch her over the years grow and develop and turn into the amazing young woman that she is," Stewart said.

Stewart said Mignon had a positive impact on her grandson, as well as on many other children in the community.

"She's kind of grown up with them, so that's been a very pleasant experience," she said. "We wish her the very best and we're excited for her opportunity in the industry that she studied in. And we're hoping we get the opportunity to see her when she comes home to visit, but she will be very much missed."

Aquatics Director Kathleen Cook: "Mignon moved from the ranks of being a lifeguard, to a pool operator, to a senior guard, to a head guard. In the last couple of years, she's also assumed the responsibility of doing the scheduling during the summer – which is not an easy task. When we're running full bore, it's five pools and all the ac-



dustry as part of the European Franchise and Cosmetics Master program," she said.

### One last summer, and looking ahead

This year, like so many people across the world, Winterling had her plans abruptly changed by the COVID-19 pandemic.

Instead of continuing her studies abroad, she had to return home. However, that gave her one more opportunity to lifeguard in Ocean Pines.

"When the pandemic shut down my university in Italy, I was grateful to still have a place on the Ocean Pines

please see **chemist** on page 4



chemist

from page 3

tivities, and probably anywhere from 32-35 lifeguards,” Cook said.

Winterling also helped develop and further the Junior Guard program that Cook originated.

“Initially, I wrote the junior guard program, which we’ve had tremendous success with, and probably two or three years ago I turned that over to her, so she’s taught all the junior guards,” Cook said. “She’s also a lifeguard instructor, she’s a CPR instructor, and she started doing inventories for me. She just really assumed a strong leadership role and really was a

senior leader on the staff.”

Cook said the public has grown fond of Winterling as well, and they often ask about her.

“She has such tremendous support behind her. She’s been with this community for 10 years and she’s probably saved countless children, and it all started at a lifeguarding camp,” Cook said. “She’s also a very gifted swim instructor and she taught a lot of kids in this neighborhood how to swim.

“The parents in this community love for their kids to work here, because they know that they’ve got leadership and supervision, they’re going to be protected and be safe,” she continued. “And you watch them from

when they’re 15 – and they’re 15! They’re naïve and they’re not the greatest lifeguards, and you have to consider that when you’re scheduling. But you watch them blossom.”

At first, Cook said, young lifeguards are just that – young and inexperienced. But many go on to flourish.

“In the beginning, they resist chores and responsibilities, and then if you go to some of my senior guards, they know what the routine is, they know what they need to do, and they do it without exception,” she said. “They watch those pools like a hawk, and they bring the younger guards along. It’s amazing for me to watch the transformation.”

Cook said she has specially loved watching Winterling grow into a leadership role, and then take those lessons with her into the next chapter of her life.

“It gives me great joy and she’s worked so very hard,” she said. “If you ask her, she’ll tell you she’s a scientist, and to receive her degree and move out to follow her passion, I’m beyond humbled and thrilled for her – and we played a role in that. The money that she earned helped pay for her books and her tuition.

“I think it’s a great story and we have a lot of them here,” Cook continued. “A lot of pool patrons know the lifeguards’ names and they know who they are, and they have their favorite guards. And there’s some of them that know them because they saved their kid!

“I just think Mignon was an amazing asset. I was very, very lucky to have her. I’m so thrilled for her and her success, but it does create a tremendous void on our team,” Cook said.

## Courier Almanac

Minutes after Ronald Reagan’s inauguration as the 40th president of the United States on January 20, 1981, the 52 American captives held at the U.S. embassy in Teheran, Iran, were released, ending the 444-day Iran Hostage Crisis.

On November 4, 1979, the crisis began when militant Iranian students, outraged that the U.S. government had allowed the ousted shah of Iran to travel to New York City for medical treatment, seized the U.S. embassy in Teheran. The Ayatollah Khomeini, Iran’s political and religious leader, took over the hostage situation, refusing all appeals to release the hostages, even after the U.N. Security Council demanded an end to the crisis in a unanimous vote. However, two weeks after the storming of the embassy, the Ayatollah began to release all non-U.S. captives, and all female and minority Americans, citing these groups as among the people oppressed by the government of the United States. The remaining 52 captives remained at the mercy of the Ayatollah for the next 14 months.



## Harris’ shocking behavior

Our family watched in horror as domestic terrorists attempted to stage a coup when they stormed the Capitol on January 6. This mob was incited by inflammatory rhetoric and false election claims by President Trump, Andy Harris, and other Republicans.

The claims that the election was stolen from Trump had been proven false by recounts, state certifications and unsuccessful court challenges by Trump.

Even after this insurrection attempt, Andy Harris continued to support the lies about election and even the rioters themselves saying that they

were there for “valid reasons”. Really? What valid reasons would support storming the bastion of our democracy? When the House of Representatives went into session on the Electoral College results after the attack, Harris again continued to legitimize the election lies by speaking against the certification by the Electoral College.

Andy Harris is not doing the job he promised to do when he took an oath to support and defend our constitution and should resign. The citizens of the Eastern Shore deserve better.

**Mary Anne Whitcomb**  
Ocean Pines



Blisters can form for a number of reasons. According to Johns Hopkins Medicine, injuries, allergic reactions and infections can lead to the formation of blisters. Burns or scalds and even sunburns can cause blisters to form as well. Blisters can be painful or itchy, and that discomfort may compel some people to pop them. But popping blisters is a potentially costly mistake, as the American Academy of Dermatology notes that popping blisters can lead to infection. Patience may be a person’s best ally when confronting blisters, as the AAD says most blisters will heal on their own in one to two weeks. Covering a blister can help reduce pain and discomfort, especially if a bandage is situated in such a way as to ensure that the middle of it is a little raised. That can reduce friction between the blister and the bandage. Once a blister has drained, the AAD advises washing the area with soap and water and applying petroleum jelly. It’s important to leave the “roof” of the blister intact even after the blister has drained, as doing so protects the raw skin underneath it as the area heals.



# The Courier

e-subscribe **FREE** to  
*The Courier* and get it  
delivered to your  
computer each week!  
[delmarvacourier.com](http://delmarvacourier.com)



# The Courier

**Chip Bertino** Publisher/Editor

**Mary Adair** Comptroller

**Linda Knight** Advertising Representative

**Contributing Writers**

Dan Collins, Victor Fernandez, Ron Fisher, Douglas Hemmick, Jean Marx

Robert B. Adair 1938-2007

P.O. Box 1326 Ocean Pines, MD 21811

**410-629-5906**

[thecourier@delmarvacourier.com](mailto:thecourier@delmarvacourier.com)

[www.delmarvacourier.com](http://www.delmarvacourier.com)

[facebook@TheCourierOfOceanPines](https://www.facebook.com/TheCourierOfOceanPines)

**The Courier** is published Wednesday morning by CMN Communications, Inc. Contents copyright 2021. 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](http://delmarvacourier.com),



# The Victrola

I don't have it in me to pester my children for gifts for Christmas, Father's Day, my birthday, Groundhog Day or just because it's Wednesday. Repeatedly dropping hints about something I want just isn't my style.



## It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

No, not me. Whatever gifts they give me, when they remember to give me a gift at all, are more than satisfying. They'll never hear a complaint or a suggestion from me.

If only that was true. The reality is that I have no compunction at all about dropping hints such as, "If only I had (insert here whatever is I want at that moment)." In due course, I'll have made the same comment to each of my children so that when they're comparing notes about what to get me, they're working from a common reference point. For the record, I have three natural children, two marry-ins and one provisional. They're all treated equally especially when it comes to gift suggestions. In case you're questioning the term "provisional" I'll tell you. It's the designation given to my youngest son's girlfriend. She's not a marry in but she's been on the scene long enough to be considered more than just a girlfriend and so has earned gift-giving status, at least from my perspective.

But I digress. For more than a year, I had been dropping hints about how nice it would be to once again have a record player, something I haven't had in years, decades really. In recent years the kids have started picking up vinyl records at thrift and antiques shops which they play on their own record players. I have records but haven't had something on which to

play them since the Bush 41 administration. Time turned the pages of technology, leaving vinyl records a mere footnote in history. CDs became the norm. As a result, my albums eventually got pushed farther and farther to the back of the closet, way back, not having felt a needle's caress in ages. I didn't think much of it having become accustomed to Pandora and streaming options. But then, the kids started talking about the classic

records they were buying and the enjoyment they took in listening to them. Their interest piqued mine. I wanted in on the action.

Many months ago, my son invited me to his house for a cigar and adult beverage. He had set up on the porch between a couple chairs his record player. On the turntable was a Flip Wilson comedy album, "You Devil You." We sat puffing smoke rings listening to a comedy great in his prime. The record was more than 50 years old but the comedy was fresh and funny. We sat taking it all in as if we were listening to a live performance. The unique sound associated with a needle



passing through the grooves of a vinyl album, you know that whispering crackle, took me back to when I played 45s on the beige GE three speed record player I had as a child. Among the limited 45s I had at the time, the one I recall most clearly was "Brand New Key" by Melanie which I played repeatedly. You may remember some of the lyrics: "I got a brand new pair of roller skates and you got a brand new key." I have no idea why that song was

a favorite but it was. I have no idea where that record is now or for that matter the "Josie and the Pussycats" 45 I received through the mail after collecting and sending in a number of cereal box tops to Kellogg's.

After his passing, part of my father's record collection came to me. Many of the albums are jazz, blues, big band and Bing Crosby. They too wound up in the back of a closet.

Let me get back on track. There was great expectation that my children were going to give me a record player for my birthday last year. I received gifts, nice gifts to be sure, but no record player. Okay, I thought, maybe Father's Day. Nope. Undeterred, I stepped up my game dropping into conversations more not-so-subtle hints. "Hi Dad. How are you?" "Oh, I'm getting by. I'd probably be doing better if only I had a record player." Ralphie did no better when he tried to convince his parents to get him a Red Ryder BB gun in "A Christmas Story." At least a record player wouldn't put my eye out.

Certainly, I could have purchased a record player on my own. A prospect I gave much thought. But always in the back of my mind was the concern

that I didn't want to steal the kids' thunder by taking from them the immense satisfaction they'd feel when they presented me with such a gift. I had their best interests at heart, as I have since they've been born and that I've reminded them of ever since.

As Christmas approached anticipation rose. I felt things were going to go my way when I opened a gift sent from my son and his girlfriend. It was a Frank Sinatra LP. A little foreshadowing which I downplayed. A couple days after Christmas when my older children gathered to open gifts, I was presented with a nicely wrapped, good size box. It was a Victrola record player unit that also plays CDs and cassettes and has a radio. My exhaustive journey that started more than a year ago was over. The unit looks like a piece of furniture. I love it! And it's nostalgic cool to say, "I'm going to put a record on the Victrola."

It is set up in the family room. Retrieved from the back of the closet, the LPs are now stored beneath the record player. It was nice getting reacquainted with these relics of the past.

Now the process begins anew. What subliminal gift suggestions do I want to send next?

## Specializing in You



We want to wish our patients and community a happy and healthy New Year! Hamilton Physical Therapy is here to help you with all your physical therapy and hand therapy needs. We are ready to help you with any 2021 insurance or deductible questions you may have. We are also happy to offer **DIRECT ACCESS** for physical therapy services - no referral needed.



**HAMILTON**  
PHYSICAL THERAPY

To schedule an appointment, call  
(410) 208-3300.

410.208.3300 • HamiltonPTcares.com  
11007 Manklin Creek Road, Berlin  
info@HamiltonPTcares.com

¡ Se Habla Español!

Located in Pennington Commons,  
just steps away from Food Lion



# Vaccinations are available for additional groups

The Worcester County Health Department announced Friday that it is beginning Phase 1B of the Maryland COVID-19 vaccination plan. This first part of the phase includes the following individuals:

- Maryland residents who are 75 years and older

- Marylanders in assisted living, independent living, developmental disabilities or behavioral health group homes, and other congregate facilities

- Education, including K-12 teachers, support staff, and child-

care providers

The department will continue to vaccinate persons in Phase 1A as well as persons in the phase 1B categories. Online registration is required through the state of Maryland's COVID-19 vaccine scheduling website. To register, go to [www.marylandvax.org](http://www.marylandvax.org). Search by zip code to find clinic dates and locations. It is recommend that if you are not comfortable filling out web forms, seek the help of a friend or family member to complete the registration process. If you still require assistance, please call 667-253-2140 and someone will help you to register.

Vaccination registration will be made available as vaccine supply allows. Not all clinics will be available to register. Please check for new clinics regularly, vaccine supply arrives weekly.

On Monday, January 25, the state will enter Phase 1C, which includes Maryland residents ages 65 to 74; public health and safety workers not covered in Phase 1A; and essential workers in lab services, food

and agriculture production, manufacturing, the U.S. Postal Service, public transit, and grocery stores. Clinic times and locations for Phase 1C will be released on track with Governor Hogan's timeline for January 25. You will be able to register for those clinics if you are in an eligible phase using the same process as Phase 1B.

Please bring a driver's license or other form of identification to your appointment. In addition, proof of eligibility such as an employee ID badge, paystub, or letter from employer (on employer letterhead with signature/name/phone number of staff we can confirm if needed). The clinics may be rescheduled for snow emergency or inclement weather.

Vaccination Clinics will be held on the days and locations listed below:

- Tuesdays from 8:30 a.m. to 1:30 p.m. at the Worcester County Recreation Center, 6030 Public Landing Road, Snow Hill, Maryland 21863

- Thursdays from 9 a.m. to noon at the West Ocean City Park and Ride, 12848 Ocean Gateway, Ocean Pines, Maryland 21842. This location will be a drive through vaccination clinic.

- Fridays (starting on 1/22/21) from 10 a.m. to noon at Pocomoke Newtown Park, 2001 Groton Road, Pocomoke, Maryland 21851. This lo-

cation will be a drive through vaccination clinic. The hours will be expanded to 10 a.m. to 4 p.m. for this clinic starting on January 29

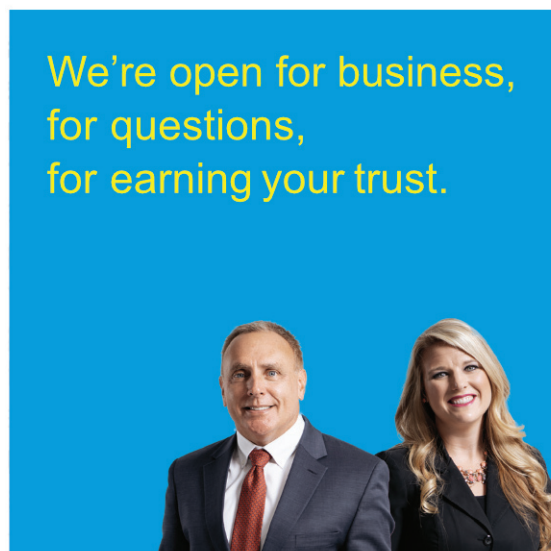
- Saturdays from 9 a.m. until 2 p.m. (starting January 23) at the Worcester County Health Department, 6040 Public Landing Road, Snow Hill, Maryland 21863.

- January 31 and February 1, 8 a.m. until 6 p.m., Ocean City Convention Center, 4001 Coastal Hwy, Ocean City, MD 21842.

Individuals with mobility issues are encouraged to use drive through clinics. Clinics are by appointment only. You will not be able to receive a vaccination if you don't have a scheduled appointment. You will not be vaccinated unless you meet current eligibility. For more information, visit [WorcesterHealth.org](http://WorcesterHealth.org). These vaccination clinics are made available through a partnership between the Worcester County Health Department, Worcester County Government, Town of Ocean City, and Pocomoke City.

## Conditions added to VA list

Military families may find additional medical resources available to them thanks to a provision in the recently passed National Defense Authorization Act. The bill, which was passed over a presidential veto, adds bladder cancer, hypothyroidism and parkinsonism to the Veterans Administration's list of presumptive conditions associated with exposure to Agent Orange, a chemical used heavily during the Vietnam War.



As life-long residents of Delmarva, we've had the pleasure of helping investors work toward their financial goals. And now, with Schwab, we have more ways to help than ever before. So call us and let's discuss how we can help you and your family.

Mark Engberg, CFP®  
Stephanie Brown, MBA  
**Rehoboth Beach Independent Branch**  
19266 Coastal Highway, Unit 5  
302-260-8731  
[schwab.com/rehobothbeach](http://schwab.com/rehobothbeach)



©2020 Charles Schwab & Co., Inc. ("Schwab") Member SIPC.  
All rights reserved. SCH2176-2 (1018-8X9S) (7/20)

*Own your tomorrow.*





**OPEN**  
Tuesday - Saturday 10 am - 5 pm

**Spend \$50 or more get a \$10 gift card for your next visit.**  
*Offer expires 1/31/21*

**South Gate Ocean Pines 11312 Manklin Creek Rd**  
**410-208-1479**  
Follow us on facebook @ [mybackyard.oceanpines](https://www.facebook.com/mybackyard.oceanpines)



Now, staying home  
isn't just staying in  
the place they love.

It's staying safe.  
It's essential.



 **Home  
Instead**  
**SENIOR CARE**®  
*To us, it's personal.*

If you or a loved one is vulnerable  
and needs in-home care, we're  
here to help. Call us today.

410.641.0901

[HomeInstead.com/734](https://www.HomeInstead.com/734)

**Locally Owned and Operated**

PERSONAL CARE | MEMORY CARE | HOSPICE SUPPORT | MEALS AND NUTRITION

Each Home Instead Senior Care Franchise is independently owned and operated. © 2020 Home Instead, Inc.

License #3740



# Delmarva Dogfish BirdINNing Weekend approaching

Delmarva Birding Weekends is partnering with Dogfish Head Craft Brewery and its harbor-front hotel, the Dogfish INN, to host the 2021 "Winter Delmarva Dogfish BirdINNing Weekend." Hundreds of nature enthusiasts will safely flock to the coast January 29-31 to enjoy a fusion of birds, boats, and beer.

While the celebrated event still boasts its popular seal and birdwatching boat cruises and strolls through some of the most pristine habitats on Delmarva, the Dogfish INN in Lewes is seeing to it that a warm bed and craft beer are an integral part of the mix this year.

Nestled along the canal in historic downtown Lewes, just a short walk from Fisherman's Wharf, the Dogfish INN is the Mother Nature basecamp for coastal Delaware, providing beer lovers and adventure seekers alike with fun-filled opportunities to explore the area's many splendors. For Winter Delmarva Dogfish BirdINNing Weekend participants, the Dogfish INN will offer a special lodging package that includes a custom Dogfish Head X Patagonia beanie, a slew of off-centered swag, and a 10% discount at the brewery's Rehoboth brewpub, Brewings & Eats, and Milton-based Tasting Room & Kitchen.

With COVID-19 protocols in place, field trips include forays into Bombay Hook National Wildlife Refuge, Prime Hook National Wildlife Refuge, Cape Henlopen State Park, the inlets at Indian River and Ocean City, Heron Park in Berlin, and Newport Farms. Small group "Scoters, Seals & Slightly Mightys" boat tours in Lewes aim to dazzle onlookers with incredible op-

portunities to view sea ducks, as well as Harbor and Gray Seals.

Bird and nature lovers can sign up for a trip or two during the award-winning weekend at [www.DelmarvaBirding.com](http://www.DelmarvaBirding.com).

Dogfish Head Founder & Brewer, Sam Calagione, said the brewery's nature-centric mindset made this partnership an easy marriage. "Mother Nature is at the heart of everything we do at Dogfish, because without the natural agricultural ingredients with which we craft our recipes, our beers would not exist. That's why we are continuously seeking new ways to protect and give back to the Earth, especially in our local community. In fact, our motto here at the Dogfish INN is, 'Welcome to Lewes. Mother Nature, Let's Do This!' In coastal Delaware, we are surrounded by opportunities to explore the great outdoors, and we are lucky enough to have one of the world's best birding scenes. Through our partnership with Delmarva Birding Weekends, we are hoping to not only encourage folks to get outside and experience the goodness just beyond their doors, but to inspire them to do their part to protect the planet we call home."

Now in its 26<sup>th</sup> year, Delmarva Birding Weekend organizers point to local wildlife as the event's economic engine. "Folks all over the East Coast are starting to realize how spectacular the winter birding is here on Delmarva," said event organizer Dave Wilson. "Hailing from all over the East Coast, our guests travel here to pair local outdoor experiences with local food and craft beer. It makes perfect

*please see weekend on page 9*



**Thank you** - In honor of Veterans Day in November, Melanie Coleman's first grade class at Ocean City Elementary, sent thank you letters to her cousin, Wilbur Scott Oles' Marine squadron. Oles is the Lieutenant Colonel of VMM-163 Evil Eyes at Miramar Military Base in San Diego, CA.

Recently, her class got a surprise - a visit from Lieutenant Colonel Oles during their class zoom. Commander Oles joined their zoom to personally thank the students for their Veterans Day cards. He told the class that he distributed the letters to his squadron and they have them hanging all around their building. He also shared information on the osprey he flies and even showed them the landing pad with all the aircraft. Students asked many questions and enjoyed his company.

## Newton named to Wor-Wic board

Maryland Governor Larry Hogan recently appointed Anna G. Newton of Berlin to the board of trustees of Wor-Wic Community College.

Newton is a financial advisor with Merrill Lynch in Ocean City. She joined the board of directors of the Wor-Wic Foundation in January of 2015 and recently completed her second three-year term. She was the foundation's treasurer for the past three years and represented the foundation as a member of the college planning council in 2016 and 2020.

She is a member of the Ocean City Young Professionals, and the Ocean City Marlin Club and Auxiliary. She is a past president of the Ocean Pines Chamber of Commerce and former chair of the Ocean City Young Professionals.

Newton received her bachelor's degree from High Point (N.C.) University. She and her husband, Zachary, have two children, Kennedy, 2, and Carson, 11 months.

Other members of Wor-Wic's board of trustees are Russell W. Blake of Pocomoke City, chair, Kimberly C. Gillis, vice chair, Andrew W. Booth, Morgan Hazel and Martin T. Neat of Salisbury, and Lorraine Purnell-Ayres of Snow Hill.



Anna Newton

# A BAGEL

and...

Free  
Wireless  
Internet

## 410-208-0707

Open 6 a.m. - 2 p.m.  
Wednesday - Sunday

### Serving Breakfast and Lunch

### Pastries and Cookie Trays

Boar's Head Meats

**RTE. 589**

O.P. South  
Gate Entrance  
  
OCEAN PKWY  
  
Manklin Creek

A Bagel and... →

Southgate - Ocean Pines  
(Manklin Creek & Ocean Pkwy)

Phone 800-647-8727

Fax 410-213-2151

## MITCHELL & HASTINGS

FINANCIAL SERVICES

**Teal Marsh**  
Shopping Center  
9927 Stephen  
Decatur Hwy  
Suite 18  
Ocean City  
MD 21842

**Our Mission: Your Success**

**Phyllis R. Mitchell**  
CERTIFIED FINANCIAL PLANNER™  
Registered Representative  
Investment Advisor Representative  
Phyllis R. Mitchell Financial Services, Inc.  
Registered Investment Advisor

**Andrea L. Hastings**  
Professional Plan Consultant™  
Investment Advisor Representative

IRAs  
Pension Plans  
Retirement  
Plans  
Stocks  
Bonds  
Mutual Funds

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer member of FINRA/SIPC. Advisory services offered through Cambridge Investment Research, Inc. a Registered Advisor, Mitchell and Hastings Financial Services and Cambridge Investment Research, Inc., are not affiliated.



**weekend**  
from page 8

sense to unite with Dogfish to bring it all together.”

Indeed, Harlequin Ducks, eiders, Purple Sandpipers, falcons and more than 25 species of duck, goose and swan are on full display in the mid-Atlantic for about four months a year. More than 100 species were tallied in 2020 during the winter weekend, and dozens of seals flaunted their flippers on the Lewes breakwaters.

Guided by fun-loving local birders with decades-long experience on the shore, the walking tours and boat trips accommodate visitors from the curious nature lover to fowl fanatics. Last year, birdwatchers from more than a dozen states flocked to the winter event.

“Delaware is teeming with bird species in winter,” said Southern Delaware Tourism Director Scott Thomas. “And Delmarva is a great place to experience them with the combination of wildlife refuges, local fare, and accommodations like nowhere else.”

Melanie Pursel, the director of

Worcester County Tourism concurred. “We enjoy such an abundance of bird species in the colder months that it just makes sense to market winter birding experiences,” she said.

Much of that fare will be available both Friday and Saturday nights at Irish Eyes in Lewes, when guests can enjoy Dogfish Head beer specials as part of the “tally rally” to count the weekend’s species and relate tales of the day’s exploits. Mask wearing and social distancing will be the rule at the rally.

Afterwards, those staying at the Dogfish INN can enjoy the short walk along the harbor back to their off-centered rooms, where the Winter Delmarva Dogfish BirdINNg Weekend perks keep flowing. The INN’s Cowboy Cauldron outdoor fire pit is perfect for recounting the day’s events or just counting stars. To book the INN’s special, Winter Delmarva Dogfish BirdINNg Weekend package, type ‘Delmarva Birding Weekend’ in the special requests section during online booking or call 302-644-8292. Field trips and events must be booked separately through Delmarva Birding Week-

ends.

After the feathers have settled and the birding and imbibing are done, outdoor enthusiasts can start recharging their engines for the next birding extravaganza March 5-7. Details and Dogfish Head deals will be divulged in February.

“We purposefully host the event on the weekend between the NFL playoffs and the Super Bowl,” said Wilson, “so we hope you’ll get off the couch, bundle up, and get outside. Eagles and ravens are best seen outdoors!”

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

*Call 410-629-5906*

## We Help Families:



Shelter assets from long term care costs.



Utilize Trusts for probate avoidance.



Secure Medicaid & VA Pension benefits.



Settle their loved ones' estates.



Create Wills and Powers of Attorney.



PROCINO-WELLS  
& WOODLAND, llc

*Serving families in Maryland & Delaware*

**Tel. 443.513.4740**

**www.pwwlaw.com**

Using natural gas  
in your home or  
at your business  
**can reduce your  
carbon footprint.**







# Buying you first boat

**Fishing Report:**

Not much going on with the cold weather inshore. Offshore charter boats are doing well with Tog fishing. There are reports of 10-12lb. fish. Sea bass season is now closed.

**Did you know?**

Many rockfish can live hundreds of years. Roughey rockfish are the longest known living fish on earth and can live over 200 years. That means that a Rockfish on your dinner plate tonight could have been alive when Lewis and Clark set out on their famous expedition in 1804.

**Buying your first boat:**

When buying a boat, you will need to consider a few very important questions. Buying a boat without considering these could result in many unpleasant surprises. They are as follows:

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

Will you be taking children on the boat?

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

How big a boat are you interested in?

Are you interested in a new or used boat?

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

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

Where will you winter store the boat?

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

Don't forget to first take a safe boater's course either offered by the Maryland Department of Natural Resources, Power Squadron or U.S. Coast Guard Auxiliary. Here you will learn boating talk, safety, rules of the road, navigation, knot tying and proper identification of various locations on your boat. It may also help you decide what type boat you are interested in purchasing. Also, become familiar

with Maryland boating regulations available through the Maryland Department of Natural Resources (DNR).

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

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

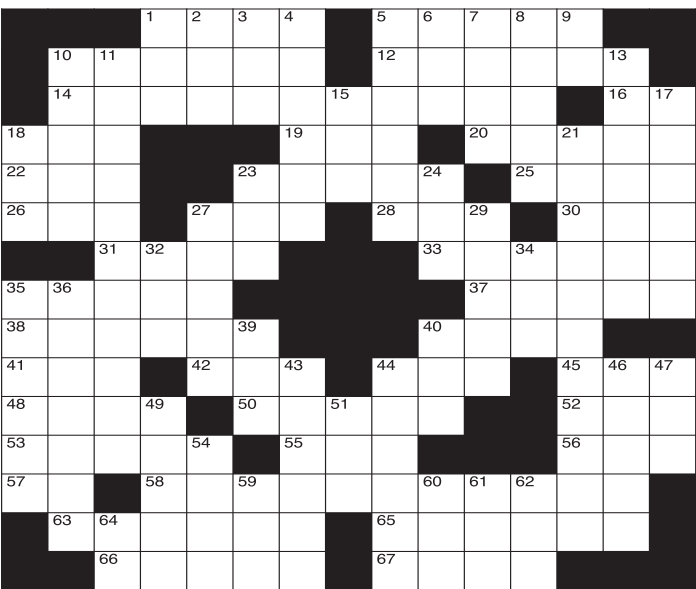
Take a friend along who knows boats and who can help you evaluate your potential purchase.

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

Ask how long the boat has been sitting? The tank could have water or phase separation which are two big problems.

How old is the motor and how many hours does it have on it? Is it two stroke or four stroke engine? In

please see **capt. ron** on page 11

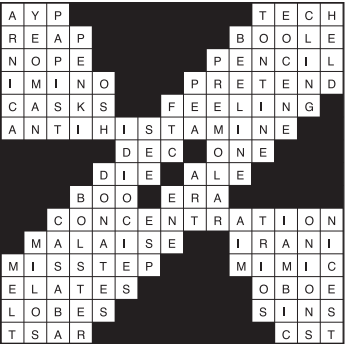


**CLUES ACROSS**

1. Ancient kingdom near Dead Sea
5. 2014 Winter Olympics host
10. Soft fabric
12. Covered in flowers
14. Works at a college or university
16. Keeps us cool
18. Corpuscle count (abbr.)
19. Similar
20. Birthplace of Muhammad
22. They \_\_\_
23. Preamble to a book
25. Southern China people
26. Hair product
27. The woman
28. Partner to cheese
30. One point north of due east
31. Round Dutch cheese
33. Be in awe of
35. Christmas song
37. Emits coherent radiation
38. Something that is comparable to another
40. Monetary unit
41. The cutting part of a drill
42. Resinlike substance secreted by certain insects
44. Touch lightly
45. Toyota SUV
48. \_\_\_ and Andy, TV show
50. Made less dangerous
52. Assets under management (abbr.)
53. Nostrils
55. Moved quickly
56. Thai isthmus
57. TV personality Roker
58. Honors anew
63. Rags
65. One who obtains pleasure from inflicting pain or others
66. Marketplaces
67. Dark brown or black

**CLUES DOWN**

1. Nowhere to be found (abbr.)
2. Not new
3. Brew
4. Stain with mud
5. Chief or leader
6. Luke Skywalker's mentor
7. Type of sauce
8. Sharpens
9. Priestess loved by Zeus
10. Jean Henri \_\_, French entomologist
11. Regulates supply of fuel
13. Disturbing and horrifying
15. Equal (prefix)
17. Hosts film festival
18. Tattered piece of clothing
21. Rich desserts
23. Unique motor (abbr.)
24. Disfigure
27. Chemical substance
29. Slang for famous person
32. Department of Labor
34. The A-team rode around in one
35. Beach cabin
36. Living things
39. Gun (slang)
40. Disconsolate
43. Stroke gently
44. Actress Richards
46. "Cletus Hogg" actor
47. Returned material authorization (abbr.)
49. Brazilian mountain range
51. Upset
54. One with supernatural insight
59. Insecticide
60. Taxi
61. "Much \_\_\_ about nothing"
62. Cannister
64. Popular clothing retailer



Answers for January 13



# Choices for long-term care

Being able to care for oneself independently can be a source of pride. However, illness or age can affect people in ways that require them to seek assistance with medical needs or daily activities for an extended period of time. In such instances, long-term care services can fill a need.

Long-term care assists people in their homes, in the community or in various types of facilities with various daily and medical requirements. According to WebMD, research shows that many people are unaware of long-term care options or may be misinformed about what's out there.

Home care. Various services can be utilized in the comfort of home. According to the Knoxville-Knox County Community Action Committee Office on Aging, services can include home-delivered meals, pest control, minor home modifications, or visiting nurses

and health aides. Other benefits may include shopping or physical therapy.

Community care. Community services can include adult day care centers, meal programs, senior centers, community transportation, and others. Community services enable people to continue to live in the community with



some support. They also may help family or friends serving as caregivers enjoy a break from the assistance they have been providing.

Care facilities. Long-term care may be mistaken as strictly nursing homes, but facilities extend to places that pro-

*please see **care** on page 12*

**capt. ron**  
from page 10

what condition is the propeller? Who performed regular maintenance on the boat and motor?

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

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

Finally, be certain to insist on an on-the-water demonstration while at

the same time checking out all the accessories. Also, ask if you can, have your mechanic check out the boat before purchase.

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

*Remember to take a kid fishing,*  
**Captain Ron**



## When You're Here, You're Part of the Family



**Our enduring mission as a family-owned and operated community is to provide our residents with a comfortable home and exceptional care.**

**From our roots to our branches,  
our family tree is symbolic of our commitment to you.  
You're more than just a guest at Harrison Senior Living  
- you're part of the family.**

[HARRISONSENIORLIVING.COM](http://HARRISONSENIORLIVING.COM)

**HARRISON  
HOUSE**  
SNOW HILL

Short-Term Rehabilitation  
Long-Term Care  
Memory Care  
Respite Care

430 West Market Street  
Snow Hill, MD 21863  
410.632.3755

**JOHN B.  
PARSONS**  
HARRISON SENIOR LIVING

Assisted Living  
Memory Care  
Respite Care

300 Lemmon Hill Lane  
Salisbury, MD 21801  
410.742.1432

**HARRISON  
HOUSE**  
GEORGETOWN

Short-Term Rehabilitation  
Long-Term Care  
Memory Care  
Respite Care

110 West North Street  
Georgetown, DE 19947  
302.856.4574



See our website for more locations and information



## 844-GET-JDOG

**Good Bye Junk!  
Hello Space!**

Make room for all of your holiday purchases by clearing out the clutter.



**Free Estimates**  
**Residential Junk Removal**  
**Commercial Junk Removal**  
**Dumpster Rentals**  
**Shed Removal**

**Call or Text for FREE Estimate**  
**410-881-5364**

**VETERAN OWNED VETERAN OPERATED**  
RESPECT • INTEGRITY • TRUST



# Exploring hospice and palliative care

The opportunity to live independently is a goal for many people as they plan for retirement. While there's much people can do to plan for financial independence in their golden years, health issues may arise that can make it hard for aging adults to get through the day without a little help.

Palliative care and hospice are sometimes mistaken as the same thing, even though they're quite different. Learning about each option can help adults identify which option is

best for them should they one day require daily assistance.

**Palliative care.** Palliative care may be available at any time for individuals with serious and potentially life-threatening conditions. According to Healthline, palliative care is focused on improving the overall wellness of individuals with serious illnesses, such as Alzheimer's disease, cancer, COPD, and other chronic illnesses. Since it is based on individuals' needs, palliative care can differ from one person to the

next.

WebMD says a palliative care program frequently aims to ease pain and help with other problems, including improving comfort. It is used in addition to other treatments. Palliative care also can help patients and their families if an illness makes it more difficult to get around, leads to depression or adversely affects the family, including caregivers.

**Hospice care.** The National Institute on Aging notes that hospice care

may be recommended when it is no longer possible to cure a serious illness or when a patient opts out of certain treatments. Like palliative care, hospice provides comprehensive comfort care and family support. However, attempts to cure the person's illness are stopped in hospice. Hospice is typically recommended when a person with a terminal illness has around six months or less to live.

When people hear "going into hospice" they may think this means entering a facility. However, hospice can take place in many different settings, including at home, in a nursing home, in a hospital, or even a facility that specializes in hospice care.

Both palliative and hospice care bring together a team of health care professionals with special skills. This team can include doctors, nurses, social workers, therapists, spiritual advisors, and trained volunteers. Everyone works together to address patients' emotional, medical and spiritual needs.

*please see **explore** on page 13*

## care

from page 11

vide other services. Here's a look at the care facilities.

**Independent senior living:** Independent living facilities may provide assistance only when needed. Amenities are designed to make things easier and more convenient for residents. Fitness centers, pools, dining venues, and transportation may be included. These facilities tend to provide the most independent form of senior living. Some independent living facilities are part of larger continuing care retirement communities that have staged care that goes from independent to skilled nursing.

**Assisted living:** These homes provide 24-hour supervision, meals, healthcare services, and other forms of as-

sistance in a home-like setting. Types of services include laundry, housekeeping, medication dispersal, and dressing.

**Skilled nursing homes:** Nursing homes provide care for those who cannot care for themselves at home or in the community. These facilities offer many services all under one roof, like rehabilitative services, meals, activities, and around-the-clock care. Some skilled nursing homes offer temporary care after an injury or illness and are used in lieu of an extended hospital stay.

It is never too early to begin planning for elder care that may include long-term care possibilities. Individuals are urged to work with an elder care lawyer to help navigate the complexities of planning for medical care and their potential financial needs.

## We Can Be with You from the Start

If you or someone you care for has a life-limiting illness, reach out to us as early as diagnosis.

Being "in hospice" will give you the control to manage your illness so you can enjoy life.

We offer pain management and connection to community resources (such as transportation), and you may receive care in your home, in a nursing home or assisted living, or in our residential facilities.

Hospice is a FREE benefit of Medicare, Medicaid, and insurance.\* **No one is ever turned away for inability to pay.**

*\*Charges may apply for room and board at our residential facilities.  
Call us to learn more.*



**Coastal Hospice**

*With Coastal Hospice, You're Not Alone*

Call 410-742-8732  
or visit [www.CoastalHospice.org](http://www.CoastalHospice.org)  
Follow us on Facebook!



explore  
from page 12

The main difference between palliative and hospice care is when each is offered to a patient. Palliative care can be available at any time, regardless of illness stage, prognosis or life expectancy. Hospice care is only available when an illness is no longer responding to treatment. It is sometimes known as end-of-life care. However, a person can come out of hospice care should his or her condition begin to improve.

Patients and their families can discuss the options of palliative and hospice care with their health care teams. While these types of care have become much more accessible in recent years, they may not be available everywhere. It also pays to ask questions about health insurance coverage to determine if the costs of palliative or hospice care will be covered by a provider. A long-term care policy also may be an option to cover palliative services.



## Shopping for assisted living facilities

As people age, oftentimes their living arrangements need to be adjusted. Needs evolve as children move out or other situations arise. One of the scenarios that may come to pass as a person ages is the need for more specialized help that just isn't possible at home.

When failing physical or mental health affects one's ability to be independent and live safely at home, moving into an assisted living facility may be the next step. The National Center for Assisted Living indicates assisted living offers the little bit of help some people need when they can no longer manage living alone. Typically, these facilities provide assistance with bathing or dressing, medication management and other care, while also catering to people who may not require the around-the-clock medical care most often associated with nursing homes.

Vetting is an important component of finding assisted living facilities. Family caregivers need to educate themselves about services, costs and

other resources provided by assisted living facilities.

AARP says assisted living facilities provide residents with a range of services that can include supervision, meals, housekeeping, laundry, and personal care. Residents usually have their own apartments or private rooms. Because they are mostly regulated at state level in the United States, there is a lot of variety among these facilities. That means family caregivers need to assess their needs and desires in a facility to find the right one that fits. Assisted living facilities offer a home-like environment, and the amenities available vary based on cost.

Paying for assisted living differs from paying for nursing homes. Largely government-subsidized health programs like Medicare and Medicaid pay for nursing home care. Those who would be best serviced by assisted living may find they may not qualify for government support, nor may the facilities accept anything other than pri-

*please see shopping page 14*



TheCourierofOceanPines

## Turning 65 in 2021?

# FREE MEDICARE WEBINAR

**DATES:** February 10 & April 14

**TIME:** 12:00 p.m. - 1:00 pm

**TOPIC:** Medicare Supplement & Prescription Drug Plans

To register for this free webinar event, please visit

<https://averyhallturning65.eventbrite.com> or contact

Karen Bromley at 410-742-5111, email [kbromley@averyhall.com](mailto:kbromley@averyhall.com)



Join **Alyssa Sinagra** to find out all you **NEED** to know about Medicare for **FREE!** Alyssa is here to guide you and help make this transition smooth and painless!

**AVERY HALL**  
INSURANCE SOLUTIONS FOR TODAY'S WORLD

AveryHall.com





# Getting your second Covid shot

By **Joe Reynolds**  
*OceanPinesForum.com*

First, it must be said that Atlantic General Hospital did an outstanding job today in handling what may have been as many as 1000 inoculations of the Moderna vaccine. However, some folks are apparently confused about how they will obtain their second Covid vaccination.

My understanding is that no one will be calling those who received

the first shot. It is up to each individual to arrange to obtain the second shot (28 days after the first shot, for Moderna).

Each person will need to access the state website at [www.marylandvax.org](http://www.marylandvax.org) to look for an available vaccine opportunity when your time comes for the second shot. Those who obtained a shot today at Atlantic General Hospital would be looking for a second shot at any location offering Moderna. These will be offered by the County Health Department at various locations and also at Walmart.

Per the news release from the County: "The department will continue to vaccinate persons in Phase 1A as well as persons in the phase 1B categories. Online registration is required through the state of Maryland's COVID-19 vaccine scheduling website. To register, go to [www.marylandvax.org](http://www.marylandvax.org). Search by zip code to find clinic dates and locations. It is recommended that if you are not comfortable filling out web forms, seek the help of a friend

or family member to complete the registration process. If you still require assistance, please call 667-253-2140 and someone will help you to register."

Vaccination registration will be made available as vaccine supply allows. Not all clinics will be available to register. Please check for new clinics regularly. Vaccine supply arrives weekly. Beginning January 25, vaccinations will also be available to those 65 years of age or older.

Those with cell phones can register to receive a notification reminder for the second shot as well as report any side effects by registering at [vsafe.cdc.gov](http://vsafe.cdc.gov). You can register on a computer but **MUST** have a cell phone as all registration num-

bers will be sent via cell phone text messages.

Registration is shortly followed by a text message asking you to check in again to report any side effects. Complete this and you will then receive another text message on the following day asking again about side effects. Participation in the vsafe project is purely voluntary. It is not needed to receive the second shot, as far as I can tell.

In a nutshell, obtaining the second vaccination (or first) is 100% the responsibility of each individual. Wait a few days to check the above registration website as no clinics are scheduled within 50 miles of Ocean Pines at the time of this writing.

**shopping**  
from page 13

vate payment or long-term care insurance to cover room and board.

Other considerations in assisted living facilities are size, specialties, atmosphere, location, and the ability to transition to higher forms of care. Assisted living may fill a void currently, but it's often not a permanent situation for all, and eventually certain res-

idents may have to move on to skilled care facilities.

Potential residents and their families should visit various assisted living facilities to get a feel for what they are like. Speak with the staff and residents, request a meal and get a sense of the environment. Apart from cost, how the home feels is one of the most important factors in shopping around for this type of residence.

**Me: This show is boring.**

**Boss: Again, this is a Zoom conference.**



**Gina D. Shaffer, Esq.**

Shaffer, McLauchlin & Stover, LLC  
10514 Racetrack Road  
Unit C  
Berlin, MD 21811  
(Next to Abi's Diner)



Shaffer, McLauchlin & Stover, LLC  
Attorneys at Law

## Welcome to 2021!

**GINA SHAFFER** is available for your initial conference by telephone or at your home, taking all masking and social distancing precautions.

If you need assistance with  
**ELDER LAW, ASSET PROTECTION or WILLS/TRUSTS**  
call Gina today!

**Myth:** *If you need care in a nursing home, "they" will take your house.*

**Truth:** *Nursing homes do not want your house - find out what they do want!*

**410-420-7992**

[gina@smslawoffice.com](mailto:gina@smslawoffice.com)

[www.smslawoffice.com](http://www.smslawoffice.com)



# Three hidden tax mistakes to avoid

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

We all have a lot on our minds as we enter the New Year. COVID, and how it has affected all our lives; possible financial insecurity or hardship; political polarization and changing leadership in Washington, DC. But let's accept the fact that tax season is upon us.



Charles Engberg

With that in mind, here are three tax-planning missteps I often see clients make—and how you can avoid them in your own financial life.

1. Having too much tax withheld from your paycheck: According to IRS data, nearly 75% of Americans received tax refunds in 2019, with the average refund totaling just over \$3,000. Many taxpayers appreciate receiving a windfall each spring, but having too much tax withheld from your paychecks is like giving the U.S. government an interest-free loan until you receive your refund. In a perfect world, your withholding amounts would equal your tax liability for the year, resulting in neither a tax bill nor

a refund. It's hard to get it exactly right, but the IRS Tax Withholding Estimator ([irs.gov/w4app](https://irs.gov/w4app)) can help calculate whether you should adjust your withholding.

2. Letting taxes eat into your returns: A dollar saved from taxes isn't just a dollar earned—it's a dollar that can continue to potentially grow over time thanks to the power of compounding. That's why you must be especially careful when it comes to your taxable brokerage and savings accounts, because over time taxes can have a huge effect on your after-tax returns.

It's often best to hold tax-inefficient investments in tax-deferred accounts like 401(k)s and IRAs. Conversely, it can be best to hold assets that tend to lose less of their returns to taxes, such as municipal bonds or exchange-traded funds, in a taxable brokerage account.

3. Going it alone: You may be capable of mastering the tax code on your own, but do you really want to? After all, there's a world full of experts out there who can help ensure you pay your fair share but not a penny more—and who may even be able to help save you a bit of money in the

process.

The goal here is to make tax preparation and planning less painful and ideally more productive for you. Get organized, ask questions, get help if you need it and be proactive related to your 2020 tax filing. And while you're at it, carry your New Year's motivation into your 2021 tax planning.

*Mark E. Engberg, CFP® is a Charles Schwab 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. Charles Schwab Branch, 19266 Coastal Hwy, Unit 5, Rehoboth Beach, DE 19971, 302-260-8731, [www.schwab.com/rehobothbeach](http://www.schwab.com/rehobothbeach).*

*Disclosure: This information does not constitute and is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consultation with a qualified tax advisor, CPA, financial planner, or investment manager.*

## Tides for Ocean City Inlet

Day		High / Low	Tide Time
Th	21	High	1:45 AM
	21	Low	7:51 AM
	21	High	2:01 PM
	21	Low	8:01 PM
F	22	High	2:42 AM
	22	Low	8:48 AM
	22	High	2:56 PM
	22	Low	8:49 PM
Sa	23	High	3:37 AM
	23	Low	9:47 AM
	23	High	3:51 PM
	23	Low	9:39 PM
Su	24	High	4:30 AM
	24	Low	10:42 AM
	24	High	4:42 PM
	24	Low	10:30 PM
M	25	High	5:18 AM
	25	Low	11:33 AM
	25	High	5:30 PM
	25	Low	11:19 PM
Tu	26	High	6:05 AM
	26	Low	12:19 PM
	26	High	6:16 PM
W	27	Low	12:06 AM
	27	High	6:50 AM
	27	Low	1:02 PM
	27	High	7:02 PM

**"HERE'S MY CARD!"**  
Local Business Guide

### BOAT BROKER

**Brokered Boats Wanted**  
Clean Late Models up to 32 feet  
**Low Fees – Great Results**  
RT 113 Boat Sales - 302-436-1737  
Haul out and Transport Services Available

### HOME IMPROVEMENT

**PAUL'S HOME IMPROVEMENTS**  
All phases of home improvements  
No job too small - No job too large  
Handyman Home Services  
Over 40 years experience  
**410-641-7548**  
Free Estimates  
MHIC #83501



### TITLE SERVICES

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



### DENTISTRY

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



### JEWELRY

**D.A. Kozma Jewelers**  
**410-213-7505 410-524-GOLD**  
**[www.dakozmajewelers.com](http://www.dakozmajewelers.com)**  
on Route 611 at Route 50 in the Food Lion Shopping Center

### WRITING SERVICES

**Publishing, Memoirs & More!**



Jean Marx  
443-880-0045  
[jmarx.timeflys@gmail.com](mailto:jmarx.timeflys@gmail.com)  
[www.timeflysbooks.com](http://www.timeflysbooks.com)





**OPEN DAILY 11 A.M. • KITCHEN OPEN UNTIL 10 P.M.**  
**28<sup>th</sup> Street • 410-289-2020 • PitandPub.com**

## OFF SEASON SPECIALS

(DINE IN ONLY • SOME RESTRICTIONS APPLY)

### SUNDAY FUNDAY

**Happy Hour Drink Prices**  
NOON-CLOSING

### MEATLOAF MONDAY

**25% Off All Day/Night**

### CHICKEN TUESDAY

**25% Off Everything/  
Anything**

TURKEY OR CHICKEN

### BEEF WEDNESDAY

**25% Off  
Everything/  
Anything Beef**

### PORK THURSDAY

**25% Off Everything/  
Anything Pork**

### RIB & SHRIMP FRIDAY

**\$7 1/2 LB. Ribs  
\$7 1/2 LB. Shrimp**  
ALL DAY/NIGHT

### BULL & OYSTER SATURDAY

**\$7 Roast Beef Sandwich  
\$5 1/2 Dozen Oysters  
On The Half Shell**  
ALL DAY/NIGHT



## FAMILY MEAL DEAL

(CARRY OUT SPECIAL ONLY)

**2 POUNDS OF  
SMOKE MEAT**

**YOUR CHOICE  
OF PORK,  
BRISKET,  
CHICKEN  
OR RIBS,  
4 SIDES**

Your Choice Of

- French Fries • Sweet Potato Fries • Coleslaw
- Baked Beans • Collard Greens
- Mashed Potatoes • Mac & Cheese
- Roasted Corn • Potato Salad
- Tomato/Cucumber Salad
- Corn Bread • Hushpuppies
- Garden Salad

**& 12 SLIDER ROLLS**

**\$30**

**ALL DAY EVERY DAY  
11 A.M.-10 P.M.  
BOTH LOCATIONS**  
Not valid with any other special

**NORTHSIDE OPEN DAILY 11 A.M.**  
**127<sup>th</sup> Street • 443-664-7482**