

The Courier

March 10, 2021 Volume 21 Number 25



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Louis Taylor had tears in his eyes as he walked across the stage to receive his diploma. Graduation day at Stephen Decatur High School in the spring of 1978 was the first step toward moving out of Worcester County for the first - and only - time in his life.

Of course, his next step was to Salisbury for college - all of 16 miles away. Which now seems amusing to him, but was unnerving for a teenager who loved his life in Worcester County and the school located on the southwest corner of Route 50 and Seahawk Road.

"I thought I was in another world," Taylor, 61, said of his time at Salisbury University, which was spent living on campus because his parents wanted him to and he reluctantly agreed, but included regular weekend trips home to Holiday Harbor in Bishopville.

The connection to home is too strong - and to Worcester County Public Schools (WCPS), given a lengthy and illustrious career in education that concludes its 37th year and fifth as Superintendent of Schools later this spring. His return to a school district that provided a lifetime of memories born in the classroom and on the football field, basketball court and baseball diamond began with a degree in education from Salisbury in hand and a dream of coaching basketball in his heart. He also considered owning a funeral home, he said, but morticians "don't coach. My goal was to be a college basketball coach. As a 23-year-old, you're thinking of that avenue."

He spent 11 seasons coaching football alongside Seahawks legend Bob Knox, Taylor's former coach who retired in December 2019 after three decades on the sidelines. Taylor also coached the school's boys junior varsity basketball team for nine seasons, and for a fleeting moment the boys varsity basketball team,

until an opportunity arose that was too intriguing to decline.

Then-Superintendent of Schools Frank Ruffo offered Taylor an assistant principal position at the former Berlin Middle School [now Berlin Intermediate School]. "That was probably one of the hardest decisions I've had in my life," Taylor said of leaving coaching for that academic position. He returned to the high school in 1991, this time as principal, until an opportunity to become assistant superintendent in 2012 led to the other most difficult decision in his long academic career.

"Decatur was my life. Decatur was in my blood," he said of the high school. "People tease me all the time when I was there, and even when I came down here [to the WCPS office in Newark], they said 'when they cut you open, you will have royal blue blood.' I lived it. I loved it. I've got nothing but great things to say about that experience. But it's been a great run since then as well."

Worcester County is where his heart is

A Conversation with Lou Taylor

By **Victor Fernandes**

Taylor is in his fifth year as Superintendent of Schools, with another four-year term set to begin with the 2020-21 academic year after the Board of Education recently approved the extension with an unanimous 7-0 vote to remain in his current role.

He has earned the opportunity to continue leading his hometown school district during the ongoing COVID-19 pandemic, which led to an unprecedented year of challenges for schools locally and across the United States. WCPS schools shut down in March 2020 shortly after the pandemic began and, except for a brief return to in-school learning last fall, remained closed until January.

Taylor has proven his leadership and mettle while leading school officials across the county in, among other things, implementing virtual learning and preparing the district's Responsible Return plan during a fluid and constantly changing landscape.

"I have worked under five superintendents in my time in Worcester County, all of them having their own strengths," wrote longtime friend Tom Zimmer, Worcester County Technical School Principal and the school district's Coordinator of Physical Education. "But I believe that Mr. Taylor is the right person for handling this current pandemic situation. He puts the needs of students, staff and families ahead of his own. I know the last year for him has been one that has been exhausting, but he continues to work 16-hour days doing what he feels is best for our county. ... He continues to put himself second and the school system first."

With Taylor at the helm of 14 schools, an approximately 1,100-person team of administrators, teachers and staff across the county, and a \$115 million budget, Worcester County Public Schools have stayed one step ahead of other school districts statewide.



That project has been a bright spot in the most daunting year of his career. "It's been like no other year, to be honest with you," he said. "No college course or no experience could help you face the challenges we've faced in the past 11 months. We've just had to grind it out and try to figure out the best thing to do given the circumstances we were handed for our kids, for our families, for our community. It makes me very proud to work in Worcester County Public Schools because I've had quality leadership at my level. I've had quality leadership within our central office staff, and quality leadership in all 14 of our schools. Without the collaboration and communication of all those groups, we wouldn't be where we are today."

Life in Worcester County has changed considerably since his childhood, which began in Ocean City before moving to Bishopville when he was seven years old. "I didn't have half the challenges that our young people are faced with today," he said. "There are things that have been thrown at our kids and adults that we didn't have as children. Back when I was a kid [in the 1960s and 1970s], it was like Mayberry [R.F.D., the iconic television show that aired from 1968-71] a little bit. Unfortunately, life isn't like Mayberry now."

Still, growing up in a real-world Mayberry set the stage for his career in education. His parents instilled in him old-fashioned work ethic and integrity that has made Taylor, the oldest of three siblings, a respected and beloved member of the community.

Then came his four years of high school, where Taylor had what he

please see conversation on page 11

Payback?

Commentary by **Joe Reynolds**
OceanPinesForum.com

During an OPA Board of Directors meeting on February 20, 2021, Director Tom Janasek said, "I was not required to apologize in my B-08 hearing. I only apologized to help us move forward as an organization together." More to follow on the significance of those words.

Janasek then went on to say he was going to make a request for the board to hold a special meeting to remove a corporate office position from a director. Director Doug Parks subsequently

said he would second such a request for a special meeting.

As it turns out, Janasek and Parks wanted to punish OPA President Larry Perrone via a special meeting to take the office of President away from him. The punishment was related to the resignation of Colby Phillips. "The way she was treated was disgraceful," Janasek said. The subsequent special meeting did not result in the removal of Perrone as president.

The board was correct in not removing Perrone as president. An after-the-fact punishment of Perrone over the complaint filed by Phillips would have taken hypocrisy to an entirely new level because the board had previously voted 6-0-1 that Perrone had not violated so-called B-08 charges

filed against him by Phillips. The vote to clear Perrone came after an investigation of Phillips' charges by Mike Neary, a human resources lawyer with the law firm of Leach Early. Phillips resigned shortly after the vote.

Many in the Ocean Pines community were incensed over the resignation of Colby Phillips and were loud in their condemnation of the board, Perrone in particular, and GM Viola to some extent. Phillips' side of the story was widely covered in local media. Unfortunately for Perrone, he found himself in the position of not being able to defend himself. Those demanding exposure of every detail of what transpired in regard to Phillips' charges against Perrone do not have to worry about possible legal action and monetary damages that could be associated with the release of very private Human Resources information.

After the board vote to absolve Perrone of any wrongdoing, this latest move by Janasek and Parks seems primarily political, and perhaps political payback for the attempt by Perrone and director Colette Horn to remove Janasek from the Board of Directors last November. Their move to remove Janasek failed only by a 3-4 vote.

That brings us full circle to Janasek's recent comment that he was not required to apologize, a comment worthy of revulsion, given the facts revealed in a public board meeting.

As you may recall, Janasek was charged last November with making demeaning public comments about

OPA General Manager John Viola in public places and in front of OPA employees and association members over a period of more than six months. Janasek plead guilty and did not dispute any of the charges. Janasek said, "I want to personally apologize to John. What I did was offensive."

At that time Janasek received the support of Parks and a deal was brokered whereby Janasek would stay on the board but be censured.

Now, the duo of Janasek and Parks is leading the charge to punish or publicly embarrass OPA President Larry Perrone over an issue where the board already voted he had done nothing wrong. Interestingly, Doug Parks was one of six board members who voted Perrone had done nothing wrong, while Janasek did not vote that Perrone was guilty. Janasek abstained. The facts can clearly lead one to believe that Janasek and Parks are now using Phillips' resignation for political payback against Perrone, Horn, and Viola for Perrone's filing of charges against Janasek last November.

All rather pathetic. And unfortunate. There is currently an extremely divisive battle going on for control of the OPA Board of Directors. Two positions will be up for grabs in the coming August election. Frank Brown, a replacement for the resigned director Steve Tuttle, is apparently not interested in running, and director Frank Daly is expected to run for another three-year term.

please see commentary on page 11

Courier Almanac

On March 10, 1876 the first discernible speech is transmitted over a telephone system when inventor Alexander Graham Bell summoned his assistant in another room by saying, "Mr. Watson, come here; I want you." Bell had received a comprehensive telephone patent just three days before.



According to the American Cancer Society, the average age at the time of diagnosis of testicular cancer is 33. Young and middle-aged men are the most likely to be diagnosed with testicular cancer, though the ACS notes that 14 percent of cases occur in children, teens and men over the age of 55. The ACS estimates that roughly 440 men will die of testicular cancer in 2021. Though that's troubling, testicular cancer can usually be treated successfully. In fact, the ACS notes that a man's lifetime risk of dying from the disease is one in 5,000. However, the incidence rate of testicular cancer has been increasing in many countries, including the United States, for several decades. The reasons for that are unknown, though the rise in incidences underscores the need for men, especially young men, to discuss testicular cancer, including its risk factors and symptoms, with their physicians. ..



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Certain shirts for certain tasks

For the unenlightened, and by unenlightened I mean every male who has ever been married, grabbing a shirt out of the drawer to wear while working in the yard or on the boat or painting the house is not as simple as it sounds.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

There are certain shirts for certain tasks and heaven save those who make a mistake.

Shirts usually fall into one of four major categories: dress shirts, casual shirts, athletic shirts and work shirts. There really isn't much confusion when it comes to the first three categories. It's the last category that causes problems.

All work shirts are not the same. If they were not purchased with the specific purpose of being a work shirt it is likely a work shirt transferred in from one of the other three categories.

Within the work shirt category there are many, many subcategories that appear inconsequential to the untrained Neanderthal (and by Neanderthal I mean every male who has ever been married). Some work shirts are multipurpose meaning they can be worn while doing a variety of chores. Some shirts can be used for only specific tasks.

An example of a multipurpose shirt is one that can be worn while mowing the lawn, raking leaves or washing windows. However, should it become necessary to change the oil in a car, then an entirely different work shirt is required which means you must stop what you are doing, go in the house and locate a shirt that has been designated as a work shirt suitable for changing car oil.

It's not hard to distinguish an oil-changing work shirt from other work shirts. It's the casual shirt you hastily pulled out of the drawer the last time you had to change the oil. By the time your wife began chiding you for wearing a "good shirt" it was too late. You had already gotten oil stains on it, stains that would not

come out in the wash. As a result, the shirt transforms into "a work shirt" and is kept in the drawer with all the other dress, casual and athletic shirts that have met similar fates.

Oil-changing shirts can be used as painting-the-house shirts. They're pretty much interchangeable and share similar characteristics. They started out as casual shirts but because of an unfortunate set of circumstances (and by unfortunate set of circumstances I mean circumstances that involved a husband who could not care less) they both embedded with unwashable stains.

As time goes by the work category has more shirts than the other categories combined. It's simply a rule of nature. All dress, casual and athletic shirts can become work shirts but work shirts cannot become anything else, not even rags because by the time a wife is able to convince her husband to get rid of the shirt, it's already begun turning to dust.

There are only certain shirts that can be worn for fishing. However more often than not, husbands prefer to look decent when they go fishing. It's a common phenomenon that husbands seem to prefer to wear sports or casual shirts when going fishing. Very rarely would a husband even think to wear a work shirt when fishing, unless his wife caught sight of him before he boarded the boat.

You would think that after time husbands would learn which shirt to wear for specific tasks. You would think they would learn to wear the stained shirts when going outside to paint the garage door. You would think that would be the case but, well, it's usually not.

What wives don't understand is that regardless of what they may think, husbands for the most part are creatures of habit. As sure as they are likely to get stains on a shirt they are not supposed to wear, husbands are just as likely to never pull a work shirt from the drawer unless they're getting ready to take their wives someplace nice for dinner.



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BRITTANY PERDUE BRITTANY PERDUE BRITTANY PERDUE BRITTANY PERDUE BRITTANY PERDUE

Brittany Perdue is the Worcester County Developmental Center's (WCDC) answer to Mary Tyler Moore: She can turn the world on with her smile. Her ear-to-ear smile makes people happy whenever they

manager, echoed that feeling when she said, "Brittany is a happy person with a good soul."

We talked to Brittany and her father, Lee Perdue, in mid-February about her creative process. When it comes to her art, Mr. Perdue stated that "Brittany likes impressionistic art. She likes to look at something and replicate it, but she also likes to put her own spin on things." Brittany's art instructors have noticed over the past year that Brittany likes to change things up and give her works a personal touch by changing the color scheme or adding additional designs. Mr. Perdue said Brittany enjoys painting, but she also loves to build things with her hands. She likes the process of starting with nothing and ending with something.



see her. According to Sonora Goslee, WCDC's personal supports manager, "Brittany was very shy when she first started at WCDC, however, it did not take her long to make new friends because her big, beautiful smile is contagious." Tina Johnson, WCDC's creative arts

According to Ms. Goslee, Brittany enjoys the therapeutic benefits of art which allow her to use her imagination to create new and wonderful works. Brittany's art is colorful and vibrant and full of life and creativity. Brittany loves circles and uses them quite often in her artwork. In art, the circle can



represent many things including happiness, wholeness, unity, and inclusion. Brittany said her favorite subject to paint is flowers, and her favorite colors are yellow and purple.

Mr. Perdue said, "Brittany loves going to WCDC and doing the zoom art lessons. There was something in the stars that brought her to WCDC. This art program is just what she needed." For Brittany, WCDC isn't just a place to go. The people have become more than just instructors and teachers. They have become family. Everyone at WCDC is important to her.

Mr. Perdue and Brittany also talked about her love for music. She likes to paint and build, but one of her biggest passions is music. In her free time, she likes to create beats using different software she finds online. She spends a lot of time in her room and on the computer creating music. At WCDC, Britany

looks forward to music days with Mrs. Carol when she gets to sing and dance.

Brittany has shown so much creative energy in just a short period of time, and yet what she has shown is probably just the tip of the iceberg with her.

Ms. Goslee said, "Brittany is a very special person. It has been my complete pleasure to be a part of her experiences at WCDC. I look forward to watching her continue to grow, create and change her world and ours through her artwork."

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Volunteers needed for historic event honoring veterans

The Wall That Heals, a three-quarter scale replica of the Vietnam Veterans Memorial in Washington, D.C., will be hosted in Ocean Pines by the Worcester County Veterans Memorial Foundation from April 22 to April 25.

The wall will be set up in Memorial Park, in Ocean Pines.

The Worcester County Veterans Memorial committee overseeing the event is seeking volunteers, who will each be trained to guide visitors through the exhibit.

“This is a historic opportunity for our area, and we’re asking for volunteers to help make the experience memorable for our visitors,” Veterans Memorial Foundation President Marie Gilmore said. “Anyone who volunteers will also have the unique opportunity of being a vital part of this once-in-a-lifetime exhibit, which honors the sacrifice of our Vietnam Veterans.”

The committee needs volunteers from Wednesday, April 21 at 2 p.m.,

through Sunday, April 25 at 1 p.m. Some overnight shifts may also be available.

Most volunteer shifts are for four hours: 8 a.m. to noon, noon to 4 p.m.,

and 4 p.m. to 8 p.m.

To be a part of this historic experience, contact Frank Bolen, volunteer coordinator, at 302-245-5216 or email frankieb@mchsi.com.

For more information on the Worcester County Veterans Memorial Foundation or the Wall That Heals exhibit, visit www.opvets.org.



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Exterior renovations that can improve home value

Renovating a home to improve its value can be a smart investment. Interior improvements, such as updating kitchens and baths, offer good return on investment, but there are plenty of exterior renovations that can add value to a home and give it that coveted “wow” factor.

Landscaping. Abundant and well-planned landscaping can instantly boost curb appeal. According to the landscaping company Lawn Starter, 71 percent of prospective home buyers say a home’s curb appeal is an important factor in their buying decisions. As buyers use the internet to look for their dream homes, there’s no denying a beautifully landscaped, nicely photographed property can entice buyers to click and read more about a house.

Address insects and minor repairs. Improving home value may come down to fixing areas of the home that can negatively affect its appeal to buyers. Hire an inspector to look at key components of the house and recommend what needs to be fixed. This way

it is discovered before home buyers come in and do their own inspections. Termite infestations, deteriorating roofs and hidden water leaks are some things that might need fixing.

Improve the entryway. The front door is the focal point of a home’s exterior. Invest in a new door or paint it a striking color to add appeal. Remodeling magazine’s “Cost vs. Value Report 2019” indicates changing an entry door to a steel replacement can offer 74.9 percent ROI. Such a door provides visual appeal and added security, things buyers look for. In addition to the front door, make sure that the entryway has a level walkway, steps that are in good repair, accents that are free from rust or tarnish, and decorative plants.

Outdoor lighting. Outdoor lighting can add to the ambiance of a property and serve as a security feature. Utilize different lights, such as a bright light by the entry, uplighting in trees and shrubs for drama, a light-lined path to

*please see **renovations** on page 11*

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Underway during a pandemic

I got my second shot! Unless they find kryptonite in the new coronavirus derivatives, I feel like I can leap tall buildings.

I can also clean up my self-quarantine act. That means cutting off my Covid-19 beard and start filling the clothes hamper more regularly. The extra five pounds of ballast may take a little longer but that will have to wait until after St. Paddy's Day.

As I pull the cover off my boat this spring, I'm pretty sure there are no little virus critters waiting to go for a ride. The Maryland winter can be very hard on them. However, their cousins who spent the winter in warm cozy human lungs just might be hankering to get out on the water and enjoy the unintended hospitality of unprotected Marylanders. So, safety is still the operative word.

The year 2021 is going to be another unique year much like 2020 for recreational boaters. The first new phenomenon we saw last year was the surge in recreational boat purchases. Dealers sold out of new boats and inventories of used boats were depleted to record lows. The speculation was that families with discretionary incomes who could not travel to their distant vacation locations but still wanted to do something with their leisure budgets and 'always wanted to own a boat' jumped in.

The second pandemic related issue was that the Covid-19 shutdown caused the cancellation of many safe boating classes in a year when a lot more rookies were in need of basic boating knowledge. The sad result, as documented by the US Coast Guard, is that there was a 30% increase in boating accidents and fatalities in 2020.

Therefore, 2021 presents some unique challenges – getting the disproportionate number of new boaters competent and keeping all boaters safe from the coronavirus.

We need to encourage all new boaters and, for that matter, all boaters to take the mandated Maryland Safe Boating Class and to be prepared to deal with rookie mistakes of others. Remember the navigation rule: Even if you have the right of way, you are not allowed to contribute to an accident. In

2021, we will have to make a concerted effort to maintain situational awareness and 'nautical social distancing.'

The second issue is the virus itself. Plenty has already been said and written about preventing the spread of Covid-19 – wear a mask, social distance, wash your hands, avoid crowded venues, get vaccinated.

The virus is just as dangerous on a boat as it is on land. You still need to social distance, sanitize surfaces, wash your hands, and wear a mask. In fact, President Biden made it mandatory with his 21 January executive order that all crew and passengers must wear a mask in federally regulated waters.

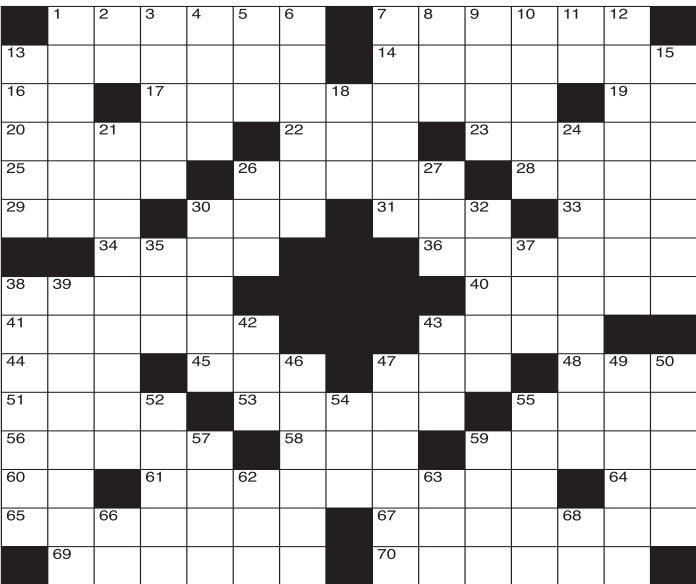
Social distancing of six feet can be more problematic since most recreational boats are only eight and half feet wide – the maximum width allowed without a special trailer license. It's all the more reason to avoid overloading the boat that could cause a spreader event like a house party or family picnic.

Probably the stickiest concern is sanitizing surfaces. We are forever touching something – hand rails, steering wheel, lines, throttle, swim ladder, fishing gear box, radios, hatch covers, coolers, etc.

My suggestion is to wipe down surfaces between touches and to wear disposable gloves since washing your hands for 20 seconds with soap may be impractical when you are underway. So, for example, you should sanitize the steering wheel, throttle level, microphone, and console every time there is a change of helmsperson. You should also wear gloves if you are handling lines or touching dock fittings or fuel hoses. If disposable gloves are not practical, then consider having a bottle of sanitizer onboard and make it standard operating procedure to use it after ever encounter with a foreign object.

We gotta pay attention in 2021. Remember, boats don't fist bump or elbow tap or show symptoms. Curtailing this pandemic is on everybody's watch.

Stay safe. Stay dry.
Dan Collins can be reached for comment at dancollins.oceanpines@gmail.com_

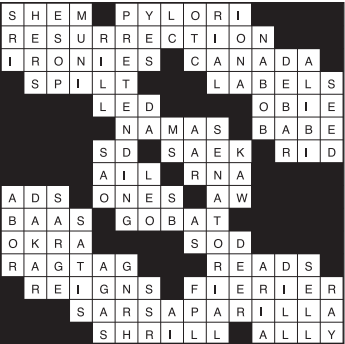


CLUES ACROSS

1. Large dung beetle
7. Representation of a plan
13. In a fervid way
14. The Book of Psalms
16. Morning
17. Exactly the same
19. About
20. Brown and basmati are two
22. Swiss river
23. Philippine island
25. Expressions of surprise
26. An ant
28. Common Japanese surname
29. Deoxyribonucleic acid
30. Car mechanics group
31. A person's brother or sister
33. Ancient pharaoh
34. Quantitative fact
36. Vividly colored bird
38. Your home has one
40. Organic compound
41. Section at the end of a book
43. Flat tableland with steep edges
44. Criticize
45. Split pulses
47. Brief trend
48. Cool!
51. Purposes
53. Brews
55. Skin condition
56. Pops
58. American air travel company
59. Minute bug
60. Anno Domini (in the year of Our Lord)
61. One who rides in your car
64. One of the Gospels
65. City in southern Spain
67. Inquisitive
69. Jean Paul __, author
70. Pop singer Harry

CLUES DOWN

1. An ape or monkey
2. Chemical element
3. Zodiac sign
4. Removes
5. Brew
6. Nickname
7. Architectural structures
8. Trigonometric function
9. Postmodern architectural building in Vienna
10. Henderson and Fitzgerald are two
11. Mountain (abbr.)
12. Landscaping practice
13. Capacitance unit
15. Redirect
18. Hat for women
21. In a way, dressed down
24. Granny
26. Feed
27. Endpoint
30. Indian instrument
32. Bleated
35. Cablegram (abbr.)
37. Root mean square (abbr.)
38. Jellyfishes
39. Individual TV installments
42. Talk
43. More (Spanish)
46. Leaseholder
47. Monetary units
49. Hostility
50. Work stations
52. Linguistics giant
54. Female sheep
55. Calendar month
57. Seasoning
59. Lofty nest of a bird of prey
62. Single Lens Reflex
63. A way to remove
66. Virginia
68. Old English



Answers for March 3

conversation
from page 3

called “such a positive experience. I had great relationships with my classmates, my teachers, with everybody. I just loved it. It was just amazing. I had a spoiled life because I had everything in place. It wasn’t always a bed of roses, but it was great.”

He pointed to role models in high school – Knox, who’s enshrined along with Taylor on the front of the on-campus stadium, Robert G. Knox Field at Louis H. Taylor Stadium; the late Bill Riddick, a physical education teacher at the high school; and

Joanne Cathell, a former English teacher who Taylor said had a “tremendous influence on me growing up and as a young administrator.”

Those influences and others set the stage for difficult decisions Taylor has made, especially in the past year. He has relied on relationships forged in the community and an unwavering faith. “This has been a tough journey,” he said. “But if you do the right things, you treat people the right way, and you make sure you put yourself behind everyone else, things seem to fall in place.”

“It’s never been about me. It’s never going to be about me,” he added. “First and foremost, it’s about the 6,700 kids that we educate each and every day. It’s also about the teachers and staff that work with our kids each and every day to get the job done.”

Over the years, Taylor has been contacted about career opportunities that would take him away from Worcester County Public Schools, and he has listened politely, all the while knowing what his answer would be each time.

“Never have I wavered once about

leaving,” he said. “I have never applied anywhere nor have I ever interviewed [for any available positions]. I have said many times that I don’t know if there is enough money in the world that I would leave Worcester County.”

Retirement is an afterthought as long as he’s healthy and until his parents, who are in their 80s, need help with long-term care.

“When Mr. Taylor finally retires,” Zimmer said, “he will be seen as the superintendent who brought this county back to the ‘people first’ mentality. He has done so many things in his leadership role that will be remembered. But my hope is that people remember all the personal sacrifices he made during his long career, for their children and for Worcester County Public Schools.”

His connection to this community will stay strong long after that day arrives.

“Worcester County first and foremost is my home,” Taylor said. “I’ve always wanted to be a part of this community. This community gave me so much. Now I have the opportunity to pay that back with what I do each and every day.”

commentary
from page 4

Currently, only association member Stuart Lakernick, husband of former board member Esther Diller has announced his candidacy. Diller is outspoken in her feelings about Larry Perrone, Colette Horn, and John Viola. She wrote that the culture of the board with Perrone as president and Horn as vice-president is one of “dictatorship.” Lakernick’s public comments indicate he agrees with his wife. Lakernick equivocated when asked if he would support Viola as GM if elected. He did suggest the current board conduct an investigation of Viola.

While the resignation of Colby Phillips resulted in an outpouring of support for someone who was a popular OPA employee, this infighting among board members is more consequential to the future of OPA. Colette Horn recently said how proud she was of this board. Her public pride is undermined by the infectious, sometimes public, mostly shadowy war being waged for control of OPA by past and present board members.

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renovations
from page 8

the door to improve visibility, and motion-detection lights to improve the security of the property.

Repaint (or reside) the exterior. A fresh coat of paint or new (or cleaned) siding can instantly give homes a facelift. Neutral, warm and inviting colors tend to have the widest appeal. Adding manufactured stone veneer to

the home can offer a 94.9 percent ROI, says Remodeling. And after doing the front door and siding, investing in a garage door replacement offers the highest ROI of all exterior projects listed on the “Cost vs. Value Report 2019.” This improvement returns 97.5 percent when selling.

Knowing which improvements add value to a home can help homeowners tailor their efforts to those that are most financially beneficial.

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What can investors learn from 2020?

Submitted by **John Bennish**
Financial Advisor, Edward Jones



John Bennish

Now that we're a few weeks removed from 2020, it's a good time to reflect on such a momentous year. We can think about developments in the social and political spheres, but we also learned – or perhaps re-learned – some valuable lessons about investing.

Here are four of them:

A long-term perspective is essential. Volatility in the financial markets is nothing new, but even so, 2020 was one for the books. Of course, the COVID-19 outbreak was the driving force behind most of the wild price swings. Soon after the pandemic's effects were first felt, the S&P 500, a common index of U.S. large-cap stocks, fell 34% but gained 67% by the end of the year. Consequently, investors who stuck with their investment portfolios and kept their eyes on

their long-term goals, rather than on shocking headlines, ended up doing well. And while 2020 was obviously an unusual year, the long-term approach will always be valuable to investors.

Investment opportunities are always available. The pandemic drove down the prices of many stocks – but it didn't necessarily harm the long-term fundamentals of these companies. In other words, they may still have had strong management, still produced desirable products and services, and still had good prospects for growth. In short, they may still have been good investment opportunities – and when their prices were depressed, they may also have been "bargains" for smart investors. And this is the case with virtually any market downturn – some high-quality stocks will be available at favorable prices.

Diversification pays off. Bond prices often move in a different direction from stocks. So, during a period of volatility when stock prices are falling, such as we saw in the weeks after the pandemic hit in March, the presence of bonds in your portfolio

can lessen the impact of the downturn and stabilize your overall returns. And this, in essence, is the value of maintaining a balanced and diversified portfolio. (Keep in mind, though, that diversification can't guarantee profits or prevent all losses.)

The market looks ahead. The pandemic-driven market plunge may have been stunning, but it made a kind of intrinsic sense – after all, the sudden arrival of a pandemic that threatened lives, closed businesses and cost millions of jobs doesn't sound like a positive event for the financial markets. But the strong rally that followed the initial drop and continued into 2021 has surprised many people. After all, the pandemic's effects were felt throughout the rest of 2020, and are still being felt now, so why did stock prices rise? The answer is pretty straightforward: The financial markets always look ahead, not behind. And for a variety of reasons – including widespread vaccinations, anticipated economic stimulus measures from

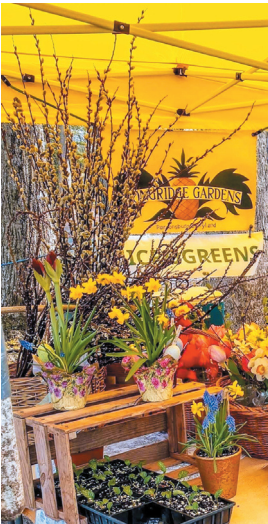
please see **2020** on page 15

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Spring in bloom at Ocean Pines farmers market

With the arrival of spring, the Ocean Pines Farmers and Artisans Market is ready to celebrate the end of an unforgiving winter and roll out the red carpet for spring-time.



At the market shop of Longridge Gardens, signs of spring have been popping up for several weeks. Terry Jordan, owner of the floral stand, has just begun harvesting blooms from the more than 80,000 daffodil bulbs sown on her Wicomico County home-
stead.

Jordan gets a head start on spring by filling her market shop with forced seasonal blooms.

“Last fall, we planted thousands of tulips in our greenhouse, so the flowers would be blossoming earlier than those grown in the gardens,” Jordan said.

During the late months of winter, the avid gardener prunes budding spring branches from her property. Jordan then introduces branches of spring-blooming shrubs like pussy willow and forsythia to a warmer environment in the greenhouse, encouraging them to bloom for use in her floral arrangements.

Craig Brady of Stag Run Farm is also busy pruning branches. He regularly prunes the apple trees on his farm’s orchards during the late winter and early spring, to help keep the trees healthy and prevent overcrowding of the fruit bared later in the summer.

Spring is also the time when he applies a coat of protective paint to the base of the apple trees, preventing sunburn to the tree trunks during the summer.

please see market page 15



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Do you have a blind spot?

Contributed by **Marie T. Chin**
Procino-Wells & Woodland, LLC

We are passionate about creating estate plans that work. You might think that having an estate plan that works requires a relationship with an estate planning firm, or a stack of thorough and up to date estate planning documents, and although that's all true, what is equally if not more important is maintaining accurate financial records of assets with your estate planning firm.

When we introduce this coaching, we often hear feedback to the tune of, 'I already have a financial advisor.' We completely understand, and assure clients that we have no qualifications to make suggestions about how to grow your money. We are so thankful to those professionals who cover that very necessary aspect of a client's overall plan. But it's still important that your estate planning attorney have a complete snapshot of your assets, and that the records stay up to date. Let me explain.

Put simply, your assets are anything that has monetary value. This can include traditional accounts like

checking and savings, life insurance policies, or business interests. We all have them – homes, cars, investments, retirement accounts, lawnmowers. Knowing your assets is important not only to the estate planning process, but also for everyday life. You need to know what you have in order to understand what you can afford, to make future plans, and to calculate some of life's decisions. This probably all seems obvious, but it is so common for clients to sit across our conference room table and not know information about all their assets.

One common example of a forgotten asset is life insurance. Many people have smaller life insurance policies received through work or different organizations they may be a part of, and that they have owned for a long time. No maintenance, like monthly premium payments, are required on the account, so it's easily forgotten. These companies change ownership more often than you would think, and if clients haven't kept track of the policy then they can have a pretty difficult time trying to not only track down the details, but to also track down any nec-

essary Change of Ownership or Change of Beneficiary forms.

It's easy to imagine so many factors that would prevent a person from having information about an owned asset; a marriage where only one spouse manages the finances; a decline in health; poor record keeping; assets that require no maintenance or annual involvement; an unknown change in corporate ownership of an account, or in employees that manage an account. These examples describe happenings with traditional assets. Imagine how much harder it can be to find digital assets like music downloads or electronic picture storage without routine maintenance of those accounts and good record keeping.

By now you might be wondering about the bigger point of this conversation. If an estate planning attorney doesn't know about a client's asset, then they cannot provide the very best advice for how that asset is sheltered during the client's lifetime and/or distributed at the client's passing. The

practitioner becomes limited in helping the client create an estate plan that works.

Keeping track of your assets can be as simple as keeping a running list of all assets and where they are held, or as complex as tracking all account numbers and up to date value information with current statements. Many clients choose to accomplish this tracking with their financial advisor or accountant. It's also important to track requested changes. If one of your trusted professionals recommends a change, for example, retitling an account, it's important to follow up with the company afterwards for verification.

Having access to thorough asset information can be a blind spot for many clients. Keeping an up-to-date list of what you have doesn't take much time to create, even less time to maintain, and is extremely helpful in making sure that your estate plan works as you intend for it to.

How switching the clocks can affect your health

uch of the world adjusts their clocks each spring and fall. In the fall, clocks are fixed on standard time, while in the spring they're moved forward one hour to daylight saving time, or DST. This year, DST begins 1 a.m. Sunday morning.

The rationale behind DST has long been based on energy savings, as the demand for electricity to light homes is related to the times when people go to bed at night and rise in the morning. Studies conducted by the U.S. Department of Transportation in 1975 determined that moving clocks ahead one hour could save a small amount of energy each day. In New Zealand,

power companies registered a 3.5 percent decrease in usage when daylight savings starts. Even though the energy savings associated with DST can be significant, some suggest those savings come at the expense of human health.

Research suggests that a one-hour time change twice a year can significantly throw off humans' internal clocks. A report conducted by the Massachusetts Legislature in the summer of 2016 found that people lose a significant amount of sleep in the days following DST, which can lead to an increase in both traffic fatalities and

*please see **clocks** on page 15*

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market

from page 13

Salad greens and herbs will be ready for transplanting into the fields in a few short weeks. The Georgetown, Delaware farm is also the largest grower of asparagus in southern Delaware, and the perennial crop is a sure sign that the local growing season has begun.

"We have seeded our lettuce and basil crops in our propagation greenhouse," Brady said.

Next month, the Ocean Pines market will host its annual Easter Holiday market on April 3. Many of the mar-

ket's bakers will offer spring sweet treats, including Del Vecchio's Bakery, which features traditional baked goods.

"We will be taking special orders to ensure everyone can get the items they want for their holiday table," Jackie McKenzie, who manages the Del Vecchio's stand, said.

Through the end of March, the market runs Saturdays from 9 a.m. to 1 p.m. at its White Horse Park location. The market returns to in-season hours of 8 a.m. to 1 p.m., starting on the first Saturday in April.

For more information, visit www.oceanpines.org/web/pages/farmers-artisans-market.

clocks

from page 14

on-the-job injuries. Disrupted sleep cycles can leave people restless and coping with anxiety. A 2012 study published in the Journal of Applied Psychology found shifts related to DST led to killing time on the internet and other "loafing" around from lack of energy and motivation.

Finnish researchers analyzed more than 10 years of stroke data and its relation to DST. The overall rate of ischemic stroke increased by 8 percent in the first two days after transitioning to DST.

Similarly, other issues arise when clocks are switched back to standard time in the fall. Danish researchers found the

rate of people seeking care for depression rose for up to 10 weeks after clocks were turned back.

Various petitions have been created to urge legislators to maintain DST all year long. The United Kingdom-based Royal Society for the Prevention of Accidents says doing so will reduce road deaths currently caused by darker evenings in autumn and winter. Keeping the time consistent can help avoid body clock resets, may prevent accidents and could increase productivity in the evening hours when the autumn arrives. Only time will tell if turning the clocks back and moving them forward will become a relic of the past.

2020

from page 12

Congress and the Biden administration, and the Federal Reserve's continued steps to keep interest rates low – the markets are anticipating much stronger economic growth, possibly starting in the second half of 2021.

All of us are probably glad to have 2020 behind us. Yet, the year taught us some investment lessons that we can put to work in 2021 – and beyond.

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

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Day	High /Low	Tide Time
Th 11	High	6:34 AM
11	Low	12:45 PM
11	High	6:45 PM
F 12	Low	12:44 AM
12	High	7:16 AM
12	Low	1:22 PM
12	High	7:27 PM
Sa 13	Low	1:27 AM
13	High	7:56 AM
13	Low	1:57 PM
13	High	8:07 PM
Su 14	Low	2:08 AM
14	High	9:34 AM
14	Low	3:31 PM
14	High	9:47 PM
M 15	Low	3:47 AM
15	High	10:11 AM
15	Low	4:05 PM
15	High	10:25 PM
Tu 16	Low	4:27 AM
16	High	10:48 AM
16	Low	4:39 PM
16	High	11:04 PM
W 17	Low	5:08 AM
17	High	11:26 AM
17	Low	5:16 PM
17	High	11:44 PM

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