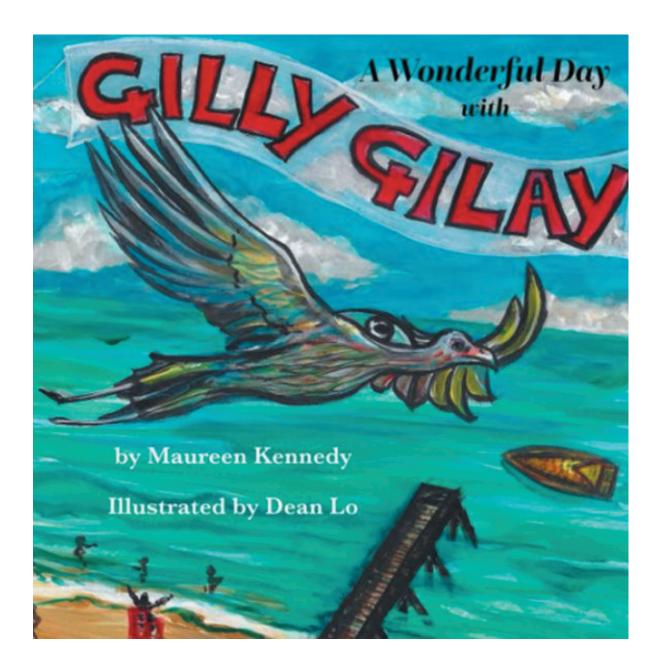


# Author Book Signing



An illustrated children's book
written by local resident
Maureen Kennedy.

Maureen honors her father who created the Gilly Gilay character to regale her as a child with tale after tale of Gilly's crazy adventures during dreamtime.

Your children and grandchildren can now enjoy Gilly's adventures.

Friday, August 13 3 p.m.

Light Refreshments to be served

**South Gate Ocean Pines** 11312 Manklin Creek Rd



# Public Works flushing water lines in Ocean Pines

Worcester County Public Works Water & Wastewater Division crews are responding to recent increased reports of discolored water in Ocean Pines by flushing fire hydrants in the affected areas to clear the water lines. Residents who experience brown water issues are asked to contact the Water & Waste Water Division at 410-641-5251 (answers 24 hours). Please include the address of the home experiencing the problem to better help crews diagnose and correct the problem.

"Water discoloration in Ocean Pines occurs due to mineral particulates, primarily iron, suspended in the water, not biological contamination," Public Works Director Dallas Baker said. "To combat the issue, we conduct routine water system flushing at the fire hydrants throughout the community. Crews open and close the hydrants to flush out the built-up iron deposits. Sometimes, this can lead to temporary increases in suspended iron, which should settle out within a few hours of the flushing."

Clean Water Act standards allow

for 0.3 mg/L of iron in drinking water, as an aesthetic standard. However, the wells serving Ocean Pines normally contain an average iron concentration below 0.1 mg/l and historically average 0.06 mg/l. of iron. Ocean Pines wells produce up to 2.5 million gallons of water per day. Over time the small amount of iron in the water builds up. In areas of low water usage, like cul-de-sacs, that iron can settle out and collect. Deposits will occasionally break up and cause the brown water effect most commonly

seen. Occurrences of high-water use, like fighting fires and opening fire hydrants, can cause resuspension of those minerals and water discoloration.

"To reduce the frequency of iron settling in the bottoms of pipes, we are developing a program to loop the water system that includes tying dead end water mains into nearby mains on adjacent streets wherever possible" Baker said. "In some cases, these looped mains may need to be constructed on the five-foot-wide, side-

yard utility easements, which are in place on all Ocean Pines properties. The new extensions will be installed via directional drilling, which should not affect any surface structures or landscaping."

Water and Wastewater crews typically flush the Ocean Pines water system twice a year. Flushing during the summer months is minimized because of the seasonally-high water use. This year hydrant flushing will begin in October and move through the various sections of Ocean Pines.

# Devine is crafter of the month

The Pine'eer Craft Club of Ocean Pines has announced Terry Devine as the August crafter of the month.

Devine shares her time between Philadelphia, where she was born, and Ocean Pines, where she has had a second home for the past eight years.

In March of 2020, just as the COVID-19 pandemic was starting to cause lockdowns, Devine retired from the Temple University Health System, where she was director of ac-

counts payable.

She always enjoyed doing crafts of any kind, but when the pandemic forced her to spend more time at home, Devine joined an online class and started making acrylic paintings and glass art. The glass she primarily uses is the same chunky glass used in decorative gas fireplaces. She also breaks and cuts glass from colorful vases that she finds in thrift stores.

Devine also enjoys travel, photog-

raphy and gardening. Her son and daughter-in-law recently moved to Arizona, and she is looking forward to visiting them when the weather cools down in Ocean Pines.

View Devine's projects and other handmade items at the Artisan Gift Shop in White Horse Park, on 239 Ocean Parkway in Ocean Pines. The shop is open every Saturday from 8 a.m. to 3 p.m. and Sunday from 10 a.m. to 3 p.m.



# OPA extends Ortt Companies contract

At the request of General Manager John Viola, the Ocean Pines Board recently approved a fourth year on the Matt Ortt Companies' food and beverage management contract.

The Ortt Companies, led by cofounders Matt Ortt and Ralph DeAngelus, originally signed a two-year management contract in 2017. Two years later, the Ocean Pines Board approved a three-year contract extension with incentives to trigger a fourth and fifth year.

The agreement is for the company, which also operates several independent restaurants in the Ocean City area, to run Ocean Pines' Yacht Club, Beach Club, and Clubhouse Bar and Grille.

COVID-19 had a negative impact on food and beverage revenue during the last fiscal year, but the Ortt Companies still managed close to the target of \$130,000 operating favorability that would have automatically triggered a fourth year.

Viola said the Ortt Companies finished roughly \$119,000 positive to budget overall during that time. Those numbers include federal grants given through the Paycheck Protection Program (PPP).

"With the PPP, the Matt Ortt Company was basically \$11,000 short of the automatic trigger. However, they provided a lot of [community] service during COVID. They provided low-price family meals and delivery, [and] they were open the full year," Viola said.

"They kept the entire team engaged and on the payroll, which is what PPP is for," he continued. "And that's important, because a lot of restaurants

At the request of General Manager now ... are trying to open up and they an Viola, the Ocean Pines Board recan't get good people."

DeAngelus added that, because of the way the company navigated through COVID, "The industry's number-one issue wasn't ours."

"We kept our core staff around, and we didn't ever have to close because of a shortage of people," he said.

Viola said the Ortt Companies also donated family meals to Ocean Pines Police, the Volunteer Fire Department, and the nursing staff at Atlantic General Hospital, and he highlighted positive trends for both overall revenue and banquet revenue during the current fiscal year. Several times this

summer, the Ortt Companies have set single-day and weekend-long sales records at the Yacht Club and Beach Club.

Prior to the pandemic, the Ortt Companies were credited for rehabilitating the image of Ocean Pines' food and beverage operations, now known for having vastly improved customer service and food quality.

DeAngelus said he likes to go back to a town hall meeting four years ago, when he and company leadership made a promise to several hundred Ocean Piners in attendance.

"I told them, we're going to make this your family and neighborhood destination again – the place to go for family and friends, so that they wouldn't have to leave the area to have a really good time, with great food and drinks and a stellar entertainment lineup," he said. "Obviously, we're very proud of what we've accomplished, and we feel like we've held true to our promise.

"We also couldn't be more grateful for the support that the Ocean Pines community has given us, and we can't wait to continue working hard to give Ocean Piners the best possible experience at all three of our restaurants here," DeAngelus added.

# Club announces charitable donations

The Ocean Pines Pickleball Club, in its continuing commitment to giving back to the local community, announced its two most recent charitable contributions: to NAMI Delaware and the Mary Mac Foundation.

NAMI, the National Alliance on Mental Illness, is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness.

The Mary Mac Foundation each year raises funds for local and regional youth programs to honor Mary Mc-Mullen (1948-2012), a special education instructor at Severna Park High School and Ruth Eason School in Millersville, Maryland. During the 1970s, she also helped established the Ocean Pines Recreation and Parks Department.

The Pickleball Club handles organizing all pickleball activities, including

daily drop-in play, clinics and lessons, various tournaments, charitable events, and social activities.

"Our club has made a commitment to allocate a portion of our cash to various charities, and our plan is to make ongoing charitable contributions monthly," club Treasurer Ron Kurtz said.

Ocean Pines has eight permanent, outdoor pickleball courts at the Ocean

Pines Racquet Center, on 11443 Manklin Creek Road.

The center is open to the public and all players are welcome. The daily drop-in fee is \$7, without a pickleball membership.

For more information on the Ocean Pines Pickleball Club, email club Vice President Claire Walker at 1111claire@comcast.net, or visit https://oppickleball.shutterfly.com.

# Kennedy-King dinner planned

The Democratic Central Committee of Worcester County in conjunction with our three area Democratic clubs, announce the 17th Annual Kennedy-King Dinner on September 13 at Dunes Manor Hotel located in 2800 Baltimore Avenue in Ocean City. The reception begins at 5 p.m. with dinner at 6 p.m. The key note speaker is Salisbury Mayor Jake Day. Jim Mathias is Master of Ceremonies.

For more information email soonerlanny@gmail.com or call 410-600-0552. The cost for the evening is \$75 per person.



On August 11, 1972, the last U.S. ground combat unit in South Vietnam, the Third Battalion, Twenty-First Infantry, departed for the United States. The unit had been guarding the U.S. air base at Da Nang. This left only 43,500 advisors, airmen, and support troops left in-country. This number did not include the sailors of the Seventh Fleet on station in the South China Sea or the air force personnel in Thailand and Guam.

Modern cars are technological marvels, and it turns out drivers may value tech over all else, including their choice of automaker. A 2017 study from Autotrader asked 1,000 participants an assortment of questions about technology and car buying. Roughly 60 percent of millennial car shoppers and more than 40 percent of baby boomers indicated they would switch vehicle brands just to get the technology features they want. Drivers are even willing to pay extra for their preferred tech. The Autotrader study found that the average shopper would

pay an extra \$2,276 to get the right tech features

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# A memorable send off

It's All About. . .

chipbertino@delmarvacourier.com

By Chip Bertino

specifically, the fickleness of death, caught me cold recently when some-

The fickleness of life, or more mirable swings, eulogizing me with turns of phrases and impersonations that were hysterical but not one I knew, younger than me, fit for publication in this space or

within the walls of a house of the Almighty.

Since that experience I've many times considered seriously holding auditions to recast their roles. The problem is I don't think I'd find actors willing to work cheap.

and given the amount of money I've invested in each of my kids through the years, it's more cost effective to see the investment through to the

What to do with my remains, has been a question openly discussed in my presence by my family. Cremation? Burial at sea? Republic Services? I once suggested a Viking-type funeral in which I was placed in my boat which would be set aflame and pushed out to sea. That didn't go over well because my wife said she didn't want the boat damaged. Though not quite the same, the kids offered to push me out to sea on a flaming boogie board.

Another thought I had was to be stuffed, weatherproofed and placed in my chair. Before departing to the Great Unknown, I would record some words, different comments to be played on various occasions and for whom might be in the room. My limbs would be articulated so I could be posed in different ways, sort of like the Hall of Presidents at Disneyland. As much as I favor this idea, I have real concerns my oldest son would pose me in unflattering positions. He's like that, which is why his is one role for which I'd like

passed away unexpectedly. The news stunned me. Certainly, it's way above my pay grade to determine or to arrange the Grim Reaper's call sheet. But I certainly could have suggested better qualified candidates for him to contact.

When I learn of the death of someone I knew, especially someone for whom I cared about, thoughts of my own departure swirl in my mind. And those thoughts aren't the most solemn. Through the years I've suggested to my family the arrangements I want when my time comes. I don't want any detail left to chance but nor do I desire anything extraordinary. However, zoning and parade permits will most likely be required.

Just prior to a Thanksgiving many years ago, I requested that my children prepare a written eulogy honoring me, to be read aloud during the holiday dinner. I thought this would give them experience writing and speaking publicly. But the main reason was so that I had an opportunity to edit their remarks, ensuring they conveyed the true essence of what it meant to have me as their father. Each of the three stepped up to the plate and took adto hold open auditions. I have a habit of taking pictures

when family is around. Cell phone

cameras have made this so much

more convenient and I click away

much to consternation of the family who think I'm a pain in the neck or lower depending on which one is near me at the time. I tell them to consider these pictures raw material for the photo displays and video presentations they'll certainly want to prepare for my Celebration of Life. My comments are met with eye rolls but I know when

Which brings up another matter.

The Celebration of Life. Nothing much, just a multi-day extravaganza with tiered participation levels, appropriate cover charges and sou-

venir glossy programs. On hand should be at least one Big Band orchestra, one New Orleans singer performing "When the Saints Come Marching In," multiple interactive displays that include artifacts from my life and an open bar (or maybe a

cash bar, we'll see how things go) that includes my favorite adult beverages. There should also be a cigar lounge set up with comfortable leather chairs where those closest to me can share and revel in memories about

me and laugh, a lot. And to help generate funds for the construc-

tion and ongoing operation of the Chip World Museum, attendees can sit on my taxidermized lap to have their pictures taken. Finally, to underscore that this will be a class affair, when leav-

ing each visitor will receive a gift bag that contains a refrigerator magnet and keychain with my likeness and an autographed Bobblehead Chip wearing a loud Hawaiian shirt and flip flops and holding a Churchill cigar.

I wish I could be there.







# Worcester County History Week events scheduled

Worcester County communities from Pocomoke to Ocean City will take part in an expanded History Week event, this October 10-16.

History Week started in 2017 in Ocean City, with a tour of historic homes presented by the Ocean City Life-Saving Station Museum.

This year, organizer Nancy Howard said representatives from the Calvin B. Taylor House Museum in Berlin approached her about also taking part.

"Of course, we were flattered and encouraged them to proceed," Howard said. "It dawned on me that we could do this for the whole county, and I approached other museums and organizations and now we have Worcester County History Week."

Howard, the president of the Ocean City Museum Society, said her fascination with history started years ago, when she worked for the Smithsonian Institution in Washington, D.C.

"I saw the impact of what the Smithsonian offered, and I think it is no less true of smaller venues," she said. "I be-

Something to Think About

# Subject: think before you speak

Seaside Manufacturing, feeling it was time for a shakeup, hired a new CEO. The new boss was determined to rid the company of all slackers.

On a tour of the facilities, the CEO noticed a guy leaning against a wall. The room was full of workers and he wanted to let them know that he meant business.

He asked the guy, "How much money do you make a week?" A little surprised, the young man looked at him and said, "I make \$400 a week. Why?"

The CEO said, "Wait right here." He walked back to his office, came back in two minutes, and handed the guy \$1,600 in cash and said, "Here's four weeks' pay. Now GET OUT and don't come back."

Feeling pretty good about himself, the CEO looked around the room and asked, "Does anyone want to tell me what that goof-ball did here?"

From across the room a voice said, "Pizza delivery guy from Domino's."

lieve the public has a curiosity about what shaped their environment, whether it is where they live or where they visit.

"Worcester County attracts millions of visitors each year, and History Week will give them an insight into our area and offer curiosity opportunities," she added

Along with the Life-Saving Station and the Taylor House, History Week participants this year will include the Worcester County Libraries, Ocean Pines Association, the Sturgis One Room Schoolhouse Museum and Delmarva Discovery Museum in Pocomoke, and the Julia A. Purnell Museum in Snow Hill.

Dr. Cindy Byrd, executive director of the Purnell Museum, said the annual "Fiberfest" on Oct. 16 would now become a part of History Week. Along with covering the history of fiber arts, she said the event would highlight the larger history of Worcester County.

"We're going to put a special focus on Worcester County History, so we'll bring out a lot of our maps and original deeds and Worcester County artifacts that are part of our collection," she said. "We have things going back to the 1400s, including Native American artifacts from then all the way through the 20th century.

"We also have historical materials that go across a lot of different ethnic and cultural groups, so we're able to show a lot of that and we're able to engage a lot of different groups," Byrd added.

Also helping to plan History Week is Lisa Challenger, executive director of the Beach to Bay Heritage Area.

"By hosting History Week, we hope it serves up lots of events in an easy to access way, especially for those not familiar with our historic sites and museums," she said. "I love being involved in this since it aligns so well with the mission of the Beach to Bay Heritage Area.

"It's so important to find creative, fun and new ways that allow and encourage people to learn about and appreciate our heritage. It's our hope that this event will do just that," Challenger continued. "I hope people discover something new that makes them want to take another step further into exploring all of our area's heritage."

For more information, including a schedule of upcoming History Week events, visit www.facebook.com/WorcesterCountyHistoryWeek.



**Robert Smith** holds Legionnaire of the Year award presented by previous winners (from left) **Jack Hyle, Ben Dawson,** and **John Granite.** 

### Smith named Legionnaire of the Year

Synepuxent Post 166 in Ocean City has named Robert Smith Legionnaire of the Year for 2020-2021.

Smith joined the Ocean City's American Legion post in 2015 and has served as the Post's Adjutant, 1st Vice Commander and 2nd Vice Commander.

During the past year he was involved in numerous Post programs and activities, organizing the Post's Memorial Day, Veterans Day, Armed Forces Day, and First Responders Awards programs. When the Vietnam Memorial touring Wall That Heals traveled to Ocean Pines, Smith helped set up the U.S. flag display that greeted visitors, and he was involved in setting up the Flags for Heroes display near the Worcester County Veterans Memorial. He also was involved in the Post's Four Chaplains Program, its COVID-19 Prevention Activities, Welcome Home Vietnam Veterans event, and the Veterans Day recognition at Ocean Downs Racetrack.

Smith was recognized not only for these activities but also for his years of leadership at the Post. Candidates for the award are nominated by members of the Post and selected by a committee of members who had previously been selected as Legionnaire of the Year. In making its selection, the committee looks at leadership in Legion functions and activities, volunteer hours at the Post, attendance and participation in general membership meetings, attendance and support in Post dinners, parties, and other Legion projects, and special involvement in Post programs.

Smith's joined the U.S. Army reserves in 1971 after serving active duty in the U.S. Air Force. He retired from the Army in 1996, where he attained the rank of Sgt. Major. He lives in Greenbackville, VA.

### **Anglers to meet**

The Ocean Pines Anglers Club will meet on Saturday, August 14 at 9:30 a.m. at the Ocean Pines library. The speaker will be Scott Lenox, host of the weekly TV show "Hooked on OC." Scott has fished the Ocean City waters for over 25 years and, among other fishing tips, will share his expertise on catching the elusive flounder. All are welcome.

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- Policy numbers for any other insurance





# An ounce of prevention vs. a pound of cure

Contributed by **Michele Procino-Wells**, Esq.

Management of household finances can be complex, particularly when a surviving spouse is left with the daunting task of decoding a recently-departed partner's precise methods of paying bills and keeping accounts in order. For many adult children, watching their parents endure this can bring about added stress and concern, as well as anxiety over whether timely payments are made and assets are handled prudently.

This conundrum, coupled with the onset of senility and forgetfulness, can leave many adult children pondering what they should do, legally speaking, to ensure their parent's affairs are well-managed and in order. The answer, as we will explain, depends on the parent's mental state and life situation at the time intervention is needed, and can get especially complex depending on the level of support (or lack thereof) offered by family members.

As always, if you find yourself facing this all-too-common situation, and are looking for your best options moving forward, be sure to consult with a knowledgeable attorney right away.

# **Executing a Durable Power of Attorney**

The first, and generally easiest, option to help an aging relative with his or her financial and legal affairs is to have that person execute a durable power of attorney naming one or more agents to assist in paying bills and other transactional tasks. A durable power of attorney is executed by the principal (aging parent), and names one or more agents, who may work together or successively, depending on the principal's preferences, who then have the legal right to access accounts and financial information. The term "durable," which is key here, refers to the sustainability of the arrangement past the point of the principal's incompetence. In other words, the power of attorney will still be "good" once the principal has become too incapacitated to understand his or her financial situation.

Executing a durable power of attorney is relatively inexpensive and is considered a vital component to any comprehensive estate plan. Agents are bound by the duties of good faith and loyalty (i.e., fiduciary duties) and are only permitted to use the durable power of attorney at the principal's direction (if competent) or in the principal's best interests. Agents who step outside these bounds are legally liable to the principal for the amount of money wrongfully transmitted.

### Obtaining a Guardianship

If the aging parent is considered mentally incompetent, he or she will be unable to legally execute a power of attorney. Incompetence may be determined by a physician or may be recognized by an attorney after attempting to ask simple questions at a consultation appointment. A principal must be of sound mind to execute a durable power of attorney, otherwise obtaining a guardianship will be required to accomplish the same result.

To receive the title of "guardian," an interested person must petition the Court by filing a Petition for Guardianship. In most cases, the petitioner will seek both guardian of the person and guardian of the property. Filing a Petition for

Guardianship requires the drafting of a lengthy pleading, a physician's affidavit, consent of the proposed disabled person's next-of-kin, and several other supporting documents.

From there, the Court will appoint an independent guardian ad litem to interview the proposed disabled person and determine if a guardianship is in his or her best interest. During this time, family members may object to the proceeding, and a hearing will be held in the Court approximately one month after the Petition is filed. At the hearing, the Court will either enter the Order granting guardianship, or will entertain testimony and objections from next-of-kin as to why the guardianship should not be granted. In rare instances, a Petition for Guardianship may drag on for many months, resulting in costly and frustrating litigation. And, the process will generally cost anywhere between \$3,000 and \$5,000 if not contested, and much more if family members object.

If you are facing this situation with your parent, or you yourself would like to prepare for the future with a durable power of attorney, we encourage you to contact an experienced elder law firm for more information.

Freelance features writers sought.

Interested?

Email chipbertino@ delmarvacourier.com



## Tax-free week returns

Comptroller Peter Franchot reminds taxpayers that Shop Maryland Tax-Free Week began August 8 and runs through August 14 with significant savings for consumers, scholarship opportunities for college and trade school students, and a muchneeded sales boost for retailers.

"Tax-free week is a rite of Mary-land's late summer, signaling the approach of a new school year, cooler weather and a change of wardrobe," Comptroller Franchot said. "Mary-land's high vaccination rates means life is beginning to return to normal. While I continue to urge caution, Marylanders should take advantage of tax-free week savings and support locally owned businesses that have been hit hard during the pandemic."

During the week, any single qualifying article of clothing or footwear priced \$100 or less, regardless of how many items are purchased in the same transaction, will be exempt from the state's six percent sales tax. The first \$40 of any backpack purchase is also tax free. Although commonly associated with back-to-school shopping, Comptroller Franchot reminds Marylanders that tax-free savings apply to shoppers of all ages.

The Comptroller's Office is partnering with the Maryland Retailers Association (MRA) to again offer scholarships to two students attending a Maryland university, college or trade school, with a \$1,000 award for first place and a \$500 prize for second place. The University System of Maryland has agreed to match the scholarship if either of the winning students attend one of its institutions. Winning

please see tax-free on page 14



### Special Day at Kiwanis meeting

Elena McComas recently became a full member of the Kiwanis Club. Elena's late husband Skip McComas was the full member and she was an associate member,

Elena was the guest speaker at the August 4 meeting. After she spoke, Past -President Roy Foreman asked her to remain at the front of the group where he presented her with the Appreciation Award Skip had earned during Roy's presidency. Skip had served on the organization's Board of Directors and was an advisor to the Stephen Decatur Middle School Builders Club, which was a passion of Skip's. The Builders Club is a Kiwanis sponsored Club for students in middle school.

Pictured are (L-R) Roy Foreman and Elena McComas.

# TidalHealth visitation changes announced

As of last week, some important changes are going into effect for visitors to TidalHealth hospitals.

Given the most recent increase in new COVID-19 cases in the communities served by TidalHealth, the hospital is limiting outside persons entering TidalHealth Peninsula Regional and TidalHealth Nanticoke hospitals and TidalHealth McCready Pavilion Emergency Services. This measure is taken to reduce the risk of the COVID -19 virus being spread to patients, employees, and visitors. The delta variant is extremely transmissible and extra precautions are needed. All essential hospital personnel will wear the appropriate personal protective equipment while in the facility. The following restrictions are now in place:

-Patient visitation is restricted on TidalHealth Peninsula Regional's 3 West unit and TidalHealth Nanticoke's Medical-Surgical Unit. These units have the majority of our current COVID positive or potential positive patients.

-Emergency department visitors

are limited to one support person per patient, when the patient is in a room. There is no waiting permitted in the waiting room; the visitor will be called in

-Visitation will not be allowed at all TidalHealth hospitals in all areas for at least the next 7 days and until further notice. Exceptions will include end-of-life visitation and disabled people who need a support person, as well as Labor & Delivery/Mother-Baby patients, who may have one support person with them at all times (only one designated person the whole time). A midwife or doula will be additionally permitted during labor.

-Outside vendors are not permitted inside our facilities unless required for medical care.

-For outpatient surgeries, one support person may remain with the patient only until they are taken back into surgery.

-One support person is permitted during diagnostic imaging and testing.

please see visitation page 14



# ANNUAL MEETING AUG 14 9AM OCEAN PINES COMMUNITY CENTER

Members will be checked in, to verify voter eligibility. Please bring a photo ID.



# A special summer

This has been a special summer. Thanks to masks and social distancing and covid vaccines, we are cautiously enjoying outdoor activities, all be it with a watchful eye on virus variants. The water is again crowded and the boat dealers are without inventory. Likewise, the jet ski & pontoon boat rentals, parasailing, head boat fishing, sunset cruises and fuel docks are flush with customers.

Even finding a berth at the Ocean Pines Yacht Club or Harpoon Hanna's for a sail in lunch has been a bit of a challenge. I had to heave to for 15 minutes at HH's for someone to leave and, on another day, I had to give up, cruise home



and drive back to the OPYC for lunch.

Another good indication that a cautious normalcy is upon us is the return of some great local fishing tournaments in July. The Ocean City Tuna Tournament had a purse exceeding a million dollars with the biggest payout weighing in at \$305,000. This was followed by the Huk Big Fish Classic tourney, July 23-25, with another million-dollar purse and commensurate bragging rights complements of a 300-pound swordfish.

But the premier event was August 2-6. The 47th annual OC White Marlin Open with a \$9 million purse attracted billfish fishermen from everywhere. For five days, anglers found their ways to the canyons on the edge of the Continental Shelf to try to win enough money to cover the entrance fees and pay for the gas with a little left over for the victory party.

I've been one of the hundreds who have stood on the OC Inlet jetty to watch the hopefuls leave in the pre-dawn darkness. With their bait boxes full, their optimism has no bounds. By day break all but the stragglers are over the horizon and bearing down on Baltimore Canyon or Wilmington Canyon or Poor Man's Canyon or their secret fishing hole up to 100 miles from the OC buoy.

The white marlin is truly a beautiful

fish and rare enough to warrant record breaking prize money but there are other ways of winning that keep the tourney engaging. Besides the tournament's namesake, the white marlin, there are other categories such as blue marlin, tuna, dolphin, wahoo and shark.

This year the blue marlin had their own tourney. Weighing more than a thousand pounds, they can challenge a

> fishing mano-a-mano. On Monday, the Knott Stressing found herself in a winner-take-all contest with a monstrous blue and came in second. Images of the Orca in "Jaws" come to mind as

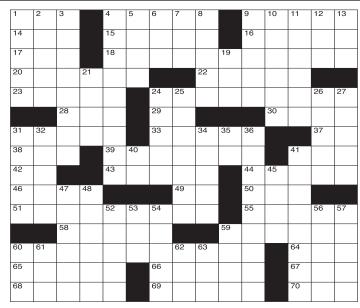
the Knott Stressing went down by the stern in 2,000 feet of water. Somewhere in the Washington Canyon there is a huge blue marlin with a hook in his mouth telling his peers, "They needed a bigger boat."

It's also a special year because of the Olympics. It has been interesting to watch the rowing and sailing competition with all the Covid-19 safety protocols but they are a little hard to identify with. There aren't too many sculls or sail boats on the St. Martin River. Maybe next time the Olympic committee could introduce a couple new events like crab pot dogging, dock crashing, and refloating grounded boats.

In the meantime, the tides will go up and down every twelve hours and twenty-five minutes. The crabs never seem to lose their crabby attitude. The seagulls never stop scavenging for scraps and stealing from one another. And jellyfish never seem to get the message that they are too transparent to become politicians. There are always a few who believe that the real world is Woodstock and it's okay to jump the fence. I just hope they are vaccinated.

Stay safe. Stay dry.

Dan Collins can be reached for comdancollins.oceanpines@gmail.com



### **CLUES ACROSS**

- 1. Calls balls and strikes
- 4. Turkish officer
- 9. Repaired shoe
- 14. Grass genus
- 15. Small, sealed vial
- 16. Primp
- 17. Immoral act
- 18. A tool to communicate
- 20. Crumbles away
- 22. Egg-like
- 23. Districts (abbr.)
- 24. Dressed
- 28. Small island (British)
- 29. Dialect of Chinese
- 30. Force unit
- 31. Borderlines
- 33. Norse gods
- 37. Morning
- 38. Fiddler crabs
- 39. Tell a story

### **CLUES DOWN**

- 1. Unhappy
- 2. Silk fabric
- 3. Unbroken view of a region
- 4. Middle Eastern territory
- and Andy, TV show
- Urban Development
- 8. Midcentury newspaper

- 12. Midway between northeast and east
- Danish krone
- 21. Fall slowly in drops 24. Bestow an honor upon
- 26. Related on the mother's side

- 41. Consumed
- 42. Atomic #58
- 43. About old Norse poems
- 44. Fencing swords 46. One-time Tigers third baseman
- 49. Southpaw (abbr.)
- 50. Neither
- 51. Conversations
- 55. Distinctive manner or pronunciation
- 58. Cyprinids
- 59. Appropriate to a festival
- 60. Pearl Jam frontman
- 64. Wrath
- 65. Italian city
- 66. A way to get there
- 67. A nose or snout
- 68. German seaport
- 69. A horse for riding
- 70. Airline representative (abbr.)

- 6. Central processing unit
- 7. Department of Housing and
- 9. Weapon
- 10. Delivered a speech
- 11. Probably going to happen
- 19. Synthetic resin (abbr.)
- 25. Childishly silly
- 27. Populations of related plants

- 31. Coherent
- 32. Tribe of ancient Britons
- 34. Financial firm Goldman
- 35. Stephen King thriller
- 36. Went in again
- 40. Commercial
- 41. Poking holes in the ground 45. Prisoners of war
- 47. Pursued pleasure
- 48. "Seinfeld" character
- 52. Body of water
- 53. Hovering vehicle (abbr.)
- 54. People who utilize
- 57. Inner mass of some fungi
- 59. Honor lavishly
- 60. Midway between east and
- southeast 61. Turn down

56. Nostrils

- 62. Small round mark
- 63. Expected at a certain time

**Answers for August 4** 

### **Financial Focus**

# Bitcoin: investing or speculating?

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

Many people have decided that bitcoin is the next big thing - and they



John Bennish

are backing up their enthusiasm with dollars. Should you, too, consider putting money into bitcoin or other cryptocurrencies?

First of all, keep in mind an essential piece of financial advice: Don't invest in

something you don't understand. And bitcoin is not easily understandable. There's no physical bitcoin, nor is it backed by a bank or government. It's a digital currency, used for transactions on a decentralized network of computers. The market's demand for bitcoin largely determines its price, though other factors are also involved.

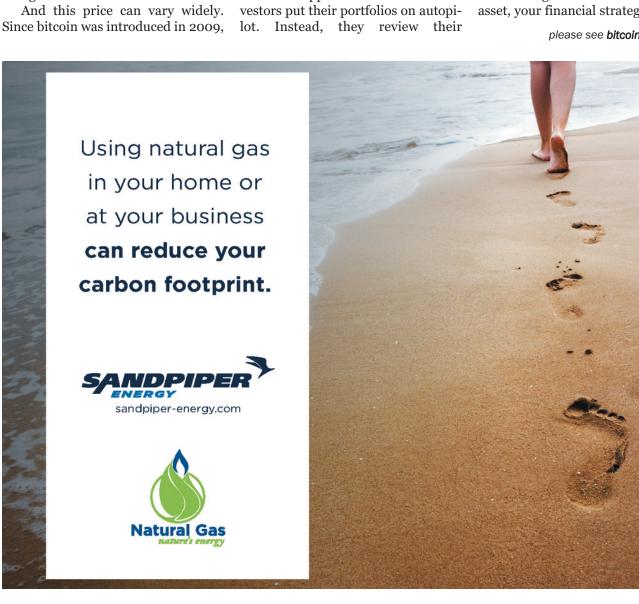
it has gone through periods of enormous gains and precipitous declines. Its short history has reminded market watchers of the bursting of the "dot.com" bubble in 2000 and the housing market bubble in 2007. These results have raised the following question about purchasing bitcoin: Is it investing or speculating?

There's a big difference between the two. Speculators engage in risky transactions with the hope of profiting from short-term price fluctuations in various financial vehicles. Investors, on the other hand, stick with these practices:

· They follow a long-term strategy. Real investors follow a longterm strategy based on their goals, risk tolerance and time horizon. Generally speaking, long-term investors don't do a lot of buying and selling, saving on fees and potential taxes. But this "buy and hold" approach doesn't mean inportfolios at least once a year to make sure their investment mix is still appropriate for their needs.

- They focus on quality. Longterm investors stay away from the flashier, and riskier, financial instruments. Instead, these investors seek quality. When they're considering stocks, for example, they look for companies with solid fundamentals, including strong management teams, competitive products and services and business plans that bode well for the future. When they buy bonds, they seek those with high credit ratings issued by the independent rating agencies. Focusing on quality doesn't yield quick results, but it can instill confidence in one's investment choices.
- · They diversify their holdings. If a downturn in the financial markets affects one type of asset particularly hard, and your portfolio contains a high concentration of that asset, your financial strategy could be

please see bitcoin on page 14



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# Some things to

Gathered from the internet by **Jack Barnes** 

Short stories that make us think twice about the daily happenings in our lives as we deal with others!

- 1. Today, I interviewed my grandmother for part of a research paper I'm working on for my Psychology class. When I asked her to define success in her own words, she said; "Success is when you look back at your life and the memories make vou smile."
- 2. Today, after my 72-hour shift at the fire station, a woman ran up to me at the grocery Store and gave me a hug. When I tensed up, she realized I didn't recognize her. She let go with tears of joy in her eyes and the most sincere smile and said, "On 9-11-2001, you carried me out of the World Trade Center."
- 3. Today, after I watched my dog get run over by a car, I sat on the side of the road holding him and crying. And just before he died, he licked the tears off my
- 4. Today at 7 a.m., I woke up feeling ill, but decided I needed the money, so I went into work. At 3 p.m. I got laid off. On my drive home I got a flat tire. When I went into the trunk for the spare, it was flat too. A man in a BMW pulled over, gave me a ride, we chatted, and then he offered me a job. I start tomorrow.
- 5. Today, as my father, three brothers, and two sisters stood around my mother's hospital bed, my mother uttered her last coherent words before she died. She simply said, "I feel so loved right now. We should have gotten together like this more often."
- 6. Today, I kissed my dad on the forehead as he passed away in a small hospital bed. About 5 seconds after he passed. I realized it was the first time I had given him a kiss since I was a little boy.
- 7. Today, in the cutest voice, my eight-year-old daughter asked me to start recycling. I chuckled and asked, "Why?" She replied, "So you can help me save the planet." I chuckled again and asked, "And why do you want to save the planet?" Because that's where I keep all my stuff," she said.
- 8. Today, when I witnessed a 27-year-old breast cancer patient laughing hysterically at her 2- year-old daughter's antics, I suddenly realized that I need to stop complaining about my life and start celebrating it again.
- 9. Today, a boy in a wheelchair saw me desperately struggling on crutches with my broken leg and offered to carry my backpack and books for me. He helped me all the way across campus to my class and as he was leaving, he said, "I hope you feel better soon."
- 10. Today, I was feeling down because the results of a biopsy came back malignant. When I got home, I opened an e-mail that said, "Thinking of you today. If you need me, I'm a phone call away." It was from a high school friend I hadn't seen in 10 years.
- 11. Today, I was traveling in Kenya and I met a refugee from Zimbabwe. He said he hadn't eaten anything in over three days and looked extremely skinny and unhealthy. Then my friend offered him the rest of the sandwich he was eating. The first thing the man said was, "We can share it."

# **Artists Paint OC** event starts Saturday

annual plein air painting event, "Artists Paint OC," gives the public the opportunity to see the painting process and also collect the art created in the resort. The public is invited to two Wet Paint Sales on Saturday, August 14, from 5 p.m. to 8 p.m. and on Sunday, August 15, from 1 p.m. to 3 p.m.

From Wednesday through Saturday, 50 skilled plein air painters will paint in locations around the area, including Assateague Island. On Saturday evening, they will bring the best of their work to the Arts Center for the Wet Paint Sale from 5-8 p.m. The sale offers art lovers the opportunity to purchase an original piece of art fresh off the canvas and meet the artist who painted it. The Art League will provide light refreshments and a cash bar.

Sunday's Wet Paint Sale from 1-3 p.m. features art created that morning during the Quick Paint on the Boardwalk, with \$500 in prizes sponsored by the Ocean City Development Corp. with a special award from Trimper's. Artists paint near South Division St. from 9-11 a.m. and race against the clock to complete a painting featuring iconic sites nearby. The painters then transport

The Art League of Ocean City's their masterpieces to the Arts Center on 94th St. for judging and awards. These new plein air paintings will be for sale to the public from 1-3 p.m., along with the paintings hanging in The Galleria from Saturday night.

> "En plein air" is a French phrase that translates to "in the open air," describing outdoor painting in inspiring settings. Plein air is an admired and well-known approach to art, encouraging painting wherever artists can find a creative spark. First launched in 2006, "Artists Paint OC" is celebrating its 16<sup>th</sup> year of bringing artistic expression to Ocean City and the surrounding area. The event rallies around one common idea – the natural beauty of the town and area.

> Alison Leigh Menke of Silver Spring, Md. will judge the work and select the winning artists, who will be awarded cash prizes. The paintings will hang in The Galleria at the Arts Center until September 25 and be available for purchase.

> The Artists Paint OC competition offers \$5,500 in overall cash prizes to the artists, with sponsorships coming from the Peter Glenville Foundation and the Worcester County Arts Council as well as individuals and businesses.



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# **Get Outdoors Day scheduled**

The Hazel Outdoor Discovery Center (HODC) in Eden, MD, will host the 13th Annual Get Outdoors Day from 10 a.m. until 2 p.m. on Saturday, August 21. This event encourages active outdoor fun and is free to attend, thanks to the Hazel Farm Property Foundation. Exhibitors from local outdoor organizations, parks, and museums will team up at the Hazel Outdoor Discovery Center to offer hands-on outdoor experiences for families.

The main goals of the day are reaching underserved populations and reconnecting our youth to nature. Kids can participate in and learn about archery, firearm safety, fishing, mountain biking, kayaking, and more. Parents can learn about organizations that help kids develop safe and healthy habits while exploring our great Delmarva outdoors. Free cinch packs with the HODC logo will be provided to the first 400 kids. A free hot dog BBQ will be provided for all attendees, with water and soft drinks donated by Pepsi Bottling Ventures.

The Hazel Outdoor Discovery Center was the vision of Richard F. Hazel, Eastern Shore philanthropist and former president of the Pepsi-Cola Bottling Co. of Salisbury. Hazel loved the outdoors. More importantly, he loved seeing kids connect with nature at his farm on Cooper Road in Eden. An avid sportsman until his untimely passing in February 2008, Hazel spent much of his free time at his 500plus acre preserve. With his friends and family, he maintained the property as a haven for wildlife, including white-tailed deer, wild turkeys, and Delmarva fox squirrels. While

he enjoyed his quiet mornings hunting alone on his farm, Hazel truly enjoyed lending the property to scouts and youth groups for a variety of daytime activities and overnight camping experiences.

For more information about the Hazel Outdoor Discovery Center, please visit www.hazeloutdoors.org.



New responsibilities - Ivory Smith, president of the Worcester County Education Support Personnel Association, has been named National Education Association ESP Director At-Large for a twoyear term.



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tax-free

from page 3

students who attend Goucher College, Hood College, Mount St. Mary's University, Stevenson University, Washington Adventist University and the Maryland Institute College of Art (MICA) will also have their scholarships doubled.

To enter, students must email a creative photo or video (less than 60 seconds) promoting tax-free week, showcasing their purchases and their support of Maryland retailers to SHOPMDTAXFREE@maryland-

#### Tides for Ocean City Inlet Tide Day High /Low **Time** Low 5:10 AM Th 12 12 High 11:29 AM 12 Low 5:27 PM High 11:49 PM 13 Low 5:55 AM 13 High 12:18 PM 13 Low 6:23 PM High 12:37 AM Sa 14 Low 6:43 AM 14 14 High 1:11 PM Low 7:23 PM 14 Su 15 High 1:29 AM Low 7:35 AM 15 15 High 2:10 PM 15 Low 8:27 PM 16 High 2:29 AM 16 Low 8:31 AM High 3:14 PM 16 16 Low 9:33 PM High 3:34 AM Tu 17 Low 9:30 AM 17 17 High 4:21 PM 17 Low 10:41 PM 18 High 4:41 AM Low 10:33 AM 18 18 High 5:25 PM Low 11:47 PM

taxes.gov no later than August 15, 2021. Entries also should be posted on Facebook, Twitter, Instagram or Tik-Tok using the hashtag #shopmdtaxfree. For best consideration, submissions should display and tag the name of the retailer and explain why it's their favorite place to shop tax

"Small businesses depend on their community to survive unexpected and long-lasting economic downturns and we are just beginning to come out from under the crushing weight of the pandemic," said Cailey Locklair, president of the Maryland Retailers Association. "Students can win a scholarship simply by using their ingenuity to promote a local business."

Scholarship winners in past years have attended institutions throughout Maryland, including public universities, private schools and community colleges. Last year's recipients were recognized for their contributions to Maryland businesses during the pandemic.

For more information about Shop Maryland Tax-Free Week, visit the Comptroller's website for a list of taxexempt items, frequently asked questions, and valuable facts for shoppers and merchants.

The Comptroller's social media pages will promote the special savings week, showcasing local retailers and encouraging shoppers to take advantage of the promotion. Retailers can also download Shop Maryland Tax-Free Week graphics to display in-store and to post on social media platforms.



**TheCourierofOceanPines** 

# **Bertino to host** town meeting

Chip Bertino will host a town meeting on Wednesday, September 23 at 6 p.m. at the Ocean Pines library. This will be Commissioner Bertino's first community meeting since be-

visitation

from page 9

-Masks are required at all Tidal-Health facilities. Gaiters and bandanas are not permitted.

-Loved ones are encouraged to stay in touch with family members via phone, FaceTime and other electronic means. E-cards are available website our https://www.tidalhealth.org/medical-care/support-services/send-e-

Worcester County Commissioner fore the pandemic. "I'm pleased to restart these meetings," he said. "It will be nice to once again meet personally with residents."

> Commissioner Bertino's guest speakers are Rebecca Jones, Worcester County Health Officer and Lou Taylor, Superintendent of Worcester County Schools.

> "The two areas about which I received the most questions during the pandemic related to health issues and our schools. I'm glad Mrs. Jones and Superintendent Taylor will be joining me. They were a big help to me as I worked with constituents who contacted me with questions related to COVID testing sites, vaccination appointments and remote learning issues."

> Commissioner Jim Bunting will join the meeting as well.

### bitcoin

from page 11

jeopardized. Long-term investors reduce this risk by owning a variety of investments. While diversification can't guarantee profits or protect against all losses, it can help reduce the impact of market volatility on your portfolio.

And here's one more difference between investors and speculators: track record. Investors put their money into companies that provide tangible goods and services, and these companies have historically grown with the overall economy. Stocks and bonds are established investment vehicles with well-defined and regulated markets. Consequently, investors can assume a cer-

tain degree of predictability, though, of course, stock prices will always fluctuate in the short term and there are no guarantees against loss of principal. Cryptocurrencies, on the other hand, are relatively new, largely unpredictable and will likely face increased regulation in the future, with the ultimate risk being an outright ban by some governments.

You work hard for your money so think carefully about how you can best put it to use to help you reach your lifetime goals.

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



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