

The Courier

September 15, 2021
Volume 22 Number 3

Living 50 Plus feature inside



First day of school

Worcester Preparatory School (WPS) students returned in stages starting with Upper School (9th Grade – 12th Grade) on August 31; followed by Middle School (6th Grade – 8th Grade) on September 1, and Lower School (Pre-K – 5th Grade) on September 2.

*Above: Left to Right: Seniors **Sumira Sehgal** and **Natalie Brushmiller** on their way to class.*

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New members

Nine new members recently joined the Kiwanis Club of Greater Ocean Pines-Ocean City. Above are (L-R) are inductees **Jim Maratea, Holly and Arnie Popkin, Doreen O'Connor, Sandy McAbee and Elena McComas**, Membership Chair **Shelley Cohen** and President **Steve Cohen**.

AGH changes leadership

The Board of Trustees for Atlantic General Hospital/Health System announced that they will be retaining a national search firm to identify candidates for a new President and Chief Executive Officer following the departure of Michael Franklin, former President and CEO.

"We thank Michael for his commitment and professionalism over the past 17 years and wish him great success," Greg Shockley, said chair of the board of Trustees.

The announcement of Franklin's departure was effective as of Friday, September 3rd. The Executive Committee of the Board of Trustees identified Dr. Sally Dowling, Vice President of Medical Affairs, and Kim Justice, Vice President, Planning/Operations, to serve as co-interim President and CEO while a national search is conducted to identify a permanent replacement.

"The board has full confidence in Kim and Dr. Dowling to lead our independent community hospital," said Shockley. "We appreciate all that our associates and caregivers, our medical staff, our senior leadership team and our boards do to continue to provide the highest level of service and care for our community."

Atlantic General hospital and Health System is an independent community hospital serving Worcester, Wicomico, Somerset Maryland, as well as Sussex County Delaware. Just last week the hospital celebrated the groundbreaking for the Gudelsky Family Medical Center in Berlin. Hospital officials confirmed that they will continue to move forward with these plans and have no intentions of affiliating with any other health system at this time. Atlantic General Hospital plans to remain independent community hospital.

Grace Center to host Family Fun Day

The Grace Center for Maternal and Women's Health, ("Grace Center"), will host a Family Fun Day on Saturday, September 25, from 9 a.m. to 1 p.m., at Stephen Decatur Park in Berlin. The event will include vendors, kid's crafts, games and activities, community resources and entertainment.

The event is a culmination of Executive Director Jasmine Dennis' vision of offering area families a plethora of free community

Vaccination rate rises

Governor Larry Hogan last week announced that, according to official CDC data, 95% of Marylanders 65 and older have now received at least one dose of a COVID-19 vaccine.

"As one of the most vaccinated states in the country, we continue to achieve significant milestones and outpace the national rates across the board, and we are much better prepared to withstand the Delta variant surge," said Governor Hogan. "Getting first shots in arms—especially among our most vulnerable populations—continues to be our primary mission. The vaccines are very safe, very effective, and they are widely available through pharmacies, primary care providers, and mobile clinics across the state." To date, Maryland has re-

ported 7,616,568 vaccinations. According to CDC data:

95% of Marylanders 65 and older have received at least one dose.

81.5% of Marylanders 18 and older have received at least one dose.

80.4% of Marylanders 12 and older have received at least one dose.

As part of the No Arm Left Behind campaign, the Maryland Departments of Health and Aging continue to engage in a number of multi-agency initiatives to get more seniors vaccinated. The state's multilingual call center—available 7 days a week at 1-855-MD-GOVAX (1-855-634-6829)—provides direct assistance to seniors in need of help booking an appointment and finding transportation. Clinics are also available at covid-vax.maryland.gov.

TidalHealth Peninsula Regional pauses elective surgeries

TidalHealth Peninsula Regional and the surgeons practicing there announced last week that there will be a temporary pause in elective, non-emergency surgeries that require an overnight stay for at least a two-week period that started Monday, September 13. All non-emergency, non-life-threatening surgeries requiring an overnight stay will be evaluated by a multidisciplinary clinical team and those that can be postponed will be. Patients affected by the pause are being notified ahead of time by their surgeon's office.

Several factors have combined recently to put stress on hospital staffing levels and hospital bed capacity at both TidalHealth hospitals in Salis-

bury and Seaford. While the pause in elective surgeries is only at TidalHealth Peninsula Regional, the same criteria is being evaluated daily with physician leadership at TidalHealth Nanticoke.

"TidalHealth has a set of criteria that examines physical bed capacity, unit-based staffing, critical care bed saturation and the overall percentage of COVID positive patients based on our total admissions," said Sarah Arnett, DNP, MS, RN, NEA-BC, Chief Nursing Officer at TidalHealth. "The trigger point to discuss reduction in elective procedures is when we have exceeded our defined thresholds in three or more criteria for several days, which we have."

In addition to the Delta variant surge, TidalHealth and hospitals across the nation are experiencing a significant shortage of nurses. A number have decided to leave the profession over the past several months for a variety of reasons, and while TidalHealth is taking action to support appropriate nursing levels today, it is working with local nursing schools to increase the supply of newly trained nurses for the future.

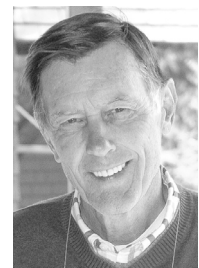
"Patients who are ill with COVID are contributing to put stress and significant demand on the limited resources of the Emergency Department, hospital floors and the

*please see **surgeries** on page 22*

Don't look a gift horse in the mouth

Commentary by **Joe Reynolds**
OceanPinesForum.com

Worcester County's Ocean Pines Water and Wastewater Service Area is again sparking controversy with a request to the Ocean Pines Board of Directors to allow the spraying of treated sewage effluent on the Ocean Pines golf course.



Supporters see the effluent spraying as saving the environment. Opponents want the course turned into a park for financial reasons, and interestingly, what they also say are environmental reasons.

What is going on? The county is asking the Board of Directors to approve some sort of a contractual agreement that would allow the county to design, install and maintain a brand new irrigation system on the golf course, to include use for spraying potentially up to 200,000 gallons of treated sewage effluent on the golf course a day instead of dumping it in the St. Martin River.

The county would own and maintain the entire system for the 15-year period of a \$3.2 million or so bond issue. The county would also require OPA to grant the county an easement to allow the county to build and maintain the irrigation system on the golf course.

The current irrigation system utilizes well water drawn from the Pleistocene Aquifer, the same source as our drinking water, in addition to some rainwater runoff from ponds. Proponents point to protecting the aquifer as a primary reason for the project. A careful analysis, however, shows the saving of aquifer water is not nearly as great as proponents claim. Some 30% or so of water currently sprayed on the course may seep back into the aquifer. Another

20% likely comes from rainwater collected in ponds. Any impact of drawing less water from the aquifer to water the golf course would be temporary, at best, since the county is likely to continue to make new connections to the Ocean Pines service area outside of the OPA subdivision.

There is also the reduction of treated effluent into the St. Martin River to consider. At a recent hearing, little was mentioned about this because the effluent from the plant is extremely well treated, perhaps the best in the entire State, looks like tap water at the discharge, and is arguably the cleanest water entering the river. Odds are the levels of pollution in the river will not see a measurable change as a result of spraying 200,000 of effluent a day on the golf course out of what may be a current peak discharge to the river of about 2.2 million gallons.

Who will pay the \$3.2 million (estimated) cost of replacing the irrigation system on the golf course? All those who receive service from the service area will pay in their county water and sewer bills, whether the property is in the Ocean Pines subdivision or not. For those property owners in Ocean Pines, it will be the equivalent of a \$20 a year assessment increase for 15 years (but paid to the county), although there is an

upcoming water and sewer bill reduction when an existing 20-year bond is set to be paid off in 2022.

Any substantial, measurable environmental benefits are questionable at best. The golf course will not be turned into a park. Even if that happened, spraying effluent would still be practical. Those who believe this is a way for OPA to avoid a referendum on a \$3.2 million project need to read the bylaws. The irrigation project could be done in phases, thus avoiding a referendum.

The best advice for every association member and the Board of Directors regarding this project is — don't look a gift horse in the mouth. There is every indication the current irrigation system may need replacement, with much of it in the ground for over 50 years. Having the county install, own, and maintain a new system for 15 years takes it out of the political machinations of the Board

of Directors. It also will likely save association members any assessment increase related to depreciation of the \$3.2 million project should OPA do it.

Looks like a win-win — with at least two apparent caveats. First, the board must insist that any contractual easements and agreements to allow spraying of effluent granted to the county for the entire golf course must expire or be subject to mutual yearly renewal at the end of the bond period. Otherwise, there will be a severe future adverse impact on the value of the property. OPA is in perpetuity. Second, the county must agree that the water sprayed on the course at any time in the future will meet or exceed the current level of treatment.

The Board of Directors will discuss this project at their meeting on September 15th, 7pm in the Community Center Assateague Room.

Courier Almanac

On September 15, 1978, boxer Muhammad Ali defeated Leon Spinks at the Louisiana Superdome in New Orleans to win the world heavyweight boxing title for the third time in his career, the first fighter ever to do so. Following his victory, Ali retired from boxing, only to make a brief comeback two years later. Ali, who once claimed he could "float like a butterfly, sting like a bee," left the sport permanently in 1981.

Why aren't windows in the grocery store? If you think about it, there are usually not even a ton of windows in the front, aside from the sliding doors.

It mostly boils down to retail shopping psychology, which helps stores create an environment where shoppers feel comfortable spending a good amount of both time and money. Things like the tile floors, which encourage people to slow down, and the up-tempo music, which keep you a good frame of mind, all play a role.

As far as the windows, not being able to see the world outside creates a sense of suspended time, where people won't notice the time or day or a storm rolling in, and the longer you stay, the more money you spend.

There are a few practical considerations as well, like large windows letting in sunlight that might cause fading packaging or windows reducing display space. The former concern could end up costing stores money, too, protecting their fresh food from the harmful effects of sunlight.

-didyouknowfacts.com

Letters sent to The Courier for publication consideration must be signed and include



a telephone number where the author can be reached to verify authenticity, if necessary. Letters

are not corrected for spelling or grammar and priority will be given to letters of 300 words or less. Letters must be received by Friday at 5 p.m. They can be e-mailed to:

thecourier@delmarvacourier.com

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The Courier is published Wednesday morning by CMN Communications, Inc. Contents copyright 2021. News release items and calendar entries should reach us Friday noon prior to publication date. The advertising deadline is Friday at 5 p.m. Read **The Courier** online at delmarvacourier.com,

Bike memories

Recently I bought a new bicycle. It's nothing fancy and in fact when I was kid, I would have called the bike an old man's bike. I guess it would

we'd ride to the 7-11 on Krewstown Road to buy cherry Slurpees. Many times we'd sit on the 7-11 parking lot curb enduring multiple brain freezes because we too quickly slurped our Slurpees.

Every once in a while, we'd pack lunches and ride along the bike paths of Pennypack Park. Sometimes we'd detour from the path and ride through the woods chasing one another.

Occasionally one of us would whack our head on a low hanging branch and fall to the ground. These were the days before helmets. When this happened, the incident was sure to ignite laughs from the others. Of course, it wasn't nearly as funny when it happened to you. When daring bravado surfaced, we'd challenge each other to ride across the stream. The howling inducements of eleven- and twelve-year-old boys motivating you to ride through flowing water is difficult to resist. So it was that one by one we'd peddle across. Every once-in-a-while one of us would falter in the middle and have to submerge a foot for balance. The stream bed was squishy and would sometimes swallow a sneaker. It takes a lot of explaining when mom asks what happened to your Keds.

In the parking lot of the local middle school, we'd construct ramps to jump as if we were Evel Knievel in his prime. Once I launched off the ramp and came down with such force that I popped my rear tire. Fortunately, I didn't bend the rim but I was without a bike for a couple weeks before my mother took me to Woolworth's so I could buy another inner tube.

My friends and I rode our bikes hard. We charged toward our every destination, going as fast as our chugging legs could peddle. Those experiences faded quickly once we were old enough to get our driver's licenses. The bikes were forgotten, destined to collect dust in the garage, eventually to be sold at a yard sale or donated.

No urges compel me to relive with this new "old man's bike" the glory yesteryears of biking along the streets of Northeast Philadelphia. Just being able to keep my balance is satisfaction enough.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

have been an accurate description since I'm not a kid anymore. Well, maybe still a kid at heart.

It's been a lot of years since I've owned a bike let alone ridden one. But as the saying goes, "you don't forget. It's just like riding a bike." So it was for me riding around the neighborhood the night I brought it home. I must admit it wasn't long before I became winded. I guess that's not unusual for someone who hasn't ridden in a while. Although, it was a little embarrassing that I hadn't yet cleared the driveway.

When I was kid growing up in Northeast Philadelphia, a bike was a status symbol, similar I guess to what cars were when we became teenagers. But I'm getting ahead of myself. In my day, which was the early 1970s, we didn't have mountain bikes or stunt bikes or racing bikes. We just had regular bikes. But what bikes they were with banana seats and sissy bars, the higher the cooler.

There were about four or five kids in the posse I rode with. Our bikes were pretty much the same, distinguished by different colors and accouterments. We'd individualize our rides with vanity plates wired to the sissy bar and a playing card clothes-pinned to the fender so it would flicker on the wheel spokes making what we believed to be a motorcycle sound. Some of us went many steps further in personalization. I added turn signals, a speedometer, headlight and horn to my bike. I thought I was the epitome of cool. Looking back, if there was a right way of being a nerd, I had found it.

We'd ride wherever the sidewalk took us: Verree Road, Marchman Road, Ferndale Street, Alicia Street, Bloomfield Avenue and other roads as well. When we felt brave and believed our mothers wouldn't find out,



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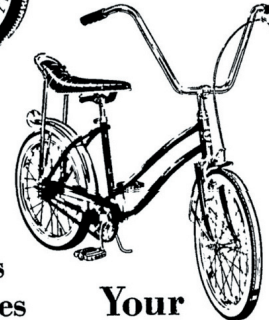
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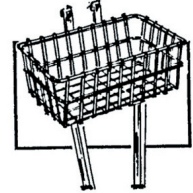
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Tops for style and speed — both were 59.95 in Big Fall Book, pg. 614—with-out new colors, Billboard tires! Boys' Dragster "V"—a brawny 20-in. 5-speed T-bar stick shift mounted on upper bar. Chromed chain guard with fiery Red inserts. Caliper handbrakes for instant stops. Latest Billboard tires with chrome rims. Racy Chester Slick rear tire. Big 48-in. Sissy Bar with quilted, glitter-finish headrest. 2-tone bucket saddle with quilted, glitter-finish top. Color-keyed sparkle grips. 85 B 6741R—43 lb. Exp./Frt. 49.95 Girls' Miss America "V"—as above with twist-grip shift, flowered bucket saddle and flowered woven basket. Frost Lemon with Nile Green. 85B6742R—46 lb. Exp./Frt. 49.95

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ALDENS • 529

Health Dept. maintains national accreditation status

The Worcester County Health Department (WCHD) recently announced it has successfully completed a review process to maintain national accreditation status through the Public Health Accreditation Board (PHAB). The nonprofit PHAB works to advance and transform public health practice by championing performance improvement, strong infrastructure, and innovation. In maintaining its accreditation status for another five years, WCHD has demonstrated that it meets PHAB's quality standards and measures and has the capacity to continue to evolve, improve and advance, thereby becoming increasingly effective at improving the health of the residents of Worcester County.



Becky Jones

PHAB's accreditation program, which receives support from the Centers for Disease Control and Prevention and the Robert Wood Johnson Foundation, sets standards against which the nation's governmental public health departments can continuously improve the quality of their services and performance.

"We are so pleased to again be recognized by PHAB for achieving national standards that foster effectiveness and promote continuous quality improvement," said Rebecca Jones, Health Officer for Worcester County. "We hope this announcement, coming as it does in the midst of our rapidly unfolding public health response to the COVID-19 pandemic, will reassure our community, our partner organizations, our funders and our elected officials that the services we

provide are as responsive as possible to the needs of our community. By continuing to improve our services and performance, we can be sure we are meeting the public health needs of those we serve as effectively as possible."

WCHD achieved national initial accreditation status through PHAB on December 9, 2014, after undergoing a rigorous, multi-faceted, peer-reviewed assessment process to ensure it met a set of quality standards and measures. Today's announcement goes a step further by demonstrating that Worcester Health has the capacity to become increasingly effective at improving the health of Worcester County.

"We are extremely pleased to be at the point in the accreditation program where the Worcester County Health Department, along with many others, are successfully maintaining their five-year accreditation status through PHAB," said PHAB President and CEO Paul Kuehnert, DNP, RN, FAAN. "In so doing, these health departments are assuring their communities that the value of accreditation is long-term — not a one-time recognition — and that continual improvement is the hallmark of a 21st century organization."

Often called the "backbone" of the public health system, public health departments are on the front lines of communities' efforts to protect and promote health and prevent disease and injury. PHAB-accredited health departments demonstrate great leadership by placing their work for peer review, with the goal of using the feedback obtained during the process to improve the services they provide to their communities.

NAACP to meet

Worcester County NAACP's September general membership meeting will be held on Thursday, September 16 at 6:30 p.m. at the North Worcester County MAC Senior Center located at 10129 Old Ocean City Blvd. in Berlin. All members are invited to attend. Masks are required. Call 443-944-6701 for additional information.



Backpack donations — The Worcester Preparatory School girls' soccer team collected new backpacks and filled them with school supplies to donate to Lord Baltimore Elementary School located in Ocean View, DE. Alum and former teammate, Marissa Grosso (WPS '18) started the tradition to donate backpacks nine years ago. Coach Carol Hartnett continues the legacy every season, coordinating efforts with the WPS Volunteer Club, headed by teacher Linda Bragg.

Above: Coach **Carol Hartnett** sits with this year's backpack donations before loading them for delivery to Lord Baltimore Elementary School.

Toddler programs available

Worcester County Recreation and Parks is offering four toddler programs this fall season, Day Toddler Gym, Off-Site Toddler Gym, Evening Toddler Gym, and Toddler Yoga.

These programs provide toddlers with opportunities to exercise, practice social interaction, and enjoy stimulating game play in safe and fun environments. They also encourage children to explore their environments, enhance their learning through play, and meet new friends their age. The Toddler Gym programs are open to children ages one to five.

Day Toddler Gym will take place at the Worcester County Recreation Center (WCRC) in Snow Hill on Thursdays, September 28 through December 14, from 10 a.m. – 11 a.m. The cost is \$35 per child and \$30 for each additional child.

Off-Site Toddler will take place at Showell Park in Berlin on Mondays, September 13 through October 25, from 10 a.m. - 11 a.m. The cost is \$25 per child and \$20 for each additional child.

Evening Toddler Gym will take place at the WCRC on Thursdays, October 7 through November 18, from 5:30 p.m. - 6:30 p.m. This program is perfect for families that are not available for a morning class. The cost is

\$25 per child and \$20 for each additional child.

Toddler Yoga, which is open to participants ages two to five, will help children manage anxiety and improve their regulation of emotions. Yoga boosts self-esteem and increases children's body awareness and mindfulness. Toddler Yoga will be taught by instructor Carol Jenkins-Pike, RYT 500 at the WCRC on Fridays, October 15 through November 19, from 10 a.m. - 10:45 a.m.

For more information on these toddler programs, contact Kelly Buchanan at 410-632-2144 x2503 or kbuchanan@marylandscoast.org.

Kiwanis selling lottery raffle tickets

The Kiwanis Club of Greater Ocean Pines-Ocean City is selling its "Lottery Raffle" tickets every Saturday at the Ocean Pines Farmers Market through the end of the year between 8 a.m. and 1 p.m. Only 1000 tickets are being sold at \$20 each. Based on the Maryland "Pick 3" daily evening drawing, ticket holders will have 365 chances to win during 2022. Funds raised benefit local youth. See www.kiwanisofopoc.org for more information or their Facebook Page.

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

Call 410-629-5906

Annual Marine Debris Plunder scheduled

Help Captain Jack Sparrow and the Maryland Coastal Bays Program plunder the bays in search of marine debris Sunday, September 26, from 8 a.m. until 3 p.m. for the Second Annual Marine Debris Plunder.

Boaters and Land Lubbers alike are encouraged to join the plunder to pick up debris that has been carelessly discarded in our bays, beaches and streets, and bring their loot to the West Ocean City Harbor for a weigh-in. Captain Jack Sparrow along with his pirate crew will be on hand to assist with the weigh-in and properly dispose the debris.

There will be awards for several categories.

You must preregister for this event either online at the Maryland Coastal Bays Program website www.mdcoastalbays.org, or call Sandi at 443-783-5293 ext. 106 and register by phone. Registration will open Friday September 3 will

close on Friday, September 24. There will be no registration at the event.

Thanks to a grant from Keep Maryland Beautiful and sponsorships by Pure Lure and Bluewater Properties, supplies will be provided for those who preregister (while supplies last) and supply packets can be picked up at Pure Lure at a pre-arranged date.

When participants bring their loot to the West Ocean City harbor, the pirate crew will grab their trash and present them with an event t-shirt (while supplies last).

Boat traffic was at an all time high this summer as well as, sadly, trash on our streets. The intent of this event is to engage the community in picking up debris in our waterways and streets and bringing it to one location where it will be weighed and disposed of properly. All participants will be asked to fill out data sheets on the debris. This data will be used for an outreach campaign next year reminding our visitors the importance of keeping our waterways clean.

Boaters pursuing debris in the water, will receive specific instructions as to what is marine debris and what is a live trap as crabbing season is still in effect

and it is illegal to tamper with any live traps. Low tide is actually earlier than 8 so participants can actually go whenever they want, the weigh in won't be open until 10.

The Natural Resource Police will attend the event in case participants have any questions as to what marine debris is, and what is not, in case something is unclear to a participant.

Boaters will be encouraged to pursue abandoned crab pots, derelict crab pots that have been clearly abandoned and are sitting in shallow water and marshes. Every year crabbers lose their pots to careless boaters who do not pay attention and run over crab pot floats, floats identifying pot location. Once these floats are cut, the pot becomes untraceable until it washes into shallow water or on top of a marsh. Unfortunately, ghost pots continually re-bait as crabs crawl inside, eventually die, and new crabs arrive to eat those. These ghost pots also trap and kill pretty much anything that fits, including terrapin, otter and fish.

For event specifics, go to www.mdcoastalbays.org or contact mcbp@mdcoastalbays.org.

HELP WANTED

Advertising Sales Professionals

The Courier, a weekly community newspaper seeks experienced advertising sales individuals with strong interpersonal skills to build advertising relationships and assist in publication growth.

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chipbertino@delmarvacourier.com

EOE

Drone certification course offered

The continuing education and workforce development division at Wor-Wic Community College is offering a course called "UAS (drone) FAA Remote Pilot Certification Prep and Flight Training."

The course will be offered Monday through Friday from 8:30 a.m. to 5:30 p.m., beginning October 11 and ending October 15, at the college campus on the corner of Route 50 and Walston Switch Road in Salisbury.

In preparation for the comprehensive Federal Aviation Administration (FAA) knowledge test, the course covers how to become a certified remote pilot with a small Unmanned Aircraft Systems (sUAS) rating, which is a requirement for any commercial or business use of drones, as well as the new FAA rules, regulations and aeronautical knowledge required for the safe operation of unmanned aerial vehicles operating in the national airspace. The course includes a full day of flight training using professional-grade drones and access to UAS flight simulation software. Industries using drones include real estate, construction, insurance/property inspection, agriculture, advertising/media, public safety, photography/videography, construction and delivery.

For more information about the course, visit the college website at www.worwic.edu <<http://www.worwic.edu>>

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Outdoor Discovery Center to host outdoors event

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, October 2, 2021. This event encourages active outdoor fun and is free to attend, thanks to the Hazel Farm Prop-

erty 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 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. Mr. Hazel loved the outdoors. More importantly, he loved seeing kids connect with nature at his "farm" on Cooper Road in Eden, Maryland. An avid sportsman until his untimely passing in February 2008, Mr. Hazel spent much of his free time at his 500+ 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, Mr. Hazel truly enjoyed lending the property to scouts and youth groups for a variety of daytime activities and overnight camping experiences. The HODC is proud to carry on this tradition today.

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



Five-year awards - Wor-Wic Community College employees received awards for five years of service at a recent all-staff meeting at the college. In the front row, from left, are **Marian Smith** of Delmar, **Rhoda Lukens** of Girdletree, **Dr. Jenny L. McFadden** of Hebron and **Kathleen M. Hamlett** of Millsboro, DE. In the back row, from left, are **Chuck Barton** and **Anne Pizlo** of Berlin, **Wayne Elliott** of Delmar, DE., **Dr. Dana Burnside**, **Kim Joseph** of Salisbury and **Sarah Wray** of Westover. Not pictured are Dr. Julio Birman and Herbie Fooks of Berlin, Chris Simpson of Mardela Springs, Nicki Somers-Bashor of Marion Station, Norma Schultz of Ridgely and Mike DeShields, Douglas A. Krause and Joseph Singleton of Salisbury.



Ten to 15-year service awards - Wor-Wic Community College employees received awards for 10 and 15 years of service at a recent all-staff meeting at the college. In the front row, from left, are **Perry Angelonga** and **Rosemarie Bagnall** of Berlin, **Joshua W. Townsend** of Crisfield and **Sabrina Bergbower** of Stockton, all recognized for 10 years of service. In the back row, from left, are **Ruth E. Baker**, **Charles Porter** and **Lori Smoot** of Salisbury, **Fred Howard** of Westover, Shane Ferguson of Berlin, Dr. Sheila Bloosveren of Bishopville, Jane H. Bratten of Hebron, **Kellie Patton** of Mardela Springs and **Sandra L. March** of Millsboro, DE, all recognized for 15 years of service. Not pictured are Andrea E. Stern of Lewes, Del., recognized for 10 years of service, and Ronald Carey of Ocean City and Terry Crenshaw of Salisbury, both recognized for 15 years of service.



Twenty to 25-year service awards

Wor-Wic Community College employees received awards for 20 and 25 years of service at a recent all-staff meeting at the college. Shown, from left, are **Jeffrey Myers** and **Kimberly Richardson-Andrews** of Salisbury, both recognized for 20 years of service. Not pictured is Kimi S. Lichty of Willards, recognized for 25 years of service.

Church to hold crab feast fundraiser

The Church of the Holy Spirit at 100th St. and Coastal Highway in Ocean City will be having a fundraising crab feast on October 3 from 2 p.m. to 5 p.m. Food will be served until 4:30 p.m.

The dine-in menu will include crabs, fried chicken, corn on the cob, hush puppies, lemonade, iced tea, soda and desserts. To ensure the safety of others, for those who are not vaccinated or for those who prefer to take a dinner and eat it elsewhere, carry-out will also be available. The carry-out meal will include six crabs, two pieces of chicken, corn on the cob, hush puppies, dessert and a drink.

Crabs are medium large/large and will come from Rippon's Seafood. The chicken is being provided by Higgins Crab House.

In addition to the food, there will be a chance auction and a 50/50 drawing.

The cost for adults is \$45; for children ages 6 to 10, it's \$20; children under 6 eat free.

Tickets are available now, by contacting the Church office at 410-723-1973 or by calling Monica at 443-235-8942. There will be a very limited number of tickets at the door, but pre-sales are strongly encouraged.

Proceeds will benefit the Church of the Holy Spirit and its outreach programs. Refunds will be provided only in the event that the crab feast must be canceled.

Bring your own mallet.

Visiting Iceland

By **Jean and Kurt Marx**

Iceland is an easy and breathtaking place to visit.

Iceland is a six-hour direct flight from Dulles Airport in Northern Virginia. The country is approximately the size of Kentucky, and with the Ring Road that encircles the island, you are able to rent a car and see a lot of this gorgeous country in a week's time. The small airport allows for ease in picking up your rental car, everyone speaks English, and you drive on the right side of the road as in the U.S. The Ring Road is in good condition, and while we would recommend a four-wheel drive vehicle, it is not essential.

With regard to the language, over 90% of Icelanders speak English fluently, and there is no pressure to try to

Raudfeldsgja Gorge, and an eroded circular stone arch called Gatklettur in Arnarstapi, to name a few of the additional sites on the peninsula.

A half-hour north of the Icelandic Seal Center in Hvammstangi is a seal colony. A short hike leads you to a vantage point above the colony. You can see the seals resting on the rocks, swimming in the ocean, and "porpoising." You can spend hours just peacefully watching them.

The Lake Myvatn Nature Baths are wonderful. They are natural baths heated by geothermal activity. There are several to choose from. Before and after you enter the baths, everyone is required to shower, which provides a comfort factor for cleanliness. A walk-up bar is available in the baths which was fun to enjoy a glass of wine while looking out at the amazing vistas all around.

Dettifoss is the most powerful waterfall in Europe. The amount of water and the force with which it falls is staggering. The mist creates beautiful rainbows and obscures the bottom of the falls. Make sure to bring a rain suit as you will probably get wet. We also recommend the one-kilometer walk to

Selfoss. Selfoss is not as powerful as Dettifoss but it is beautiful in its own way. Incidentally, "foss" is the Icelandic word for waterfall.

The Fjadrargljufur Canyon is a narrow and deep canyon. The views are amazing as you look at the canyon and then up the mountain where sheep are grazing.

We recommend stopping in Vik to see the black sand beach and the basalt rock columns. This is a very pretty place and the onshore basalt formations look like the Giant's Causeway in Northern Ireland. Additionally, numerous birds roost here including puffins.

We have saved the best for last. Jokulsarlon Lagoon and Diamond Beach are incredible to see. You will see icebergs calving from the glacier and floating into the lagoon. They will then float onto the beach and they look like giant diamonds – hence the name. The icebergs are typically blue which

please see Iceland page 20



Jokulsarlon Lagoon

speaking Icelandic. In fact, they prefer you just stick to English. There is no need for cash. Your Visa or Mastercard will work just fine. You can be adventurous with your eating if you want, but if not, there are plenty of places to eat pizza, burgers, fish and chips, and ice cream.

There are so many beautiful and fun things to see and do in Iceland we can't possibly list and describe them all so we are just going to touch on a few of our favorites.

Kirkjufell and Kirkjufellsfoss are a beautiful waterfall and an adjacent mountain. They are located on the Snaefellsnes Peninsula on the western side of Iceland. The juxtaposition of the waterfall on one side and the mountain on the other is awesome. Driving to the western tip of the peninsula takes you off the Ring Road, but we found the excursion to be well worth it. We saw the beautiful orange Svortuloft Lighthouse (this sojourn would require a four-wheel drive), the

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Fall tautog fishing

Fishing Report: Flounder fishing is still good in the bays. It should improve again as the water clears after all the Labor Day weekend boat traffic and recent hard rain. I have had some reports of nice catches in the East Channel, South Bay and the Inlet around the Rte. 50 Bridge. Pearl White Swimming Mullet Gulp and live spot seem to be the hot bait for big flounder. Spot, croaker, bluefish and striped bass are also being caught in the bays. Seabass and flounder fishing is also good at the offshore wrecks and reefs. Inshore some good size flounder are being caught at the lumps and reef sites. Now that summer is winding down its time to start thinking about doing some tog fishing.

Tautog regulations: minimum size 16 inches. Creel limits for fall and win-

and pull them out quickly avoiding the snag. They pursue their prey a great deal by scent unlike flounder who are site feeders.

Fishing equipment: I recommend a 6' to 7' stiff rod as you will need this to set the hook and pull the fish out of the rocks quickly. The gear can be spinning or level wind which ever you prefer. Use at least a minimum of 20lb test line of your choice. I prefer monofilament. Also, the bite of a Tog is light so you must pay attention.

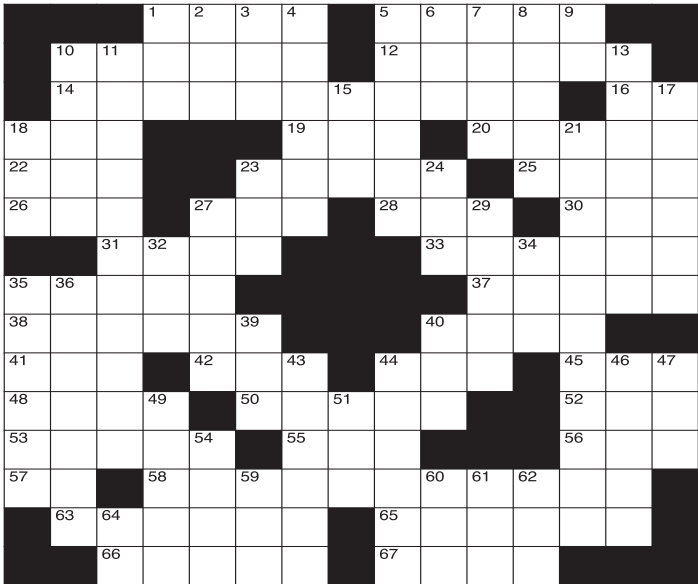
What type rig should I use? Use a length of mono or fluorocarbon usually 40-50lb. test with a dropper loop in the middle and a perfection loop at the end for the sinker. A hook, usually a J-hook from 1/0 – 4/0, is attached to the dropper loop. The finished rig is usually 20" to 24" long. This is attached to the main line via a barrel swivel.

What about bait? The popular baits are green crab quartered, sand crabs which I prefer, or clams. Keep in mind that your bait when fishing for tog should always be fresh as frozen baits do not provide the scent necessary to attract tog. I would also recommend that if you are new to tog fishing that you ask the salesperson at the tackle shop where you purchase the bait to demonstrate how the bait is to be hooked. This is very important as the hook must be hidden for tog fishing.

Did you know? Tog can grow up to 35" in length and weigh up to 25 lbs.

Where should I fish for Tog? If you are in a boat, seek out rocky structure such as the inlet jetties or tie up to some pilings and fish right down along the piling. This is done best at slack tide. If you are bank fishing, there is great fishing along the inlet jetties but I prefer the bulkhead from 2nd to 4th street in Ocean City. Charter boat fishing is also great as the tog bite is hot at the wrecks.

please see **fishing** on page 22

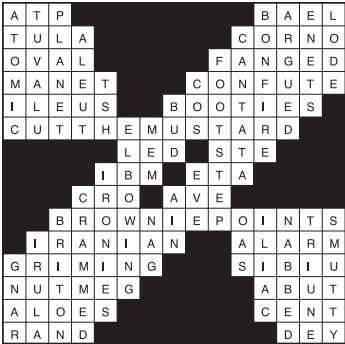


CLUES ACROSS

1. Religion native to some in China
5. Nursemaids
10. Coats a porous surface
12. Garment of long cloth
14. Containing a broader message
16. University of Dayton
18. Patti Hearst's captors
19. Insane
20. Bristlelike structures in invertebrates
22. Taxi
23. Trainee
25. Comedian Carvey
26. Some couples say it
27. Belong to he
28. High schoolers' test
30. Young goat
31. You drive on one
33. Denotes a time long ago
35. Space between two surfaces
37. By and by
38. A way to sell
40. A line left by the passage of something
41. Indicates near
42. Where wrestlers compete
44. Prosecutors
45. Body part
48. Soluble ribonucleic acid
50. Indicates silence
52. NFL's Newton
53. Ancient Roman garments
55. Drunkard
56. Expression of satisfaction
57. Thus
58. Noisy viper
63. Plants of a particular region
65. Communicated with
66. Latches a window
67. Swarm with

CLUES DOWN

1. Split pulses
2. Brew
3. Ask humbly
4. Distinctive smells
5. Digressions
6. Partner to cheese
7. Father of Araethyrea
8. Made a cavity
9. Tin
10. Appetizer
11. Presenting in detail
13. Compound in guano and fish scales
15. Cool!
17. "___ than a doornail"
18. Popular literary form ___ fi
21. Be the most remarkable
23. "Final Fantasy" universe character
24. Buffer solution
27. Muslim physician using traditional remedies
29. Fantastical planet
32. S. American plant
34. Domesticated animal
35. The tops of mountains
36. Expression of disapproval
39. Skeletal muscle
40. Game show host Sajak
43. One's interests
44. Identify the existence of
46. Partner to "oohed"
47. Does not accept medical help (abbr.)
49. Hammerin' Hank
51. Lowest point of a ridge between two peaks
54. Elaborately draped garment
59. Check
60. Car mechanics group
61. One point east (clockwise) of due north
62. Austrian river
64. A command to list files



Answers for September 8

A photograph of a middle-aged couple embracing on a beach. The man, with grey hair and a beard, is wearing a light blue shirt. The woman, with blonde hair, is wearing a white top with a decorative collar. They are both smiling warmly at the camera. The background shows a clear blue sky and the ocean waves.

Living 50 *Plus*

A Special Feature of ***The Courier***

How to save more for retirement after age 50

Whether it's advice from their parents, a response to television ads urging viewers to save for retirement, or their own financial savvy, many of today's young professionals recognize the importance of saving for retirement from the moment they receive their first paychecks. But men and women over 50 may not have been so practical, and many such professionals may feel a need to save more as their retirements draw ever closer.

Saving for retirement might seem like a no-brainer, but the National Institute on Retirement Security notes that, in 2017, almost 40 million households in the United States had no retirement savings at all. In addition, the Employee Benefit Research Institute found that Americans have a retirement savings deficit of \$4.3 trillion, meaning they have \$4.3 trillion less in retirement savings than they should.

Men and women over 50 who have retirement savings deficits may need to go beyond depositing more money in their retirement accounts in order to live comfortably and pay their bills in retirement. The following are a few simple ways to start saving more for retirement.

Redirect nonessential expenses into savings. Some retire-

*please see **savings** on page 16*

You Know You're Over 50 When...

Gathered from the internet by **Jack Barnes**



SENIOR CITIZEN TEXTING CODES

ATD	At The Door
BFF	Best Friend Fell
BTW	Bring The Wheelchair
BYOT	Bring Your Own Teeth
FWIW	Forget Where I Was
GGPBL	Gotta Go Pacemaker Battery Low
GHA	Got Heartburn Again
LMDO	Laughing My Denture Out
OMMR	On My Massage Recliner
OMSG	Oh My! Sorry, Gas
ROFLACGU	Rolling On Floor Laughing And Can't Get Up
TTYL	Talk To You Louder



GETTING OLDER IS JUST ONE BODY PART AFTER ANOTHER SAYING, 'HA HA, YOU THINK THAT'S BAD? WATCH THIS.'

IF YOU REMEMBER PUMPING GAS BEHIND YOUR LICENSE PLATE.... YOU MUST BE REALLY OLD! 🙌😊



I got myself a seniors' GPS. Not only does it tell me how to get to my destination, it tells me why I wanted to go there.

Shoutout to everyone who can still remember their childhood phone number but can't remember the password they created yesterday.

© I Might Be Funny

You are my people.

Department of health is looking to hire couples married for 7 years or more to educate people on social distancing.

What to know before claiming Social Security benefits

Hardworking adults spend years striving to achieve their professional goals. Along the way, planning for retirement is a way to ensure all that hard work pays off when the time comes to call it a career.

In the United States, men and women nearing retirement age may be thinking about when they should begin collecting their Social Security retirement benefits. Social Security is a social insurance program instituted by President Franklin Delano Roosevelt in 1935. The program consists of retirement, disability and survivor benefits, and workers in the United States contribute to Social Security each week.

The decision about when to claim Social Security retirement benefits is one all those who have contributed to the program must eventually make. In recognition of the difficulty of that decision, the Consumer Financial Protection Bu-

reau offers the following tips to people wondering when they should begin collecting their Social Security benefits.

Confirm your full retirement age. Full retirement age refers to the age at which people can begin collecting their full benefits. Depending on the year you were born, you can begin collecting your full benefit at age 66 or 67. Claiming your benefit before you reach full retirement age will lead to a permanent decrease in your monthly benefits. Conversely, claiming after you reach full retirement age will lead to a permanent increase in your monthly benefits. Since the stakes are so considerable, it's vital for adults to confirm their full retirement age before they claim their benefits.

Delay claiming if you can. The CFPB

notes that you can expect to get an additional 5 to 8 percent in monthly benefits for every year you wait to claim your Social Security benefits after age 62, maxing out at age 70. If you can afford to do so, wait to claim your full benefit until age 70, as doing so can translate to a benefit that's 32 percent higher than it would have been had you claimed your benefit at age 62.

Budget for retirement. Short- and long-term budgeting for retirement can help you assess how much money you will need to cover your expenses when you stop working. This step can help you understand how much a reduced or increased Social Security benefit will affect your bottom line in retirement.

Continue working. Remaining in the

workforce full-time or even part-time can have a considerable impact on the size of your Social Security benefit. The CFPB notes that continuing to work for one or two additional years can replace low- or no-income earnings from your earnings record, thereby increasing your benefit.

Consider the long-term needs of your spouse. Surviving spouses receive the higher of the two spouses' benefits. So, it makes sense for the higher earning spouse to wait to collect his or her benefit until he or she reaches full retirement age.

The decision about when to collect your Social Security benefit is complex. Discussing your options with your spouse and financial advisor can help you make the most informed decision.

Hobbies for seniors residing in assisted living communities

Assisted living facilities are a vital resource for aging individuals. Data from the American Health Care Association and the National Center for Assisted Living indicates that more than 811,000 people reside in assisted living facilities across the United States.

Assisted living facilities have changed dramatically over the years, making them ideal options for adults who may need varying degrees of help with daily activities. Such facilities can help with activities like bathing and preparing meals, but they also can help residents find and explore new or existing hobbies. As individuals adjust to life in assisted living facilities, finding new hobbies or rediscovering old passions can be a great way to connect with fellow residents.

Reading: Reading is a rewarding activity that can greatly benefit seniors and provide an engaging pastime for those with limited mobility. Many assisted living facilities offer activities that are designed to foster communication between residents and a book club can do just that. What's more, reading every day may be especially valuable for people age 65 and older. A 2018 study published in the journal JAMA Psychiatry found that dementia risk was considerably lower among men and women 65 and older who participated in intellectual

*please see **hobbies** page 16*

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Potential complications of diabetes

A diabetes diagnosis is life-changing. Living with diabetes requires altering one's lifestyle. Those lifestyle changes are typically focused on diet and exercise, but some people develop complications related to diabetes that require additional changes.

The American Diabetes Association™ says that diabetes increases a person's risk for serious health problems. However, the ADA notes that with the correct treatment and lifestyle changes, it's possible to prevent or delay the onset of such complications. As a result, it's important that people diagnosed with diabetes learn about the potential complications of their disease and how to recognize them.

Skin complications. The ADA says skin problems are sometimes the first indicators that a person has diabetes. Most of these problems can be prevented or easily treated if caught early. The list of skin complications that can affect people with diabetes is extensive

and includes bacterial infections such as styes, boils, infections around the nails, and carbuncles, which are deep infections of the skin and the tissue underneath it. Localized itching caused by a



tions.html for the complete list of skin complications associated with diabetes.

Eye complications. People with diabetes have a higher risk of blindness than people without diabetes. However, the ADA notes that most people with diabetes develop only minor eye disorders. Routine checkups are essential to preventing those minor problems from becoming something major.

G l a u c o m a, cataracts and retinopathy are eye complications associated with diabetes.

People with diabetes are 40 percent more likely to suffer from glaucoma than people without diabetes, according to the ADA. Risk for glaucoma increases with age. Cataracts are not exclusive to diabetes, though people with diabetes are 60 percent more likely to develop the condition, which occurs when the lens of the eye clouds and blocks light.

Diabetes can affect the retina in various ways, and diabetic retinopathy is the general term used to describe the various ways it can do that. Nonproliferative retinopathy and proliferative retinopathy are the two main types of the disorder, and each disorder concerns the blood vessels and how they affect vision.

Neuropathy. Nerve damage resulting from diabetes is referred to as diabetic neuropathy. The ADA notes that roughly 50 percent of people with diabetes have some sort of nerve damage, though it is most common in people who have had diabetes for a number of years.

Peripheral neuropathy can cause tingling, numbness, pain, or weakness in the feet and hands. **Autonomic neuropathy** affects the nerves that control the bladder, intestinal tract, genitals, and other organs. The symptoms of autonomic neuropathy vary depending on which nerves are affected. Visit diabetes.org to learn more.

People with diabetes often develop complications, though such complications oftentimes can be prevented or delayed.



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Participants must have a diagnosis of pre-diabetes or a history of gestational diabetes.

How to shop for an insurance policy

Adults need insurance for a variety of reasons. Insurance provides a safety net when accidents or injuries occur, and the right insurance policy can help policy holders make it through such instances as smoothly as possible.

Television commercials promoting insurance companies often tout low rates, but shopping for the right insurance policy is about more than finding the lowest rates. The following are some tips consumers can consider as they shop for insurance policies.

Research ratings. Various groups rate insurance companies based on everything from the usefulness of their websites to how satisfied their customers are with the claims process. J.D. Power conducts surveys of customer satisfaction and product quality for various industries, including insurance. The results of those surveys can be found at www.jdpower.com and can provide valuable insight into insurance providers, giving prospective policy holders a good idea of how their interactions with an assortment of agencies may go.

Emphasize customer service. Customer service reputation should bear considerable weight when shopping for an insurance policy. Many policy holders want readily available access to a human being when they have an insurance question or need to submit a claim. When shopping for policies and seeking estimates, take note of how easy or difficult it is to speak with an agent at each company. Is the quotes process entirely automated, or is an agent walking you through the estimate and carefully explaining each component of the policy? Rating agencies rank companies based on customer service offerings, and those ratings should not be overlooked.

Seek recommendations. Word-of-mouth can go a long way toward finding the right insurance provider. Ask friends or relatives which companies hold their policies and how easy or difficult it's been for them to file claims in the past. Google reviews and other online review boards also can be great resources to

*please see **policy** on page 16*

How to stay connected with loved ones after moving into an assisted living facility

Decisions surrounding assisted living facilities are not always easy. Men and women may be reluctant to leave their homes while family members may be worried about how their aging loved ones will adjust to life in an assisted living facility. Though modern assisted living facilities cater to residents with an array of needs and interests, the hesitation about whether or not to move into such a facility is understandable.

One of the concerns seniors and their families may have about assisted living facilities is how to remain in touch with loved ones. Thankfully, staying connected is easier than ever before. That ease of connection has been on full display throughout the COVID-19 pandemic, during which aging men and women have been urged to limit contact with people outside their

households in an effort to reduce their risk of contracting the virus. When the pandemic is in the rearview mirror, seniors can continue to employ various strategies to stay connected with their

hesitant to utilize technology. Having spent much of their lives without smartphones and Zoom calls, it may seem like adjusting to a world where such things are now widely utilized will be incredibly difficult. However, modern technology is user-friendly, meaning seniors won't need much, if any, technical expertise or experience to utilize an assortment of devices that can help them stay in touch. Ask a relative to show you the ropes of a new device or request that staff at the facility teach residents the basics of using devices to stay connected with family. Staff may help set up Zoom calls or help residents learn the ropes of texting.

Make a weekly communication commitment. Work with family members to set up a time each week when you can communicate directly with them. If family lives nearby, this

might take the form of a weekly family meal at a loved one's home. If family lives too far away for routine in-person meals, set up a time each week for a family Zoom call.

Continue to engage with your interests and fellow hobbyists. If you were an avid reader who loved to discuss and recommend books to your loved ones, then continue to do so after moving into an assisted living facility. Sports fans who bonded with their loved ones over a shared passion for a favorite team can keep following their team and discussing the latest big game with their friends and family via email, texts or video calls. Various studies have discovered the positive effects that hobbies can have on long-term physical and mental health. Staying engaged with your passions can keep lines of communication open with friends and family and benefit your overall health.

Keeping the lines of communication with loved ones open can help aging men and women as they transition to life in assisted living facilities.



families after moving into an assisted living facility.

Embrace technology. It's understandable that seniors are sometimes

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Explore long-term care insurance

Individuals plan for many different scenarios: buying a home, putting kids through college and saving for retirement, among them. Quite often the concept of making arrangements for one's golden years is placed on the back burner. However, that can be an expensive mistake.

According to AARP, by the time a person reaches age 65, he or she has a 50-50 chance of needing long-term care at some point in the future. Medicare, the federal health insurance program for people who are 65 or older in the United States, does not cover custodial care, which is the primary form of care in nursing homes. Therefore, many people must find alternative ways to finance nursing home and other long-term care options. Those who must pay out-of-pocket spend an average of \$85,000 per year on a nursing home in the U.S., and this is often an expense that has not been included in retirement budgets.

Long-term care insurance can be the best option to offset the high costs of nursing home and other care in most instances. It helps cover the costs of services that aren't covered by regular health insurance, namely assistance with routine daily activities like bathing, dressing or getting in and out of bed, advises the financial resource NerdWallet. Such care may be administered at home by a private health aide or in a skilled nursing facility. Most policies also will reimburse for services rendered in an assisted living facility or an adult day care center.

According to a study revised in 2016 by the Urban Institute and the U.S. De-

partment of Health & Human Services, about 14 percent of people age 65 and older will require care for more than five years. Getting the facts about long-term care insurance can help individuals make important decisions for their futures.

The earlier a person buys a long-term care insurance policy the lower the rates tend to be. The American Association of Long-Term Care Insurance says a 65-year-old couple can typically buy a policy for \$4,800 per year to offer base benefits of \$180,000 plus 3 percent inflation growth. That plan price more than doubles if purchased at age 75.

Cost also is based on the maximum amount the policy will pay per day and



the number of years the policy will pay. Many policies limit how long or how much they will pay, some between two and five years, states the Administration on Aging.

Policies require some medical underwriting, so not everyone will qualify.

AARP suggests seeking out an independent agent who sells policies from multiple companies rather than a single insurer.

Long-term care insurance can be an effective way to pay for the often high cost of skilled nursing care.

ciding factor. A company that offers especially low rates may only do so because it offers very limited coverage, while a more expensive policy may provide more extensive coverage that helps policy holders make it through accidents or injuries with their savings intact. Carefully read estimates to determine how much coverage you will be getting with each policy.

Adults need insurance and have many options at their disposal. Finding the right fit requires careful consideration of a host of factors.

hobbies

from page 13

activities like reading than it was among seniors who did not engage in such pursuits.

Gardening: AARP notes that gardening provides a host of health benefits that go beyond ensuring fresh fruits and vegetables will be on the dinner table. For example, vitamin D is vital to bone health, which is important for aging men and women who are vulnerable to osteoporosis. A 2014 study from researchers in Italy found that exposure to sunlight can help older adults get adequate amounts of vitamin D. Signing up for a gardening club can be a great way for seniors to get some exercise, enjoy time outside the assisted living facility and promote strong bones.

Art therapy: According to the Chicago Methodist Senior Services, art therapy is a creative form of therapy designed to

help older adults with memory loss or those experiencing mental or physical stress. The Harvard Medical School notes that recent research has indicated that engaging in creative activities may be more effective at delaying cognitive decline than merely appreciating creative works. A 2014 study from researchers in Germany found that retirees who painted and sculpted had greater improvements in spatial reasoning and emotional resilience than a similar group who attended art appreciation classes. Many assisted living facilities offer art therapy or similar programs to residents, and enrolling in such programs can promote social interaction and provide numerous benefits to men and women over 65.

Assisted living facilities offer an array of programs designed to help residents develop rewarding hobbies that can benefit their long-term health.

savings

from page 11

ment accounts, such as IRAs, are governed by deposit limits. But others, such as 401(k) retirement plans, have no such limits. Men and women can examine their spending habits in an effort to find areas where they can cut back on nonessential expenses, such as cable television subscriptions and dining out. Any money saved each month can then be redirected into savings and/or retirement accounts.

Reconsider your retirement date. Deciding to work past the age of 65 is another way men and women over 50 can save more for retirement. Many professionals now

continue working past the age of 65 for a variety of reasons. Some may suspect they'll grow bored in retirement, while others may keep working out of financial need. Others may simply love their jobs and want to keep going until their passion runs out. Regardless of the reason, working past the age of 65 allows men and women to keep earning and saving for retirement, while also delaying the first withdrawal from their retirement savings accounts.



Reconsider your current and future living situation. Housing costs are many people's most considerable expense, and that won't necessarily change in retirement. Even men and women who have paid off their mortgages may benefit by moving to a region with lower taxes or staying in the same area but downsizing to a smaller home where their taxes and utility bills will be lower. Adults who decide to move to more affordable areas or into smaller, less expensive homes can then redirect the money they are saving into interest-bearing retirement or savings accounts.

Many people begin saving for retirement the moment they cash their first professional paycheck. But even adults over the age of 50 sometimes feel a need to save more as their retirement dates draw closer, and there are many ways to do just that.

policy

from page 14

see how existing or past policy holders feel about a given provider. Pay attention to how quickly claims are settled and paid out, as policy holders, in most instances, should not have to wait months or years to be reimbursed for costs covered by their policies.

Avoid being fixated on cost. Cost is a significant consideration when shopping for insurance policies, especially costly policies like homeowners and auto insurance. But cost should not be the de-

Explaining wills and trusts

It's never too early for adults to think about estate planning. Estate planning is an important part of money management. While it's easy to think of estate planning as just a way to dictate how your assets are allocated after your death, estate planning also can protect people and their money should accidents or injury make them incapable of managing their finances on their own.

Some familiar terms may come up when people begin planning how they hope to transfer their assets. Two more common terms are wills and trusts. Understanding the distinctions between the two can help people as they begin estate planning.

What is a will? The online financial resource Investopedia notes that wills are legally enforceable documents that dictate how people want their affairs handled and assets allocated in the wake of their deaths.

Wills should include a host of information, including who a person wants to assume guardianship of their minor-aged children should they pass away. This is especially important information to include in a will, as surviving relatives may

have to go to court to contest guardianship if parents do not dictate who they want to serve as guardians in their wills.

What is a trust? A trust is a relationship in which another party is given authority to handle a person's assets for the benefit of that person's beneficiaries. When making a trust, a person will need to designate someone as a trustee, who will be tasked with distributing assets in accordance to the terms dictated in the trust.

There are many types of trusts, and working with an attorney who specializes in estate planning can help men and women determine which type of trust, if any, is best for them.

Is it better to have a will or a trust? Both wills and trusts can be useful when estate planning. In fact, wills are often used to establish trusts, and many people have both a will and a trust.

Estate planning is an important part of managing one's finances. A qualified attorney who specializes in estate planning can help people write their wills and, if necessary, establish trusts that can help surviving loved ones in the wake of their death.

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Presidential history

William Howard Taft

William Howard Taft was elected the 27th President of the United States (1909-1913) and later became the tenth Chief Justice of the United States (1921-1930), the only person to have served in both of these offices.

Distinguished jurist, effective administrator, but poor politician, William Howard Taft spent four uncomfortable years in the White House. Large, jovial, conscientious, he was caught in the intense battles between Progressives and conservatives, and got scant credit for the achievements of his administration.

Born September 15, 1857, the son of a distinguished judge, he graduated from Yale, and returned to Cincinnati to study and practice law. He rose in politics through Republican judiciary appointments, through his own competence and availability, and because, as he once wrote facetiously, he always had his "plate the right side up when offices were falling."

But Taft much preferred law to politics. He was appointed a federal circuit judge at 34. He aspired to be a member

of the Supreme Court, but his wife, Helen Herron Taft, held other ambitions for him.

His route to the White House was via administrative posts. President McKinley sent him to the Philippines in 1900 as chief civil administrator. Sympathetic toward the Filipinos, he improved the economy, built roads and schools, and gave the people at least some participation in government.

President Roosevelt made him Secretary of War, and by 1907 had decided that Taft should be his successor. The Republican Convention nominated him the next year.

Taft disliked the campaign, "one of the most uncomfortable four months of my life." But he pledged his loyalty to the Roosevelt program, popular in the West, while his brother Charles reassured eastern Republicans. William

Jennings Bryan, running on the Democratic ticket for a third time, complained that he was having to oppose two candidates, a western progressive Taft and an eastern conservative Taft.

Progressives were pleased with Taft's election. "Roosevelt has cut enough hay," they said; "Taft is the man to put it into the barn." Conservatives were delighted to be rid of Roosevelt, the "mad messiah."

Taft recognized that his techniques would differ from those of his predecessor. Unlike Roosevelt, Taft did not believe in the stretching of Presidential powers. He once commented that Roosevelt "ought more often to have ad-

mitted the legal way of reaching the same ends."

Taft alienated many liberal Republicans who later formed the Progressive Party, by defending the Payne-Aldrich Act which unexpectedly continued high tariff rates. A trade agreement with

Canada, which Taft pushed through Congress, would have pleased eastern advocates of a low tariff, but the Canadians rejected it. He further antagonized Progressives by upholding his Secretary of the Interior, accused of failing to carry out Roosevelt's conservation policies.

In the angry Progressive onslaught against him, little attention was paid to the fact that his administration initiated 80 antitrust suits and that Congress submitted to the states amendments for a federal income tax and the direct election of Senators. A postal savings system was established, and the Interstate Commerce Commission was directed to set railroad rates.

In 1912, when the Republicans renominated Taft, Roosevelt bolted the party to lead the Progressives, thus guaranteeing the election of Woodrow Wilson.

Taft, free of the Presidency, served as Professor of Law at Yale until President Harding made him Chief Justice of the United States, a position he held until just before his death in 1930. To Taft, the appointment was his greatest honor; he wrote: "I don't remember that I ever was President."

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What's your story?

Free prostate cancer screening offered

An estimated one in nine American men will develop prostate cancer in his lifetime, according to the American Cancer Society. While research has shown that some prostate cancers grow slowly and may never cause problems, the disease is the second leading cause of cancer death in men.

Prostate cancer doesn't have symptoms at first, so early detection through screening gives affected men and their health care providers the information they need to make the best decision regarding their health. That's why the physicians at Atlantic General Hospital's John H. 'Jack' Burbage, Jr. Regional Cancer Care Center are holding a free screening event September 16 for men at increased risk for prostate cancer between 5 p.m. and 7

p.m. The center is located at 9707 Healthway Drive in Berlin.

Radiation oncologist Manoj Jain, M.D., and urologists James Cherry, M.D., and Jason Smith, D.O., will be on-hand to provide education and conduct digital rectal exams; blood draws will be available to test PSA, or prostate-specific antigen levels. PSA is a substance produced by the prostate gland. Increased amounts of PSA may indicate prostate cancer or other prostate disease.

Men over 50 years of age, those with a family history of the disease, and African American men are at increased risk of developing prostate cancer.

Pre-registration is required. To pre-register, call 410-629-6313.

Drop-in sport programs offered

Registration is open for adult drop-in sports programs with Worcester County Recreation and Parks this fall.

Drop-In Soccer, open to those ages 14 years and older, is currently being played Monday and Thursday nights at the fields at the Northern Worcester Athletic Complex. In the colder months, the program will be moved indoors to the Worcester County Recreation Center (WCRC). Grab some friends, and join us weekly between 7:30 p.m. - 9:30 p.m.

Drop-In Pickleball will kick off at the WCRC beginning September 27, Mondays, Wednesdays, and Fridays, from 10 a.m. to 1 p.m. Court shoes and protective eyewear are recommended for this program, and registration is open on a first-come, first-served basis to participants 14 years and older.

Drop-In Volleyball is available at the WCRC on Wednesdays from 7 p.m. - 9:00 p.m. Participants ages 14 and older are invited to come set, bump and spike.

Drop-In Basketball will take place at the WCRC on Thursdays starting October 7 from 7 p.m. - 9:00 p.m. Participants must be 30 years and older.

The cost for each drop-in program is \$3 per session. Come have fun playing various sports. All skill levels are welcome. No games will be played during holidays or inclement weather for outdoor programs. For more information on these programs, contact the WCRC at 410-632-2144 or recnand-parks@co.worcester.md.us. Visit www.PlayMarylandsCoast.org for a complete list of programs.

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Groundbreaking for new applied technology building scheduled

The public is invited to a groundbreaking ceremony for a new applied technology building on the campus of Wor-Wic Community College in Salisbury, on Thursday, September 16, at 2:30 p.m.

The new building, which will be located on the south side of the campus, is about 40,000 gross square feet and will support credit programs in the college's occupational education division, with an emphasis on applied and emerging technologies such as industrial technology, supply chain management and alternative energy, as well as current and additional workforce development courses in the areas of transportation and industrial trades.

The building will also include a makerspace multipurpose laboratory where students and community members can gather to create, invent and learn. Several specialized industrial laboratories, a computer laboratory, classrooms, student study spaces, a conference room and offices to accommodate credit and non-credit employees to support these programs will also be housed in the new building.

"I am very excited about this building," said Dr. Ray Hoy, presi-

dent of Wor-Wic. "We take our commitment to train the workforce of today and tomorrow seriously and this new building is part of our comprehensive facilities master plan that will help us continue to address the



The east entrance of a new applied technology building at Wor-Wic Community College will welcome visitors with a large lounge area that leads to a one-and-a-half story wing that includes several flex lab spaces and industrial/HVAC, welding and makerspace laboratories. Truck driver and welding simulation rooms, and a classroom, are also located in the wing. The single-story wing includes offices, as well as a study and conference room.

educational and training needs of our businesses and citizens in the region."

The second phase of the project will include new roadways and an expanded parking lot in front of Brunkhorst Hall. The entire project is expected to be completed by the spring of 2023.

Iceland
from page 9

makes them all the more stunning. The reason the icebergs are blue is that when sunlight hits the iceberg, it is absorbed and the only color in the spectrum that doesn't get reflected back is blue. Some of the icebergs had floated up to the beach allowing us to stand on them, and in one we were able to put our arm through a hole. We enjoyed seeing the various shapes of the icebergs; one of our favorite photos was of a blue iceberg that looked like a seal.

We will say that the country is a bit on the expensive side, but it is a nature paradise. If you go in the summer months, there are approximately 20 hours of daylight. During the winter months, there are only four to five hours of daylight, but wintertime does offer the best opportunity to see the Northern Lights. We encourage you to put Iceland on your travel list.



Commissioner Chip Bertino gives Commissioner Proclamation to **Kathy Whited**.

Commissioners honor Whited

During their September 7 meeting, the Worcester County Commissioners honored Budget Officer Kathy Whited, who will retire later this month following a 23-year career with Worcester County Government (WCG).

"I am incredibly grateful to have worked alongside this consummate professional," Chief Administrative Officer Weston Young said. "We are indebted to Kathy's commitment and invaluable contributions to the county."

Whited, a member of the Maryland Association of Counties Government Finance Officers Association and MACo Budget and Finance Affiliate, began her career as an accounting clerk in the Treasurer's Office in 1998. She was promoted to budget officer in County Administration in 2000. As the budget officer and a key financial management team member, she worked with three chief administrative officers, Gerald Mason (2000-2013), Harold Higgins (2013-2021), and Weston Young (2021 to present) in preparing and implementing the \$200 million annual WCG operating budget.

As part of the financial management team that developed the multi-year fiscal plans to assist with annual budget forecasting, her decisions and responsibilities led to the ongoing prudent, fiscal performance that secured WCG's solid financial standing, and helped the county shoulder the COVID-19 pandemic. This resulted in the county obtaining clean opinions from TGM Group, LLC for each annual audit since 2000, the Certificate of Achievement for Excellence in Financial Reporting for 13 consecutive years,

and credit ratings of AA for Fitch, AA+ for Standard and Poor's, and Aa2 for Moody's Investor Services.

Whited also compiled the annual county budget and tax rate reports, and she developed and assisted with a leadership development program to train employees to prepare county departmental budgets and grants.

Whited and her husband, Ken, plan to spend more quality time with their children and grandchild, cycling, and traveling to see the wonders of the country in their recreation vehicle. She passes the torch of leadership to incoming Budget Officer Candace Savage, a certified Government Financial Manager with 16 years of accounting experience.



Bynum joins Wor-Wic

Wor-Wic Community College recently welcomed **JoEllen Bynum** of Girdletree as director of grants.

She holds a bachelor's degree from Salisbury University and has more than 20 years of experience in grant writing and grant administration in support of Worcester County's housing rehabilitation program.

Rummage sale is Saturday

The Ocean City Presbyterian Church will host a rummage sale this Saturday, September 18 from 7 a.m. to 1 p.m. The church is located at 1301 Philadelphia Avenue in Ocean City.

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

Call 410-629-5906



Recognized — The Worcester County Commissioners joined with representatives from the Jesse Klump Memorial Fund (JKMF), Governor's Commission on Suicide Prevention, and Worcester County Health Department (WCHD) to proclaim September as Suicide Prevention Month in Worcester County. Those pictured include **Christen Barbierri** (front row, from left), **Jessica Sexauer**, and **Kim Klump**; **Lisa Shockley** (second row, from left), **Meaghan Kauffman**, and **Sandy Kerrigan**; Commissioners **Diana Purnell** (third row, from left), **Bud Church**, **Jim Bunting**, and **Joe Mitrecic**; and Commissioners **Joshua Nordstrom** (fourth row, from left), **Ted Elder**, and **Chip Bertino**. Residents and visitors alike are invited to join public health officials and their nonprofit partners for Night of Reflection on September 24 at Public Landing, and the virtual Out of the Darkness Walk on September 25 to continue the conversation about suicide prevention.

Services assistance dogs can provide comfort

It seems more common than ever to see dogs strolling through stores with their human companions. Many of these pups are family pets that owners seemingly want to have close by at all times, but quite often the dogs people encounter in businesses and around neighborhoods are assistance dogs.

Service dogs assist their owners in various ways. Highly trained, these animals work with people who have psychiatric or physical disabilities, and ensure people can get through each day safely and comfortably. According to the organization Paws with a Cause, assistance dogs can help open doors, pull a wheelchair, alert individuals to sounds, pick up objects, or even detect the onset of seizures or other health effects. Service Dog Central estimates there are anywhere from 100,000 to 200,000 registered service dogs in the United States.



The Americans with Disabilities Act dictates that service dogs have a legal right to enter all public spaces. This differs from emotional support animals, which may not have the same level of free access as service animals because ESAs are not as specially trained as service animals. Here's a look at some different types of assistance dogs and the tasks they can perform.

Guide dog: A guide dog was one of the first service animals on record. Standardized guide dog training can be traced to the 1700s. Guide dogs assist people who are visually impaired. They help their handlers get around in public. Guide dogs have the unique skills to accept commands but also make choices based on situational assessments.

Seizure alert dogs: Dogs have an amazing ability to tune into changes

in human behavior. Seizure alert dogs can recognize often elusive signs that a seizure is imminent, helping their handlers with epilepsy get into safe positions. These dogs also are capable of alerting others that their owners need help.

Diabetic alert dog: Dogs' olfactory receptors are more abundant than humans', roughly 300 million compared to the six million human beings have. Some dogs can smell things like chemical changes in the body, including changes in blood sugar, which helps people with diabetes avoid critical drops.

Hearing dogs: Hearing dogs serve as ears for people who cannot hear. They are trained to alert their handlers to doorbells, knocks, fire alarms, crying babies, and much more.

Mobility assistance dogs: Service dogs can fill the void for individuals who do not walk or have other impairments. They may bring objects to their owner, like phones or utensils. They also may help move wheelchairs or provide support while getting around.

Psychiatric support dogs: Individuals with post-traumatic stress disorder, depression, anxiety, or other psychiatric conditions can benefit from psychiatric support dogs that provide comfort and perform tasks that make handlers feel safe and secure.

Assistance animals play vital roles in their handlers' lives.



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EOE

Four must-knows for estate planning

Mark E. Engberg, CFP

I have personally helped to settle several estates for family, relatives and close family friends. An estate plan can serve many purposes, but it is paramount for the people settling the estate to have everything they need to do a good job and not be over-burdened with various tasks. Here are four easy-to-implement steps to create and maintain an estate plan that will help provide you and your heirs with greater financial confidence:

- 1. Take stock.** You will need an inventory of your estate—everything you own and owe. This will help you make better planning decisions and will make things easier and less costly for those people who will one day be tasked with handling your affairs.
- To start, gather and document the following information:
 - The value of your home and any other real estate, cars, jewelry and



Mark Engberg

- other personal property
- Recent bank, brokerage and retirement account statements
- All insurance policies, their cash values and death benefits
- All liabilities—including mortgages, lines of credit and other debt
- 2. Make a plan.** Estate settlement rules vary from state to state and can get complex, so it's best to work with an experienced estate planning attorney when making your plan.
- To prepare for your first meeting with your attorney, answer these important questions to determine your estate planning preferences:
 - Who do you want to manage your financial affairs if you become incapacitated?
 - Who do you want to inherit your assets, and in what proportions?
 - Who should be responsible for distributing your assets to your chosen beneficiaries?
 - Who do you want to care for your minor children (if applicable)?
 - How much is needed for your children's care and education (if applica-

- ble)?
- 3. Put your plan into action.** An estate planning attorney will craft an estate plan that reflects your wishes and meets state and federal laws. This plan will likely consist of a will that directs how your assets will be distributed at death as well as medical and financial powers of attorney documents that spell out who will make financial and health care decisions if you can't. It may also include trust documents to manage the distribution of certain types of assets.
- Tip 1:** If you do set up a trust, fund it right away. Otherwise, the agreement won't take effect, and your assets may not pass to your beneficiaries as intended.
- Tip 2:** Review and update (if needed) your beneficiaries. Your financial advisor can assist with asset titling and beneficiary designations on your investment accounts.
- 4. Update your plan regularly.** Estate planning is not a "set it and forget it" one-time event. You'll want to review your plan regularly

(approximately every 5 years) to ensure that it continues to reflect your wishes—especially in the wake of any new major developments that occur in your life. Tax laws change, and you'll want to be sure your plan is in line with current estate tax rules and regulations.

While no one wants to think about the actuality of settling an estate, you have worked very hard to create financial security, and it makes sense to have a formal plan to take care of loved ones and for the proper transfer and disposition of assets when the time comes.

Mark Engberg, CFP® is the Branch Leader at the Charles Schwab Independent Branch located in Rehoboth Beach, DE with over 20 years of experience helping clients achieve their financial goals. For more information visit the Rehoboth Beach Independent Branch Website at: www.schwab.com/rehobothbeach or call (302) 260-8731.

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Tides for Ocean City Inlet			
Day	High /Low	Tide Time	
Th 16	High	4:34 AM	
	Low	10:23 AM	
	High	5:16 PM	
	Low	11:37 PM	
F 17	High	5:38 AM	
	Low	11:28 AM	
	High	6:14 PM	
Sa 18	Low	12:32 AM	
	High	6:33 AM	
	Low	12:27 PM	
	High	7:04 PM	
Su 19	Low	1:18 AM	
	High	7:22 AM	
	Low	1:19 PM	
	High	7:49 PM	
M 20	Low	1:58 AM	
	High	8:06 AM	
	Low	2:06 PM	
	High	8:31 PM	
Tu 21	Low	2:35 AM	
	High	8:48 AM	
	Low	2:49 PM	
	High	9:11 PM	
W 22	Low	3:10 AM	
	High	9:29 AM	
	Low	3:31 PM	
	High	9:50 PM	

surgeries
from page 3

ICU, and the vast majority who are getting sick enough with COVID to require hospitalization are unvaccinated," said Mark Edney, MD, MBA, President of the Medical Staff at TidalHealth Peninsula Regional. "The subject of COVID vaccination has unfortunately become politicized, but there are some truths based on available community data and on current medical science that are indisputable."

Dr. Edney points to the safety of the

fishing
from page 10

Are tog good to eat? They are an excellent eating fish. Here is one of my favorite recipes.

Tautog Chowder:

- 1 lb. tautog fillets
- 1 bay leaf
- ¼ tsp. black pepper
- 2 cups water
- 4 tbsp. butter
- 1 medium chopped onion
- 4 tbsp. flour
- 2 ½ cups evaporated milk
- 1 ½ cups fish broth (reserved after cooking fish)
- ¼ tsp thyme leaves

vaccine. Hundreds of millions of doses have been delivered worldwide with only a very small number of adverse reactions, which is witnessed with any vaccine deployment. Further, there remains a reluctance in the region to vaccination with Wicomico County at 45%, Worcester County at 66% and Sussex County at 56%. Dr. Edney believes widespread misinformation and unfounded concerns not supported by the evidence are key reasons for the low vaccination rates.

"What clearly is happening, however, is that unvaccinated people are getting

- ¼ tsp. oregano leaves
- 1 tsp. parsley
- 4 oz. grated Monterey Jack Cheese

In a medium saucepan add fillets, two cups water, bay leaf and black pepper, cover, cook on low heat until fish flakes easily. Remove from heat, drain and reserve 1-½ cups of broth.

In another medium saucepan sauté butter, chopped onion and stir in flour. Add evaporated milk, stirring constantly, then add 1-½ cups of reserved fish broth. Add flaked fish, thyme, oregano and parsley, and grated cheese. Simmer at least 15 minutes. Add salt and pepper to taste. Enjoy.

Remember to take a kid fishing,
Capt. Ron

COVID at an unprecedented rate, they are getting sick and are requiring hospitalization. This preventable stress on our already stressed healthcare system contributes to delays in care across the board, added Steve Leonard, PhD, MBA, FACHE, TidalHealth CEO. "These delays affect those seeking care in the emergency room for a variety of non-COVID emergencies, and with the pausing of elective procedures requiring a hospital overnight stay, now new delays for our friends and neighbors who need surgery."

Talented and incredibly dedicated healthcare teams, like those at TidalHealth, are reacting heroically to the challenges, but there is something that everyone in the region can do immediately to assist them. "If you're not vaccinated, get vaccinated, and if you are, encourage an unvaccinated friend, family member or loved one to get vaccinated," added Dr. Edney. "It is the most community-minded thing anyone can do right now."

TidalHealth will continuously evaluate the current staffing and capacity issues so that this suspension of elective procedures and surgeries requiring an overnight stay can be lifted as soon as it's safe to do so.

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