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**Behind closed doors,** My Backyard in Ocean Pines remained open through the pandemic to keep customers fully stocked in bird seed, bird houses, bird feeders and more - and to keep owner Maureen Kennedy's spirits high while businesses were shut down.

Kennedy needed her customers as much as they needed her at the time. That hasn't changed now that My Backyard continues to flourish as it

approaches its third anniversary next month. Kennedy takes phone orders, and makes curbside and home deliveries, like she did while the statewide COVID-19 shutdown was in effect, even while having regular customers in the store.

My Backyard, which offers birdrelated merchandise and more ranging from necessary to unusual, was her dream for 30 years until it became her reality nearly three years ago. If the pandemic had struck when her Manklin Creek Road store first opened, Kennedy said, the outcome may have been far more

sobering. Still, she said, "You can't give up. You can't get discouraged. You've got to keep working. You've got to try to find the bright side of everything. As my grandson would say, when something bad happens you always look at the bright side. There's always a good side. Somewhere in there, there's always something that makes you smile."

There wasn't one clear reassuring sign, Kennedy said, that My Backyard would survive the uncertain times of the past year, not even birds showing up outside her store to remind her of the passion that lies behind the work the 69-year-old Kennedy does.

Those signs already were in place, in the form of customers who have embraced Kennedy and her store.

"I knew I was going to be okay because I had great customers," Kennedy said. "These people know me and they've accepted me. I'm in the community now and they know that. They all rallied for me. They make sure they shop local. They want to make sure [small businesses] stick around. I knew it was going to be a struggle for a little bit. I never really felt like I was going downhill or anything."

Kennedy adjusted her business model, namely how she reached customers while keeping her doors closed last spring. Along with curbside pickup and home deliveries, she turned to digital and social media

to keep her business viable through the pandemic.

"I'm still doing a lot of stuff on Facebook," Kennedy said, even as great outdoors. That passion is the foundation for

a business that keeps Kennedy going at a time she could enjoy a much slower pace.

She put in her time in the working world, as co-owner with her husband, Butch, and a fellow partner as well as office manager of a heating and air conditioning business in Montgomery County for more than two decades. Even after selling the business nearly 20 years ago, she briefly served in the same office manager role for her son's heating and air conditioning business.

Meanwhile, her children and grandchildren are all grown up and leading their lives. Maureen and Butch moved permanently to the Eastern Shore 16 years ago and have

### Opening new worlds in Ocean Pines

A conversation with Maureen Kennedy By Victor Fernandes

customers still consistently visit her store. Still, those personal connections in store each day remind Kennedy why running her business feels nothing like work or having a job. Through the

pandemic, and all the uncertainties and lifestyle changes that have come with it, Kennedy sees the bright side.

Her customers, she said, "slow down and actually enjoy what's outside. It's so wonderful. I have people now that send me pictures or bring them in [to the store] and say, 'Look at this bird that I had.' It's really nice." Last Wednesday, for example, Kennedy was happy to hear from a customer about the birds that instantly flocked to the new birdhouse Kennedy sold him.

"I feel like I have become a real good part of this community now" Kennedy said, "because people know I'm going to be here, and I think they're just excited to share with me their new findings."

Even as life slowed to a crawl around her, Kennedy remained active within her passion for nature and the been in Ocean Pines for just over five years. She said, "to have a calm place to be, to get out of the rat race, get out of the insanity and come and enjoy life." But slowing down in life wasn't an option. She needed something just for her, and it had to keep her active.

"I didn't want to sit behind a desk all day," she said. "It just isn't who I am. I did [heating and air conditioning] because it fed our family and it was a good thing to do at the time. I knew I couldn't get too deep into it [again] because it's not what I wanted to do."

"I hated retirement. It just didn't work for me at all. It just wasn't me," Kennedy added. "I painted and spackled everything in my house that I could and I was getting bored. I just knew that if I didn't do it I was going to run out of time. I'm no spring chicken. I knew I had to get this running if I wanted to check this one off my bucket list. That's what I did."

Owning a business with an outdoorsy feel, she said, "is something I've always wanted to do. So, when I started looking for spaces, when I got really serious about it, I knew a bird store would be perfect here because there really wasn't



anything like that [in the area]. You can buy bird seed at the grocery store, but it's not the same as a bird store. Every place you drive by in Ocean Pines you see a bird house or a bird feeder or a bird bath. So, I knew I was probably going to be in a good spot."

Even through the ongoing pandemic, My Backyard has been everything she imagined.

"I've always wanted to run a shop," Kennedy said. "I just love retail. I just like the interaction with the people. Over the years, it's morphed into the kind of store I want to have. It's a fun place I go every day. I get to talk to people about things I love and they love. I get to do what I love. If I didn't have great customers, this job would be horrible. I get the sweetest nicest people in the store."

It's as much a thrill as a challenge to find the most unique items. Kennedy blends her keen eye for what customers want with the power of the internet and social media, she said, "to buy unusual things to add into the norm. I want a store where people come in and [say], 'Wow I never saw that before.' That happens to me all the time. I try to find those things, the handmade items, that people just don't see anywhere. I look to see what's trending, what's out there, who's buying what. I find new places to buy from."

Bird seed dominated her store when it first opened. Now it's filled with everything bird enthusiasts want and need. While sharing her secrets for finding items she loves and her customers covet, Kennedy glanced across the room to a praying mantis made of metal. Kennedy can't pinpoint exactly why she appreciated that item enough to purchase it for her store.

"There's something about this



### **Board clears Perrone**

#### Commentary by Joe Reynolds OceanPinesForum.com

On January 5, 2021, OPA's Director of Amenities and Operational Logistics



Colby Phillips filed charges against OPA President Larry Perrone for creating a hostile work environment, according to multiple informed sources. The charges were filed with OPA's Human Resources

Department.

How such charges against board members are handled is determined by OPA Board Resolution B-08, Director and Officer Ethics and Conduct. The board subsequently went into closed session to discuss the charges on two or more occasions. On February 4, 2021 the board held an open meeting

to announce the results of their deliberation of the matter behind closed doors. In what was possibly the shortest OPA board meeting on record, OPA vice-president Colette Horn announced the board found that Perrone had done nothing wrong. This was after what was called an extensive investigation by OPA's attorney. Meeting adjourned.

This entire affair is likely to have many association members shaking their heads. Colby Phillips is arguably one of the most liked OPA employees in the history of Ocean Pines. Those who know Phillips well say they cannot believe that her complaints against Perrone were totally without merit.

Interestingly, the OPA Board of Directors, according to at least one source, apparently felt the need to hold a closed session back on December 19, 2020 on a motion by Doug Parks to





On February 10, 2014, Shirley Temple Black, who as a child in the 1930s became one of Hollywood's most successful stars, died at her Woodside, CA home at age 85. The plucky, curly-haired performer sang, danced and acted in dozens of films by the time she was a teen; as an adult, she gave up making movies and served as a U.S. diplomat.

According to the online medical resource Verywell Mind, suicidal behavior can occur with any type of eating disorder, though research indicates it may be more common among patients with certain disorders. For example, Verywell Mind notes that suicide attempts appear to be more common among patients with anorexia binge-purge



indicated that anorexia nervosa and suicidality occur together due to shared genetic factors. In addition, the risk for suicide attempts is higher among people with eating disorders when those disorders occur along disorders such as depression and substance abuse. Due to the link between eating disorders and suicide, Verywell Mind emphasizes the necessity of including routine suicide risk assessments in eating disorder treatment plans. More information about the relationship between

Mary Adair Comptroller

suicidal behaviors and eating disorders is available at www.verywellmind.com. In addition, free and confidential support for people in distress, and crisis resources for them and their loved ones, is available at the National Suicide Prevention Lifeline at 1-800-273-8255.

discuss with Perrone his tendency to become too involved with employees. The OPA bylaws state: "Individual members of the Board of Directors shall not give orders to any employee of the Association and, except for routine administrative services and inquiries, shall deal with employees through the General Manager."

Board Resolution B-08 states: "Complaints regarding violations of these standards and policies shall be addressed by the Board in a public meeting timely but not to exceed 14 days after the complaint is received." However, the resolution also says that meetings to consider charges may be held in closed session if allowed by the Maryland HOA Act, and for purposes of holding the declared meeting in private "Directors shall be considered Employees of the Association." The board also failed to hold the required public meeting within 14 days on the premise that delivery of charges to the OPA HR department is not the start of the 14 days.

In other words, the board says any charges will be addressed within 14 days in a public meeting, then allows consideration of charges against a board member behind closed doors on the premise that board members are employees. As is often said around Ocean Pines - you can't make this stuff up.

Considering Perrone as an employee in this matter also brings up other questions. Who does the OPA Human Resources Department represent? Phillips or Perrone? Who did the HR lawyer investigating the charges for the board represent? Phillips or Perrone? Clearly, as the President of the Ocean Pines Association, Perrone is the individual with power.

This entire episode, like so many of the board top secret meetings, proves yet again that "Transparency rarely causes problems. A lack of transparency frequently causes problems."

The board hiding behind closed doors on this matter is despicable. It would be truly unfortunate if Colby Phillips were to seek employment elsewhere. The board did not even give Phillips the courtesy of hearing her side of the story in closed session. Board members come and go. Employees like Colby Phillips are hard to find.

#### kennedy from page 3

praying mantis that I just thought it makes you laugh," she said. "It's just fun. You don't see them everywhere. I don't know if you see them anywhere that are made

like this." Kennedy's store has grown busier recently, as residents prepare for winter to depart and the birds to return in the spring. Ocean Pines resident Lynn Sieka, an avid bird watcher, has been a loyal customer and friend since My Backyard first opened.

Sieka lives next to a park that provides a picturesque backdrop for the birds that find their way to the more than dozen feeders she has on her property. Sieka especially loves the hummingbirds that flock to her feeders every summer, and the valuable lessons she has learned from Kennedy and the experts she brings in to speak to local bird enthusiasts.

"I have my whole bird sanctuary," she said. "I'm indebted to her because she's given to me some real neat things to do in my retirement and I've learned a lot. It's just a real Mom and Pop heartfelt shop. It's just lovely. It's a happy place."

Kennedy has no plans to close her business. "I'll be here for as long as I can physically do it," she said. "I will be here."

"I can't imagine Ocean Pines without My Backyard and Maureen. Those of us who go there wouldn't go anyplace else," Sieka said. "It has changed everything. There are so many of us that are so grateful she's there because bird watching has become a hobby especially during this awful time. It's just something that has really filled a void here. It's special to have people like Maureen in those shops. I think everybody feels that way about Maureen. She's just wonderful."

The Courier Chip Bertino Publisher/Editor

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## A lazy day

A lazy day is not one you can plan, at least I don't think you can. It sort of happens organically and it happened to me on a recent Saturday.

The bark of one of our dogs awakened me on a recent Saturday morning. I didn't think anything of it except



being angry that I was jostled from an enjoyable dream. I rolled over, punched my pillow and began settling into a comfortable position to once again fall asleep and hopefully resume my dream. I briefly opened one eye and caught the time on the clock. 8:47. It took several moments for that to register. When it did, both eyes

sprang open like the lid of a Jack-in-the-Box cranked to just the right tension.

8:47? I'm normally awake by 6:30 if not earlier. 8:47? I rolled on my back and rubbed my eyes. I slowly became acclimated to the sounds around me. Be-

vond the door, I heard the television murmuring in the living room. My wife was awake, something I should have realized immediately because she wasn't next to me.

I stared at the ceiling watching the fan turn, trying to figure out how I could have slept so late. Of course, instead of thinking about why I wasn't already up and starting my day, I could have actually gotten out of bed. But I didn't. I felt drowsy and void of initiative. I drifted back to sleep. When I awoke after what I thought was just a minute or two, the clock said 9:33. 9:33? The day was slipping away.

This time I threw my feet on the floor, stepped into my slippers, retrieved my robe and went out the door. My wife was sitting in her chair reading a book. "Good morning Sleepyhead." I replied with a yawn, "Do you know what time it is?" She just gave me a look as if to say, "uh, yeah."

Despite concerns of having overslept, a part of me was sort of chilled

out over the whole thing, as if sitting on a tropical beach under an umbrella sipping a margerita. "Chill out man!" said an internal voice that sounded a little bit like George Carlin. The voice was right. I didn't over sleep because I didn't miss anything. There was

nothing on my schedule. So why should I feel pangs of guilt. As I waited for the water to boil so I could make my tea, I absolved myself of any unnecessary guilt. It was Saturday. I had no place to be, why not just relax and take it easy? Yep, that's what I de-

cided to do. Once my tea was ready, I walked to the sunroom, sat in my favorite chair and looked out the window at the birdfeeders to see if there were any diners. A light snow was falling, making for a charming scene. Several birds flew in to get a bite to eat. There were several chickadees and what looked to be finches of some sort.

> Watching the antics of these birds was peaceful and enjoyable. I was lost in the moment. Then a cardinal male popped out of a nearby bush and perched on the feeder. It looked like an artist's rendering:

a bright red cardinal and a falling snow. If only I had a camera. He must have been there at least ten minutes. I was captivated the entire time. When he finally flew off, I picked up the newspaper and spent the next hour or so reading. Time ticked by and I had not a care in the world. I was in the moment, actually I was in many moments and it was very enjoyable.

It's not often that I spend such a lazy day. It was a little after noon when I finally showered. The rest of the day was spent loafing. I even took a nap later in the afternoon which was sort of the cherry on the sundae. For a day filled with mostly nothingness and idleness it was very enjoyable. It was a vacation of sorts; not something I would do regularly but every once in a while, it's rather nice. Although a tropical beach, an umbrella and a margerita would be nice too.

Author's Note: I did not take the above picture.



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### Arts scholarships available

The Worcester County Arts Council's Student Arts Scholarship award program is underway. The scholarship awards range from \$500 to \$2,000 for qualifying high school seniors who are Worcester County residents interested in majoring in the arts. Scholarships are also available to college art majors wishing to continue their education in the arts. In 2020, a total of \$10,000, including the John Sisson family's contribution, was awarded to five students who were pursuing an education in the arts.

The Worcester County Arts Council's Student Arts Scholarship program is designed to identify, recognize, and encourage talented students who demonstrate excellence in Creative Writing, Culinary Arts, Dance, Music, Theater, or Visual Arts. This is a merit scholarship and award decisions are based on evaluation of talent, dedication, and potential – not financial need. The number and amount of the award are based on the funds' availability. Funds are provided for tuition costs and fees and are paid directly to the applicant's school.

Application and Scholarship Guidelines are available on the Arts Council's website: www.worcestercountyartscouncil.org/artsscholarship All applications must be received

by Monday, May 3.

For further information, please contact Anna Mullis Executive Director: anna@worcestercountyartscouncil.org.

The Worcester County Arts Council welcomes donations to support the arts scholarship fund.

To make a tax-deductible contribution, visit the Arts Council's webs i t e : www.worcestercountyartscouncil.org. Hork You II And You II

**Appreciation** - National School Counseling Week is celebrated February 1 to 5. It recognizes the unique contribution of school counselors within U.S. school systems." Students in Shelby Matassa's kindergarten class at Ocean City Elementary School made special pictures for our school counselor, Mrs. Linda McGean. Mrs. McGean is an integral part of OCES, but especially to our kindergartners who receive weekly lessons centered around social and emotional learning. Pictured in the collage: **Owen Nodine**, **Audrey Usilton, Julia Gjidede, RJ Parsons, Alyssa Coleman, Penelope Buta, Zia Salem, Garret Ketner, Michael Brown, Anthony Thornton, Carter Justice and Charlie Poulin.** 

TheCourierofOceanPines



The USCG Auxiliary performs free Vessel Safety Checks every Saturday and Sunday morning throughout the summer at the West Ocean City boat ramp from 8:00AM until noon. Vessels can be checked while on a trailer or in the water.

Vessels can also be inspected by appointment at private docks or marina slips. To arrange an inspection, E-mail at <u>CGAUXOC@Gmail.com</u> 2021 schedule for the Maryland Recreational Safe Boating Course :

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- March 2, 3 & 4
- April 6, 7 & 8
- May 8 (one day)
- June 1, 2 & 3
- July 12, 13 & 14
- August 7 (one day)
- September 7, 8 & 9
- October 5, 6 & 7
- November 2, 3 & 4

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For more information about other activities and joining the Auxiliary, visit our Website: http://www.a0541205.uscgaux.info Or follow us on Facebook: https://www.facebook.com/uscgauxocmd/ Or contact us directly, E-mail: FL1205HR@gmail.com

# Why Presidents' Day actually goes by another official name

An official list of federal holidays in the United States won't feature Presidents' Day among the observed holidays. Some may say that's preposterous, as they're certain that post offices and other federal entities are closed on such a day each February. While the third Monday of February is commonly referred to as Presidents' Day throughout the United States, the day is legally referred to as Washington's Birthday.

According to the U.S. Office of Personnel Management, this holiday is designated as Washington's Birthday in section 6103(a) of title 5 of the United States Code, which is the law that specifies holidays for federal employees. Though other institutions, such as state and local governments and private businesses may use other names, it is OPM policy to always refer to holidays by the names designated in the law.

History of Washington's Birthday. The idea to give presidents a little extra fanfare originally was established in 1885 in recognition of George Washington. After his death in 1799, Washington's birthday on February 22 became a day of remembrance, according to History.com. Its observance as an official holiday was signed into law in 1879 by President Rutherford B. Hayes. Originally, the holiday only applied to the District of Columbia, but in 1885 it was expanded to the entire country.

Abraham Lincoln, another revered American president whose birthday was February 12, also was largely celebrated during the month of February as a state holiday, particularly in his home state of Illinois. In the 1960s, when Congress proposed a measure known as the Uniform Monday Holiday Act that designated Monday as the day to celebrate various federal holidays, the proposal also included a provision to combine the celebration of Washington's and Lincoln's birthdays to provide more equal recognition of these two influential leaders. The name Presidents' Day was proposed at that time. However, when the bill moving the celebration of Washington's birthday to the third Monday in February went into effect in 1971, Congress rejected the name change, so it remained Washington's Birthday. That name stands to this day.

Why Presidents' Day? Even though federal calendars will list February 15 this year as Washington's Birthday, it will largely be referred to as Presidents' Day. This unofficial moniker developed in the 1970s due largely in part to retailer's use of that name to promote sales and the proximity of the holiday to both the birthdays of Washington and Lincoln. Indeed, a Washington's Birthday furniture sale doesn't have the same ring to it as a Presidents' Day sale.

No matter what the holiday is called, Presidents' Day offers citizens a chance to learn more about the history behind Washington and Lincoln Ñ two pivotal statesmen in American history.



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### She's still independent

#### By Karen L. Hurley

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My cat Frank lives for routine and predictability. He doesn't want to be fed at 7:01, he wants to be fed at 7:00 sharp. He's not alone. Most of us learn to appreciate or maybe crave some of the repetition in life. That's not to say that surprises can't be fun. Most of us love an unexpected visit from a close friend, receiving a thoughtful gift, or finding a refund check in the mail! But sometimes life

has a way of poking holes in our routines and presenting surprises that aren't so welcome.

Sudden news came for my family in the form of a phone call at 2 a.m., from a hospital nurse calling my mom from Florida. That's where my grandmom and grandpop live. My grandmom was in the hospital, and no one at the hospital knew who she was. My grandmom had been found unconscious on the side of the road by a kind stranger, thankfully, who called an ambulance



to bring my grandmom to the hospital.

My grandmother is 91 years old, and she and my 94-year-old grandpop are still very active. They certainly put me to shame! Grandmom had been out for her daily walk in the neighborhood and had a fainting spell in the Florida heat and passed out on the side of the road.

Grandmom was unconscious when she arrived at the hospital, and when she came to the next day, she was disoriented. She had no identification on her, only the cell phone, and no one at the hospital knew who she was. By looking through the call history in grandmom's cellphone, the nurse was able to pick out a few numbers that showed up frequently. She took a chance and dialed one, and it turned out to be my mom.

I'm happy to share that my grandmom is recovered, doing well and still enjoying the Florida sunshine with my grandpop.

While there is a happy outcome to this sudden event, the road to get there was not so easy for my grandmom, my mom, my uncle or me. We are all close, but grandmom is very independent. She insists on taking care of everything herself, so before this event she saw no need for estate planning documents.

The rest of my family all lives up north and we always worry about our ability to help from a far. During this situation, my family had no Estate Planning documents to empower us to help her. No Advanced Health Care Directive to state her wishes while in the hospital. No current Power of Attorney to give authority to help with bank accounts and bill payments while grandmom recovered. The Power of Attorney she previously had given my uncle was drafted in 1972, and it was just a copy. Same with grandmom's will, my uncle had just a copy, with both documents drafted when my grandmom still lived in New Jersey. No one knew where the originals were kept, and if found, would the Power of Attorney even have been honored?

Navigating this time while my grandmom was in the hospital, and during her recovery afterwards, would have been much less stressful for both her and my family had proper planning been in place. It taught a lesson that proper estate planning does not mean you are giving up your independence, but rather means you are

please see independent on page 14

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**Welcome** - The Worcester County Commission for Women announced that Worcester County States Attorney **Kris Heiser** (left) and **Susan Childs** (right) of The Town of Ocean City have been appointed members to the organization. The Commission was established by the Maryland Legislature in 1971 with the missions of promoting the social, political and economic equality of Maryland Women.

### Ocean Pines to host virtual COVID-19 town hall meeting

Ocean Pines will host a virtual COVID-19 town hall meeting on Thursday, February 11 at 6 p.m.

Worcester County Health Department Public Affairs Officer Travis Brown will offer a brief presentation on COVID-19 vaccine and testing efforts locally, and he also will be available to answer questions.

Ocean Pines Communications Committee Chairwoman Jennifer Cropper Rines will moderate, and Worcester County Commissioner Chip Bertino will attend and be available for questions. Email advance questions to info@oceanpines.org. Questions will also be taken live, during the town hall.

The town hall will be recorded and posted to the Ocean Pines website within 24 hours.

For the latest COVID-19 news and information as it relates to the Ocean Pines community, visit https://www.oceanpines.org/covid-19-announcements-and-closings.

For the latest information from the Worcester County Health Department, visit www.worcesterhealth.org. Low cost. Full service. Your days of making trade-offs are over.



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### Know your water

It's February and in the spirit of Ground Hog Day, my February column is always about the Ocean City Seaside Boat Show; but not this year. The annual exhibition has been cancelled due to the pandemic.

St. Valentine's Day weekend won't be the same. I will miss the lottery for a new pontoon boat that North Shore always donates and the pirate who walks around giving away salt water taffies and the plastic courtesy bags to carry all the free ball point pens and whistles and sales brochures.

Most of all, I'll miss the camaraderie of shooting the breeze with fellow boating enthusiasts - both recreational boaters like myself but more importantly with the real watermen – the guys and gals who make a living on the water – fishing, dredging, towing, patrolling, rescuing, repairing bulkheads and catering to summer thrill seekers. The watermen harbor lifetimes of experience that recreational boaters will rarely get to encounter. It's always great to glean a few insightful tidbits from their antidotal yarns of phenomenal nautical feats [sic].

A couple things you learn from these pros are to have the right boat and to know the water. Besides taking into consideration what you want to do on the boat, fish, ski, cruise, party, etc., you need to understand what kind of boat works best in your intended waters. Consider:

Shallow draft boats for the back bays along the Atlantic coastline such as Assawoman, Isle of Wight, and Sinepuxent;

Deep hull boats with big fuel tanks for deep water and heavy offshore seas if you intend to participate in the White Marlin Tournament;

Canoes and kayaks for exploring quiet waters behind Assateague Island or the canals of Ocean Pines;

Light weight, high planning fast boats for lakes;

Rafts for riding river rapids;

Sailboats for long, off shore transits:

Air boats for skimming over swamps to look for alligators;

Or jet skis if you really don't like boating, just speed.

Besides selecting the right boat, you need to understand the local waters. Nautical charts such as NOAA #12211 for Ocean City can show you where the sandbars were when it was printed and tide charts can give you a pretty good indication when there will be high and low tides at a certain point. For example, the most common tide chart for the Ocean City area documents the times and heights of the water at the Ocean City Fishing Pier which is just off the 'OC' mid channel buoy on the inland end of the OC inlet.

However, sandbars move and you will rarely find yourself at exactly the OC Fishing Pier. Hence, the need for local knowledge. Because the tidal water has to slosh into the bay and then out, there are lags in the arrival of the high and low tides further up the bay. For example, I've seen the tide ebb at the Route 50 Bridge an hour after the time printed in the tide chart even though the bridge is within eyesight of the Fishing Pier and the ebb is a good three and a half hours behind the scheduled times at my Ocean Pines back channel dock.

The tide charts by themselves can be further misleading. They are a stochastic calculation of predicted water levels based on astrological gravitational pulls. They do not and cannot take into consideration the daily effects of the weather. A strong land breeze or sea breeze can cause the bays to be much higher or lower than that the predicted levels. Reading the wind and knowing its effects is critical local knowledge.

Besides the issue of having enough water under your keel, there is the additional consideration of the current. On any given day the current under the 50 Bridge can range from 8 MPH inbound, to slack, to 8 MPH outbound and it can be worse after a prolonged rain. Keep in mind the posted speed limit is 6 MPH. Fortunately, navigation rules permit you to move fast enough to maintain steerage when you

please see knots on page 15



#### **CLUES ACROSS**

#### 1. Composed

- 5. Lesotho currency 9. Ethnic group associated
- with Hungarians
- 11. Gains knowledge of
- 13. Gradual destruction
- 15. Purchase
- 16. Pharaoh of lower Egypt
- 17. Where you're going
- 19. The 6th letter of the Greek
- alphabet 21. Fishing net
- 22. Midway between south and southeast
- 23. A way to sort
- 25. C C C
- 26. Popular sports podcast (abbr.)
- 27. Discount
- 29. Consumes tobacco

#### **CLUES DOWN**

- 1. Progressive decay of a bone
- or tooth 2. Burrowing rodents
- 3. French/Belgian river
- 4. A professional cleaner
- 5. A Russian river
- 6. Kiln
- 7. True statements
- 8. Most private
- 9. French city
- 10. Masses of fish eggs
- 11. Apart from others
- 12. Monetary unit of Samoa 14. Nanosecond

- 20. Flowering shrub



Answers	for	Fe	bruary	73
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32. Makes very happy 34. A payment required for not

28. Foodies

31. A way to run

38. Green veggie

43. Usually has a lid

46. Have a yen for

48. Unknowingness

54. Traveling by sea

44. Being of use or service

52. Dry white wine drink

57. Stringed instruments

58. Redgrave, actress

56. Outdoor entertaining areas

41. Holy fire

53. Unwinds

59. Moves earth

33. Popular musical awards show

36. Supplements with difficulty

39. Deep-bodied freshwater fish

34. Pertains to the male sexual organ

fulfilling a contract

30. New Zealand parrot

- 35. Emerald Isle
- 37. The act of terminating someone's employment
- 38. Gland in some mammals
- 40. Commoner
- 42. Large animals
- 43. Belch
- 45. Employee stock ownership plan 47. Work units
- 49. Wagon
- 50. Nerve fiber
- 51. Proclaimed
- 55. Japanese delicacy
- 18. Men's fashion accessories
- 24. North Carolina university
- 26. Former monetary unit of Spain

- 15. Film

### With ultra-low rates, should you still invest in bonds?

#### By John Bennish

Financial Advisor, Edward Jones

If you've been investing for many years and you've owned bonds, you've



seen some pretty big changes on your financial statements. In 2000, the average yield on a 10-year U.S. Treasury security was about 6%; in 2010, it had dropped to slightly over 3%, and for

most of 2020, it was less than 1%. That's an enormous difference, and it may lead you to this question: With yields so low on bonds, why should you even consider them?

Of course, while the 10-year Treasury note is an important benchmark, it doesn't represent the returns on any bonds you could purchase. Typically, longer-term bonds, such as those that mature in 20 or 30 years, pay higher rates to account for inflation and to reward you for locking up your money for many years. But the same downward trend can be seen in these longer-term bonds, too – in 2020, the average 30-year Treasury bond yield was only slightly above 1.5%.

Among other things, these numbers mean that investors of 10 or 20 years ago could have gotten some reasonably good income from investment-grade bonds. But today, the picture is different. (Higher-yield bonds, sometimes known as "junk" bonds, can offer more income but carry a higher risk of default.)

Nonetheless, while rates are low now, you may be able to employ a strategy that can help you in any interest-rate environment. You can build a bond "ladder" of individual bonds that mature on different dates. When market interest rates are low, you'll still have your longer-term bonds earning higher yields (and long-term yields, while fluctuating, are expected to rise in the future). When interest rates rise, your maturing bonds can be reinvested at these new, higher levels. Be sure you evaluate whether a bond ladder and the securities held within it are consistent with your investment objectives, risk tolerance and financial circumstances.

Furthermore, bonds can provide you with other benefits. For one thing, they can help diversify your portfolio, especially if it's heavily weighted toward stocks. Also, stock and bond prices often (although not always) move in opposite directions, so if the stock market goes through a down period, the value of your bonds may rise. And bonds are usually less volatile than stocks, so they can have a "calming" effect on your portfolio. Plus, if you hold your bonds until maturity, you will get your entire principal back (providing the bond issuer doesn't default, which is generally unlikely if you own investment-grade bonds), so bond ownership gives you a chance to preserve capital while still investing.

But if the primary reason you have owned bonds is because of the income they offer, you may have to look elsewhere during periods of ultra-low interest rates. For example, you could invest in dividend-paying stocks. Some stocks have long track records of increasing dividends, year after year, giving you a potential source of rising income. (Keep in mind, though, that dividends can be increased, decreased or eliminated at any time.) Be aware, though, that stocks are subject to greater risks and market movements than bonds.

Ultimately, while bonds may not provide the income they did a few years ago, they can have a place in a long-term investment strategy. Consider how they might fit into yours.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor John Bennish, Edward Jones, Member SIPC. He can reached at 410-208-9083.

Before investing in bonds, you should understand the risks involved, including credit risk and market risk. Bond investments are also subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and the investor can lose principal value if the investment is sold prior to maturity.





School playground equipment in the year 1900.



Apparently in 1900 only the strong survived recess

Some things to think about

Gathered from the internet by Jack Barnes

#### Hunting dog for sale





When your Dad helps you





LOS ANGELES **CHICAGO** 

SMALL TOWNS IN TEXAS



I saw a mail truck in the cemetery today....I guess they have started delivering the ballots!

CONVERTS THEM INTO BACON.



# Young artist submissions sought

In celebration of Youth Art Month in March, The Worcester County Arts Council is calling all K-12 artists to submit artwork for the 2021 Youth Art Month Virtual Showcase to be featured on the Art Council's Website, Facebook page, YouTube, and Instagram. The artwork must be original in any medium, including 2-D and 3-D and must relate to this year's theme "Art Connects Us."

All artists will receive a certificate of participation, and each winner in each category (Grades K-4; Grades 5-8; Grades 9-12) will receive a \$100 prize. Also, the Winners' artwork will be featured on a banner to be hung outside The Worcester County Arts Council at 6 Jefferson Street, Berlin, MD 21811.

#### Art contest winners announced

The Worcester County Arts Council announced the winners of the Arts & Healing Online Contest which promoted mental health awareness through art during the COVID-19 pandemic. Ashley Cuffee judged the works and announced the following winners:

1<sup>st</sup> Place – Joanne Guilfoil - "For Eva a Russian Win"

2<sup>nd</sup> Place – Mitzi Ash - "The Blue Butterfly"

3<sup>rd</sup> Place – Ashley Barton - "Keep Looking for Sunshine"

Honorable Mention – Aaron Hoffman - "Clamshell Beach Sun Reflection"

The artwork and stories/poems/messages relating to each piece of art may be viewed on The Worcester County Arts Council's website https://www.worcestercountyartscouncil.org/arts-healing. Artwork must be submitted by Monday, February 22 at 2 p.m. Winners will be notified on Monday, March 1. To submit your artwork and for further instructions go to: https://www.worcestercountyartscouncil.org/youth-art

If you have questions, please email: anna@worcestercountyartscouncil.org

#### Proposed assessment increase remains

During the Ocean Pines Association public budget meeting, Association Treasurer Doug Parks supplied a brief overview of the proposed budget for fiscal year 2021-2022. Currently, he said the proposed nonwaterfront assessment stands at \$1,021, or a \$35 increase from the prior fiscal year.

Parks encouraged homeowners to reach out with additional questions.

"If there's any questions [or] concerns about the budget or other things that you need to know, please send us an email to directors@oceanpines.org," Parks said. "We'd love to make sure that everybody that needs information has it, and that there are no outstanding questions before we go through the final budget approval process.

"The feedback is important in making sure that, if there is something that we need to change prior to the final authorization of the budget, that we make sure we address that," Parks added.

To view a video of the meeting, v i s i t https://youtu.be/Bqr9Hxpw4ns.

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### **CELEBRATING BLACK HISTORY MONTH**



If you can do it, do it. If you can achieve it, achieve it. – Bessie Blount Griffin

Did you know?

Did you know Bessie Blount Griffin was the first African American physical therapist and was a pioneer in helping WWII veterans? Griffin was also an inventor who designed medical devices to help veterans and amputees with severe injuries. She was also a law enforcement forensic science researcher and a consultant for historic research. Hamilton Physical Therapy salutes Bessie Blount Griffin for her pioneer work in physical therapy and beyond.





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Located in Pennington Commons just steps away from Food Lion

I HAVEN'T TRIED YOGA, BUT I HAVE TRIED BENDING OVER TO PICK UP MY KEYS SO I'M PRETTY SURE I'D HATE YOGA.

# The story of Cupid

without images of a golden-tressed boy armed with bow and arrows? The arrows represent feelings of love and desire, and they are aimed

and cast at various individuals, causing them to fall deeply in love, or fall out of it.

Roman In mythology, the boy is known as Cupid and is the son 🔌 of Venus, the goddess of love. Portrayed as a cherubic and mischievous toddler, this magical boy was purported to be the matchmaker of gods and mortals alike.

For students of Greek mythology, Cupid represents Eros, the Greek word for "desire." He was the son of Aphrodite, Venus' Hellenistic counterpart, and would play with the hearts of mortals and gods, sometimes leaving mayhem in his wake. In Greek mythology, Eros was

What would Valentine's Day be more teenager than bubbly baby, and capitalized on his status as a heartthrob rather than the cherubic status of Roman mythology, according to Richard Martin, a Stanford

University professor. While Cupid may have been an adorable imp, some historians say Eros had a darker side, going so far as to describe him as calculating and sinister, forcing the wrong people into lovelorn matches.

According to Museum Hack, while Cupid could make people fall in and out of love, he also was once in love himself. In this telling, Cupid is a young man

when Venus learns that a mortal girl is born with such great beauty that others start to forget to worship Venus, adoring this girl instead. Upset about the misdirected adoration toward this mortal. Venus asks Cupid to have the girl, Psyche, fall in love with a monster. Cupid agrees, but once he sees Psyche he



"accidentally" hits himself with one of his own golden arrows and falls in love with Psyche. The resulting match does not prove easy, and through a series of unfortunate events. Psyche must prove her love to Cupid and accomplish various tasks to win back his heart. Eventually, Psyche does and achieves goddess status.

Cupid has been portrayed both as a young man and child through Renaissance art and beyond. When

### Why is Valentine's Day celebrated on February 14th?

Valentine's Day became popular in the 18th and 19th centuries, Cupid was linked to Valentine's Day celebrations due to his matchmaking abilities. His popularity only continued in the early 20th century, when Hallmark began to manufacture Valentine's Day cards featuring Cupid.

Cupid helped push people together in ancient mythology, and he can even be the catalyst for modern day matchmaking as well.

Sweethearts who want to keep their relationships running strong know that Valentine's Day is celebrated each year on February 14. But even the most ardent Valentine's Day enthusiast might not know just why this day

designed for lovers to express their affections for one another is celebrated in mid-February. According to the Library of Congress, it's hard to pinpoint exactly why Valentine's Day is celebrated on February 14, though the date might have ties to the ancient Roman celebration of Lupercalia. Lupercalia was a spring festival celebrated each year on February 15. The holiday was moved to February 14 after the spread of Christianity. The Christian faith had several early martyrs named Valentine, and each of them were celebrated with a saint day on



February 14. But the unique history of Valentine's Day and its association with February 14 as well as its romantic sentiments does not end there. The Library of Congress also notes that, in the Middle Ages, people believed birds selected their mates on February 14. As a result, it was not uncommon for lovers to recite prose to one another on this date.

#### independent from page 8

taking charge now for a time you may not be able to in the future.

I am relieved now that grandmom has a different perspective on receiving help. Now when I visit her she lets me do more than just pick grapefruits from the tree in her yard. She lets me set up online banking for her and has learned to video chat on her new Chromebook. She's feels better about things and so do we, and she is still as independent as ever!



#### knots

from page 10

have a following sea but again, we are talking about local knowledge.

Shifting sandbars and tricky currents are not show stoppers. They are



Reading the waves passing a buoy is a good indication Homeland Security is not of the current's direction and magnitude. Knowing what his issue. In Puget Sound, the buoy is supposed to indicate is local knowledge. fog and ocean freighters

ott.masenior@gmail.com

what you learn – sometimes by trial and error – by being out on the water. This is why big ships entering commercial harbors use the services of local pilots who know the water and the bottom and the navigational aids and the local weather. Lighted navigational markers can be hard to spot at night even if you are familiar with the area in daytime.

Knowing your water is vital to maintaining safety. I had a friend with over 50 years of boating experience

visit me from Norfolk. He was shocked at how shallow our Ocean City waters were. Then I went out on his boat and was equally shocked at how many Homeland Security resources kept us clear of the Navy Yard. A navigation error there can get you a shot across the bow.

Another good friend of mine is a senior navigator and past commander of US Power Squadron in Bellevue, WA, with over 23 years of experience. Shallow water is not his issue. Homeland Security is not his issue. In Puget Sound, fog and ocean freighters and ferry boats that speed

along at 30 MPH are his issues. Therefore, he relies more heavily on lookouts and horns and radar and Automatic Identification System (AIS) and chart plotters and apps that calculate potential collisions to keep his slow trawler safe.

With National Talking Head Day, January 20, behind us and the vaccine distribution gathering momentum, let's get ready for a great 2021 season and continue to learn more about the water.

Stay safe. Stay dry.

Dan Collins can be reached for comment at dancollins.oceanpines@gmail.com.



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1	2 High 2 Low	1:43 AM 8:20 AM 2:29 PM 8:32 PM	
1	3 High 3 Low	2:27 AM 9:02 AM 3:07 PM 9:15 PM	
1	4 High 4 Low	3:10 AM 9:41 AM 3:44 PM 9:57 PM	
1	5 High 5 Low	3:53 AM 10:20 AM 4:22 PM 10:38 PM	
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#### **Current Openings: Head of School**

Seaside Christian Academy (SCA) is seeking a faithful, visionary leader to serve as its new Head of School. SCA is an independent, non-denominational PreK3-12 Christian school of 125 students located just three miles from the beautiful beaches and exciting boardwalk of Ocean City, Maryland! Seaside has been providing a quality, affordable, Christ-centered education to the families of the Eastern Shore since 1999. The future is bright as SCA is experiencing a season of tremendous growth. This is an exciting opportunity for the successful applicant to lead SCA into its next major stage of development. The Head of School, together with the SCA Board of Directors and other members of school leadership, will be responsible for preserving and achieving the mission of SCA and shepherding the school in model, vision, mission, and advancement. As Lead Educator and Administrator of the school, the Head of School is responsible for the daily life and operations of the school.

The Head of School will:

 $\cdot$  develop and implement a strategy to support student growth and achievement for the high school sector of SCA,

• build, train, and lead a highly qualified faculty and staff; together attending to the intellectual, spiritual, emotional, social, and physical growth of each child,

 $\cdot$  provide Administrative leadership to supervise the effective development of the SCA educational program, increase enrollment and retention, manage finances, and provide input to the Board of Directors on these initiatives,

 possess experience in grant writing and grant administration, as well as proposal and reporting experience in public and private sectors,

 oversee day-to-day operations, while prayerfully and discreetly helping to mitigate any conflict that arises within the school community,

 $\cdot$  and ensure that the regulations, policies, and guidelines within SCA are followed and in compliance with local and state regulatory bodies.

The successful candidate will be a visionary leader of strong faith, have a mature and ongoing relationship with Jesus Christ, agree to SCA's core beliefs statements, possess experience in administration and display a proven ability to energize and lead as an inspiring role model. A related degree is required. Head of School is a full-time, salaried position located on the SCA Campus in West Ocean City, MD. The Head of School reports directly to the SCA Board and serves as an ex-officio member of the Board. As the most senior leader of the school administration, in addition to scheduled school hours, extended day hours, some evenings and weekends will be required. The anticipated salary range is \$35,000-\$45,000.

Qualified applicants should submit a resume and cover letter describing how your strengths and experience can help propel SCA's vision for growth and excellence, along with a completed application to: board@seasidechristian.com. The application packet may be accessed at the following link: https://www.seasidechristianacademy.com/get-involved/careers.cfm

Ph. 410-213-7595 SeasideChristianAcademy.com Board@SeasideChristian.com