The Courier of the Co

Bonnie Preziosi Artist, surfer,

advocate



Anyone who follows

Bonnie Preziosi on social media is familiar with her sensitive and beautiful photos of Assateague Island and her commentary on social issues important to her. "I use social media to help promote environmental awareness," she said. "I believe we have a voice for the good of humanity and the environment, and we should use it and not blindly watch atrocities happening. Never turn a blind eye!"

Originally from Baltimore County and now a resident of Ocean Pines, Preziosi moved to the beach after graduating from the Maryland Institute College of Art in 1981 at the age of 21. "The ocean lured me to her. I knew I either wanted to live in the mountains or by the sea at a young age."

Preziosi's passions are making art, making jewelry, surfing (64 days last year), and getting together as often as she can with her daughter Hannah (also a talented artist), son-in-law, and grandson who live – and surf – in Maui, Hawaii. Preziosi also founded and coached a USS swim team in the 1990s and was a certified surf instructor.

"Nature has always been my inspiration for all of my work," she said. "I take a lot of photos for inspi-



Artist and surfer uses her voice to advocate for the environment she loves

By Elaine Bean

ration. When hiking and surfing and skiing, I take in my surroundings and revel in the beauty around us. The clouds in the sky, tiny treasures on the ground and beach, the animals and birds, and so much more ... The Eastern Shore is such a special place. There is so much beauty around us. The birds and wildlife have always been close to my heart. How lucky are we to have the gem of Assateague right here!"

As an avid surfer and working artist, Preziosi balances her two passions. "I work at my art when I am feeling inspired. If the waves are good and the water isn't too cold for me, I will surf. I really work on either fiber creations, jewelry, or art most days of the week. I am never bored and always have a project in the works or plans for one."

When Preziosi started surfing, there were very few women participating in the sport, but she's seen that situation change over the years. "I have been surfing since the mid-1970s and really enjoy being in the

ocean and sharing waves with friends. When I started, there were very few women surfing, and now there are many, and it's been amazing to see the evolution of women's surfing. I've got a great group of 'Wahines' to surf with now. Being able to share magical experiences in the water never gets old. It's pretty special when the pelicans are swooping down gliding by so close, the horses are on the beach, and the dolphins are jumping so close you can hear them breathing. Throw in some fun rides surfing, and I'm just smiling."

The artist is an active member of the Art League of Ocean City and participates when she can in artisan fairs at the Ocean City Center for the Arts. "I have been a member of the Art League for a long time," Preziosi said. "They do such a wonderful job of promoting the arts in our area. If you haven't been to the Arts Center, go check it out! I have donated art for many silent auctions in the area especially environmental and animal organizations."

As an artist, Preziosi expresses herself in several media. "I prefer watercolors and gouache for my paintings, but still do some larger acrylic pieces. I also love using yarn for free



form original crocheted pieces (without a pattern). I make nature-inspired original jewelry, too." Her work can be found on Facebook and Instagram at Bonnie Preziosi Art or bpwaves@aol.com.

"Art matters because it's a way to express yourself," she continued. "In a world now with so much technology and praising of superficial material things, it's a way to steer yourself back to what really matters. Everyone is born with creativity. Conforming in society has a tendency to suppress it. If you give a two-yearold a big blank piece of paper, they draw all over it with great joy. By the time they are 10, they are often stifled by a blank piece of paper because they have been taught to line up and conform, and their creativity has been suppressed."

"I believe people should never lose that two-year-old outlook to create. It doesn't matter how good you are, it's about enjoying what you are doing. That goes for everything, art, sports, and new endeavors," Preziosi said.







Effluent petition response

By Grant Helvey

In response to the November, 10, 2021 Commentary in *The Courier* paper by Joe Reynolds, "Helvey's effluent petition," I find both agreement and discord. At issue is the plan of the Worcester County Department of Water and Wastewater and the Ocean Pines Board of Directors to spend \$3,400,000 to irrigate the golf course with reclaimed sewer water. The plan would change the water supply for the Ocean Pines golf course irrigation system from fresh well water to effluent from the wastewater treatment plant. Effluent is defined as "Waste material (such as smoke, liquid industrial refuse, or sewage) discharged into the environment especially when serving as a pollutant." The Worcester County Department of Water and Wastewater refers to effluent as "highly treated water" and boasts that it is the cleanest in the state. So the plan is to irrigate the golf course with the cleanest water pollutant in the state.

Joe Reynolds and others who favor the unorthodox plan contend that it must be risk averse because effluent is already being used in Glen Riddle and other subdivisions. In fact, reused water has been utilized extensively for years in areas of the world where the availability of freshwater is in critical short supply.



On November 17, 1968, the Oakland Raiders scored two touchdowns in nine seconds to beat the New York Jets-and no one sees it, because they're watching the movie *Heidi* instead. With just 65 seconds left to play, NBC switched off the game in favor of its previously scheduled programming, a made-for-TV version of the children's story about a young girl and her grandfather in the Alps. Viewers were outraged, and they complained so vociferously that network execs learned a lesson they'll never forget: "Whatever you do," one said, "you better not leave an NFL football game."

Hobbies are important for many different reasons. While one of the main reasons to immerse oneself in a hobby is to have fun, the benefits do not stop there. Improve physical well-being: Physical hobbies, such as swimming, running, mar-

> tial arts, or hiking, increase heart rate and improve brain function. That can lead to myriad health benefits, such as weight



loss and a lower risk for disease. Improve mental well-being: Hobbies can help relieve stress and take your mind off of pressing issues. This may help with anxiety or depression as well.

Break monotony: Engaging in an enjoyable activity may break the pattern of daily schedules that focus on low value activities. Changing things up can increase happiness and satisfaction with life by adding an interesting spark to some days.

Offer new challenges: Work can be challenging. However, the challenges posed by hobbies get people out of their comfort zones in ways that differ from challenging work projects. Overcoming these challenges can boost self-esteem, which can translate to one's professional life as well.

Explore talents: You may never know what you are capable of accomplishing if you never give new activities a try. You may be surprised to learn how well you adapt to a new skill. Self-discovery is important at any stage of life, but particularly for teenagers, according to Developing Good Habits, a lifestyle improvement resource. However, that fact alone does not support a conclusion that Ocean Pines should eliminate fresh water and use effluent for the golf course. An area of agreement with Mr. Reynolds commentary is that the community should strongly oppose relinquishing any property rights over the golf course to the Worcester County government.

The Ocean Pines Wastewater treatment plant processes anything that is flushed down the toilets or released down drains of thousands of homes and businesses. That includes anything from radioactive urine of cancer treatment patients, narcotics, medical waste, heavy metals, insecticides, illicit drugs, parasites, or scores of other matters. The treatment plant separates out solids, leaving a liquid effluent that undergoes extensive testing and treatments before it is permitted to be released into the St. Martins River. This begs a question. Is the effluent from the treatment plant as free of undesirable substances as the fresh well water currently irrigating the golf course? To convert the irrigation system from fresh well water to effluent without an expert analysis and answer to the question, would be foolhardy.

Once released into the St. Martins River the effluent from the treatment plant is diluted by millions of gallons of tidal river water and eventually by billions of gallons of ocean water. The plan being developed would pump some of the effluent to a new golf course irrigation system rather that releasing it to the river. The new irrigation system has been estimated to cost \$3,000,000 and a pipe from the treatment plant to the golf course is estimated to cost another \$400,000. Funding for the \$3,400,000 project would be provided by the Worcester County government and recouped from Ocean Pines water customers by increased water bill cost.

I do not have the scientific training or experience to test or evaluate the level of heavy metals, pathogens, viruses, parasites, or other microorganisms that could be present in effluent, at the stage where it would be sent to the golf course. I presume that Mr. Reynolds, members of the Ocean Pines Board of Directors and those who operate the wastewater treatment plant would also acknowledge limited expertise in that field of science. That being so, the parties favoring the plan may not have performed due diligence. Nor have they indicated an intention to do so. Without it, the plan should be halted.

The plan calls for the existing golf course irrigation system to be abandoned in place where it would remain for hundreds of years before it disintegrates. During construction of a new irrigation system, would the golf course be required to have silt fences? What will be the effect on water quality in Ocean Pines canals over time? Will the existing well water system be retained as a backup for the event that the water treatment plant fails for any reason to produce clean effluent. What will be the status of golfing if a future virus or microorganism can't be killed or reduced to a safe level in the water treatment process? The possible scenarios are endless, but the results of many could create a disaster for the golfing community or even all of Ocean Pines. Because of these and other unanswered questions, I believe the plan could create the potential for a man-made environmental disaster.

I hope the community can convince responsible parties that it is unwise to proceed. In an effort to convince them, I am conducting a petition drive that reads: To Worcester County Commissioner and Ocean Pines Board of Directors. I am an Ocean Pines property owner or resident and I oppose any expenditure for irrigating any land area of Ocean Pines with wastewater effluent. I intend to provide petition results to those entrusted with authority with a hope that they will reconsider the wisdom of continuing. Comments are welcomed and copies of the petition may be acquired at stoptheboondoggle@gmail.c om.

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Not being high

way. Heights are not for me. I don't like being high. I'm a scaredy cat when it comes to being more than a step ladder's height off the ground. It's that An expert was strapped to my back.



It's All About. . . By Chip Bertino

chipbertino@delmarvacourier.com

plain and simple. I've been this way since I was a child though I don't recall a particular incident that scarred me for life.

While on a Ferris Wheel when I was about four or five, I kept my composure right up to the point when the wheel rotated to the top. Then I lost it. The sensation of

going higher and higher gave me a fear I hadn't experienced before. Maybe it was that experience that solidified my "high anxiety," to borrow a term from Mel Brooks.

As you may already have guessed, flying does not have a

calming effect on me. While I'm on a plane every little knock or thud sends a shiver up my spine and tightens my already white-knuckled grip on the arm rest. On the rare occasions when my wife and I have flown, I ask, nay plead, that she book direct flights so there aren't as many ups and down and ups and downs. Interestingly though I prefer a window seat. Why that's so I do not know.

Several years ago, I went parachuting. It was an item on my bucket list and an experience I hoped would force me to overcome my fears. Packed into the back of a small plane, all I could think of was, "what am I doing?" as we spiraled heavenward to an altitude of 11,500 feet. And then it was time to leap out the door of a perfectly good airplane. During the few moments while I sat on the threshold looking down, all the way down, just before the

Let me sum up my feelings this leap, my heart was in my mouth. And then... aaaaaaaaaaaaa ... I was propelled forward into the open blue sky dropping fast. I wasn't falling alone.

> Nonetheless it was extraordinarily frightening. I suspect there were many men, women and children on the ground looking up to the sky trying to determine from where the shrieks were emanating. The chute finally opened stopping the

freefall. The shrieking continued a bit longer. Although my stomach was turning over and over, I did open my eves long enough to enjoy the picturesque descent. Despite my fear, I'm proud of the fact I have a parachute jump under my belt. I don't think I'll do it again though.

Several years ago, we visited the Grand Canyon's south rim. Majestic and breathtaking are the only words to describe this world wonder. Pictures don't do it justice. As beautiful as it was, there were some sections of the walking path that troubled me. At some points the trail came so close to the precipice that I walked among the trees to keep just a little more distance between me and the bottom of the canyon. I wasn't nervous just for me but even for other folks. To get the perfect picture there were people out on the rocks close to the edge. How can they do that? Even though I was watching them from the parking lot my stomach churned. I wanted to scream, "Get away from there." Had I done so. I would have been considered the crazy one, not the person inches from the edge of the cliff attempting to snap the perfect selfie. Go figure.



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State reaches vaccination milestone

Governor Larry Hogan last week announced that, according to official CDC data, 99% of Marylanders 65 and older have now received at least one dose of a COVID-19 vaccine. The state continues to lead the region—and ranks in the top 10 in the nation-in boosters for seniors.

The governor also announced that the state has already surpassed 50,000 vaccinations for 5- to 11-year-olds.

"From our oldest to youngest eligible, we continue to lead one of the most successful vaccination campaigns in the country," said Governor Hogan. "We have gotten to this point by listening to the experts and by following the science, and that is exactly what we will continue to do as we work to get those last remaining 1% of seniors, and the 12.7% of remaining adults in our state vaccinated, and as we now work to get more of our school age children vaccinated."

To date, Maryland has nearly 8.9 million vaccinations, including 692,092 booster shots. According to official CDC data, 87.3% of Marylanders 18 and older have received at least one dose.

State health officials continue to strongly recommend that all seniors, particularly anyone with comorbidities and underlying health conditions, get a booster shot.

Within Worcester County, Pfizer, Moderna and Johnson and Johnson booster shots are all available to be scheduled at any available Worcester County health clinic online or by calling 667-253-2140. The department is now scheduling appointments for children ages five to 11.

Jolly Roger Parks' Black Friday Sale returns

Black Friday is back for 2021 at Jolly Roger Amusement Parks! Visit the SpeedWorld Building at Jolly Roger on 30th St. on November 26, from 8 a.m. to 5 p.m. Kickstart your holiday shopping on the best deals of the year with 50% off all 2022 park passes.

"We really love the holidays here at Jolly Roger - and no one enjoys them more than me." says Steve Pastusak, Vice President of Jolly Roger Amusement Parks, "It has become a great tradition here in Ocean City and I suppose it's not only because we offer the best sale of the year, but we also get to see the locals - our friends, and their families get into the holiday spirit."

Purchase passes for the Pier and their 30th Street location, including SpeedWorld, Splash Mountain, and the 30th St. Amusement Park. Choose from The BIG Ticket, 2-Hour Armbands, Unlimited Daytime or Unlimited Nighttime Armbands, and more all for 50% off. Give your friends and family the gift that keeps on giving with Season Passes to Splash Mountain so you can cool off all summer long.

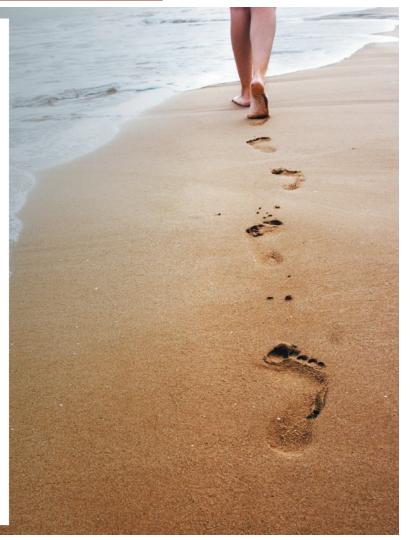
Have a Jolly good time with music and live local coverage from Froggy 99.9 and Ocean 98, while sipping on some free hot chocolate. Or if you'd prefer, warm-up by our fire pits while you make your way towards the register with a free cookie or pastry.

The SpeedWorld Building at Jolly Roger is located at 2901 Philadelphia Ave. in Ocean City. For more information, please visit https://jollyrogerpark.com/black-friday.

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Images of the Veterans Day program at the Worcester County Veterans Memorial at Ocean Pines

photos by Joe Reynolds





Wreath laying - The Worcester County Garden Club annually places a wreath on Veterans Day at the Worcester County Veterans Memorial in appreciation of veterans, currently-serving military personnel, and their families who have enabled us, through their efforts and sacrifices, to benefit from the preservation of our country's cherished freedoms and democracy. The wreath was designed and created by member Mary Ellen Jefferson and placed at the site of the Blue Star Memorial marker. The Blue Star Memorial program honors all men and women that serve in the United States Armed Services.

Above: Mary Ellen Jefferson with wreath at the Blue Star Memorial marker.

Characteristics of effective mentors

There are many ways for people to give back to their communities. Some people may volunteer with a local nonprofit organization, while others may donate to a favorite charity. Established professionals who want to lend a hand can consider becoming a mentor.

Mentors play invaluable roles in the lives of millions of young people across the globe. The most successful mentors tend to have certain characteristics that lend themselves to this significant yet rewarding challenge.

Enthusiasm: Enthusiasm is essential when mentoring young people. Young people will quickly realize if a mentor is enthusiastic or simply going through the motions. In the latter instance, mentors can quickly alienate the people they're trying to help if they appear disinterested or give the impression that they're there because they have to be and not because they want to be. No one has to become a mentor, so professionals who lack the enthusiasm necessary to be a successful mentor can look for other ways to lend a hand.

Listening skills: Though it's not uncommon for mentors to give advice, it's also imperative that mentors learn to listen to the people they're trying to help. The American Speech-Language-Hearing Association (AHSA) notes that a willingness to serve as a sounding board is one of the many characteristics displayed by excellent mentors. Though mentors can share their own perspective, it's important that they also listen to what their mentees have to say.

Availability/accessibility: A successful mentor has enough time to make the mentor-mentee relationship worthwhile for both parties. Professionals with especially hectic schedules may not be as available or accessible as they need to be to become successful mentors. Professionals who are flexible and able to routinely meet with their mentees can utilize that accessibility to build strong relationships.

please see **mentor** page 14





Gear up for trout fishing

Fishing Report: Now that the weather has settled down a few nice stripers are being caught in the Inlet and around the Rte. 50 Bridge. Some good tog reports at the Jetties and along the rocks at Stinky Beach. Offshore the head boats have had some really nice catches of sea bass and a few flounder.

Gear up for Trout Season. Now that November is here let's start getting ready for some winter and early spring trout fishing. This is the time to get out your ultra-light spinning gear or fly rod, clean it up and put new line on your spinning reel, straighten your fly line and check your tapered leaders. Also, check out your terminal tackle for rust, sharp hooks, etc. I guarantee this will make you feel better. Trout fishing is a great sport for the entire family so get them involved as well.

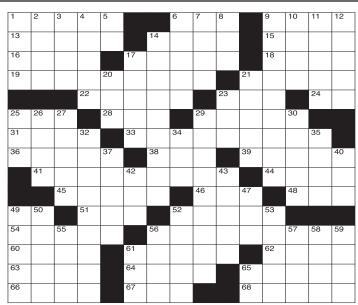
Equipment. Trout fishing does not need to be complicated. If your spin fishing you will need a 5-1/2 to 6foot spinning rod and a reel that is capable of handling 4 lb test line. Some assorted removable split shot, salmon egg hooks or #14 treble hooks is what I prefer and some assorted spinners such as Mepps, or Rooster tails, etc. in the 1/32 to 1/8 weights and assorted colors of Power Bait Trout Nuggets. Also include a few small bobbers. For live bait try mealy worms, red worms or small minnows. If fly fishing a 7foot rod with a floating line and some assorted tapered leaders with some small #18 midges, a few #12 or #14 Royal Coachmen, Adams fly and Red Quills should do the job. Don't forget a stringer and tackle box or 5-gallon bucket.

Where to Fish. Although we don't have the natural streams of Western Maryland, we do have two areas designated as Put & Take by the Department of Natural Resources with a daily creel limit of five fish per person. Usually, these ponds are stocked with rainbow, brown, and golden trout. They are designated as Put & Take as the trout will not survive the

summer as the water warms. They are very much a cold water species. These areas are stocked usually in late February and again in late March. These areas are in Wicomico County the Beaverdam Creek and in Worcester County the Shad Landing Pond. Directions to these locations as well as the stocking schedule can be found on the DNR Web site at www.dnr.state.md.us/fisheries/stocking/springtroutstock.html. Also, remember you will require a fishing license and trout stamp if required which can be purchased at many local tackle shops of online at the DNR Web Site.

How to Fish. Everyone has their preference regarding how to fish for all species but I am going to share mine when it comes to trout. Trout can be a very finicky fish as I found out fishing the streams of Pennsylvania for 40 years. For the first few days after stocking, they will hit almost anything and then they get smart and very selective with their diet.

First and most important when you arrive observe the fish. Are they feeding on the surface of the water, swirling just under the surface or do you see no activity at all? If they are feeding on the surface, they are likely feeding on flies hatching off the water. Swirling just under the surface they are likely feeding on nymphs which are the larva of flies swimming to the surface to hatch. If there is no activity, they are likely bottom feeding or not at all. In any case adjust your bait to the level of the where they are feeding by rising or lowering your spilt shot, bobber etc. If spinner fishing let it hit bottom and start with a slow retrieve, then try jigging the spinner or a faster retrieve until you start catching fish. Power Bait Trout Nuggets will float and are not great fished on the surface so get them under water with a little split shot. Flies can also be cast with a spinning rod and a bobber placing the bobber about 3 ft. above the fly. If using a fly rod, I would suggest you please see trout on page 14

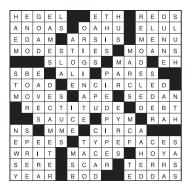


CLUES ACROSS

- 1. German philosopher
- 6. A type of stock trading (abbr.)
- 9. Cincinnati ballplayers
- 13. Deerlike water buffaloes
- 14. Island
- 15. Jewish calendar month
- 16. Round Dutch cheese
- 17. Unstressed syllable of
- a metrical foot
- 18. A restaurant needs one
- 19. Decent behaviors
- 21. Groans
- 22. Works hard
- 23. Upset
- 24. A sound made in speech
- 25. One point east of due south 28. Boxing's GOAT
- 29. Whittles
- 31. Tailless amphibian
- 33. Surrounded
- 36. Doesn't stay still
- 38. Copycat

CLUES DOWN

- 1. Bodily substance
- 2. Internal
- 3. Provoke or annoy
- 4. Type of lounge chair
- 5. Losses
- 6. Makes less severe
- 7. Identifies a thing close at hand 40. "To the degree"
- 8. Group of blood disorders (abbr.)42. Frozen water
- 9. Rebuilt
- 10. Ancient Greek City 11. American investigative
- iournalist
- 12. Partially melted snow
- 14. Take shape
- 17. Mexican beverage
- 20. Patti Hearst's captors
- 21. Jacobs and Summers are two
- 23. Disfigure
- 25. Scientists' tool (abbr.)
- 26. Ill-mannered person
- 27. Overhang



Answers for November 10

- 43. Medieval circuit courts 47. 1,000 cubic feet (abbr.)
- 49. Gossipy
- 50. Shopping is one type

- 58. Reddish-brown wildcat
- 59. Impertinence
- 61. Legal financial term (abbr.)
- 65. Atomic #52

62. Georgetown athlete 63. Dry or withered 64. Sign of injury 65. Tracts of land (abbr.) 66. 365 days

39. Four-door car

45. Pasta needs it

41. Morally correct behavior

44. Something that is owed

46. Ant-Man's last name

48. Bravo! Bravo! Bravo!

51. Woman (French)

54. Fencing swords

of the court

52. On or around

49. Small period of time (abbr.)

60. A command in the name

61. Sprays with an irritant

67. Physique

56. Fonts

- 68. Icelandic poems
- 29. Famed rat catcher
- 30. Passover feast and ceremony
- 32. Equal to 10 meters
- 34. Central processing unit
- 35. Chinese native religion 37. Unfermented juices

- - 52. Palmlike plant
 - 53. Partner to "oohed"
 - 55. Welsh name meaning "snow"
 - 56. Popular Mexican dish
 - 57. It helps power devices

Two unique ways to cook a Thanksgiving turkey

Thanksgiving is a beloved holiday. Families may have their own unique Thanksgiving traditions, but one staple of this kickoff to the holiday season is bound to make its way to Thanksgiving dinner tables no matter how unusual families' holiday celebrations may be: turkey.

Much effort goes into picking and preparing a Thanksgiving turkey. Depending on the size of the bird, turkeys can take many hours to cook. Thanksgiving celebrants are no doubt familiar with oven-roasted turkey, which is the most traditional way to cook turkey. But this year hosts who want to expand their horizons and think beyond the oven can consider two popular alternative methods to cooking a Thanksgiving turkey.

1. Deep frying. Deep frying is a popular way to prepare foods at outdoor events. For example, stroll through the parking lot on game day and you're liable to find football fans deep frying their favorite foods at their tailgate parties. Turkey can be deep fried and this method makes for an ideal option for hosts who want to enjoy the great outdoors while welcoming friends and loved ones to their homes. Deep frying imparts a juicy flavor that can be hard to replicate when roasting a turkey. Deep frying is a much faster way to cook a turkey than cooking it in the oven. However, deep frying also can be more dangerous, so it's imperative that cooks remain attentive when setting up the fryer and while the turkey is frying.

Where to deep fry the turkey also bears consideration. The turkey experts at Butterball" recommend deep frying the turkey outside on a flat surface that's far away from structures, including your home, garage, deck, etc.

The time required to deep fry a turkey will depend on the size of the bird, but experts note that it typically takes about 3 to 3.5 minutes per pound. Electric fryers may take significantly less time and they typically require less oil, so this is another option to consider. Many experts note that it's best to deep fry turkeys that are 15 lbs. or less, as the turkey will need to be completely submerged in oil when frying. In addition, turkeys larger than 15 lbs. may cook unevenly, which can affect flavor.

2. Smoking.

Smoking has grown in popularity in recent years as grills that make this method possible have become more affordable. Smoking is a "low and slow" method of cooking, so this option is ideal for people who in-

tend to be home all day on Thanksgiving and want to infuse their birds with a smoky flavor. However, even busy hosts can still consider smoking, as electric smokers now allow cooks to remotely control the temperatures in their grills. That's important, as smoking requires cooks to periodically check the temperature on their grills to ensure it has not dropped too low or risen too high. Smoking a turkey typically requires maintaining a temperature between 225 and 250 F. Cooking times for



smoked turkeys are typically around 30 minutes per pound, though it can take longer if the temperature is lower. Because of the extended cooking time, hosts may want to pick a turkey that weighs around 15 lbs., especially if they don't have much experience smoking.

This Thanksgiving, hosts can try something new by deep frying or smoking their turkeys

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adults

ages 12 &

under

plus tax & gratuity



THESE ITEMS WILL BE ACCEPTED AT OCEAN CITY PARK & RIDE, RT. 50, WEST OCEAN CITY NOVEMBER 27, 2021, 10 AM - 2 PM

WHAT WILL NOT BE ACCEPTED:

Explosives • Ammunition • Medical Waste Radioactive Materials • Picric Acid • Asbestos Televisions • TV Remotes • Keyboards Mouse • Printers • Modems • Scanners • Cables Misc. Computer Parts • VCR's • CD Player's Calculators • Cell Phones • Radios • Stereos CB Radios • Fax Machines • Misc. items

ELECTRONICS WILL NOT BE ACCEPTED

For more information on this event, Please call Mike McClung, Recycling Manager 410-632-3177 Ext. 2405 or email at mmcclung@co.worcester.md.us

No Materials will be accepted from Business, Industrial or Commercial Sources.

Some things to + Linb about

Gathered from the internet by Jack Barnes

Contemplations of a senior

My tolerance for idiots is extremely low today. I used to have some immunity built up, but obviously there is a new strain out there.

As I watch this generation try and rewrite our history, one thing I'm sure of ... it will be misspelled and have no punctuation.

Me: Sobbing my heart out, "I can't see you anymore ... I'm not going to let you hurt me again."

Trainer: "It was one sit-up.

Sorry... I haven't gotten anything done today. I've been in the Produce Department ... trying to open this stupid plastic bag.

Turns out that being a "senior" is mostly just googling how to do stuff.

Do you ever get up in the morning, look in the mirror and think "That can't be accurate."

I want to be 14 again and ruin my life differently. I have new ideas.

Teacher: Give me a sentence which includes the words: defense, defeat, detail.

Student: When a horse jumps over defense, defeat go first ... and then detail.

God promised men that good and obedient wives would be found in all corners of the world. Then he made the earth round...and laughed and laughed and laughed.



I'm on two diets. I wasn't getting enough food on one.

Apparently RSVPing to a wedding invitation "Maybe next time," isn't the correct response.

I put my scale in the bathroom corner and that's where the little liar will stay until it apologizes.

Felt uncomfortable driving into the cemetery. The GPS blurted out "You have reached your final destination."

My mind is like an internet browser. At least 19 open tabs, 3 of them are frozen and I have no clue where the music is coming from.

Hard to believe I once had a phone attached to a wall, and when it rang, I picked it up without knowing who was calling, and I'm still alive.

Why you should ask your financial professional about fees

Presented by **Mark E. Engberg**, CFP As a financial professional, I know that there are many different ways that



investment advisors are compensated. With the various fee structures out there, the question I always encourage my clients to ask is: Are the costs fair, reasonable, transparent and helping to improve your long-term in-

vestment results? Keeping this in mind, I encourage people to get gutsy and ask themselves and their financial professional a question they probably haven't asked before: How much am I paying in fees?

It's a question that you might expect would have a simple answer, but if you dig into it, you might find yourself doing a bit of head scratching. In the world of financial services, there are different kinds of fees—trade commissions, mutual fund loads and fees, and advisory or management fees to name a few. While cost is only one factor when it comes to dissecting the value of an investment or your relationship with a financial professional, it's important for investors to understand what they're paying, why and how these costs impact their returns.

According to a 2013 Schwab study, 83 percent of investors do research before making a major purchase. Yet, just half of investors say they know how much they pay for their investments and only 16 percent who work with an investment professional have asked how fees and commissions impact their portfolio's returns. But the fact is, a seemingly small difference in fees can make a potentially big difference in your return, especially over time.

It's important to understand the value you are getting from what you pay. You might be willing to pay a slightly higher fee for different kinds of services that add value, such as more personalized financial planning or a higher-touch relationship. Maybe you're a small business owner with a specialized set of financial needs that require more help and attention from a financial professional.

A couple ways to be more aware of the fees you're paying are to regularly review your statement and ask your financial advisor directly about what fees you're paying, why you're paying them and how they are impacting your financial goals.

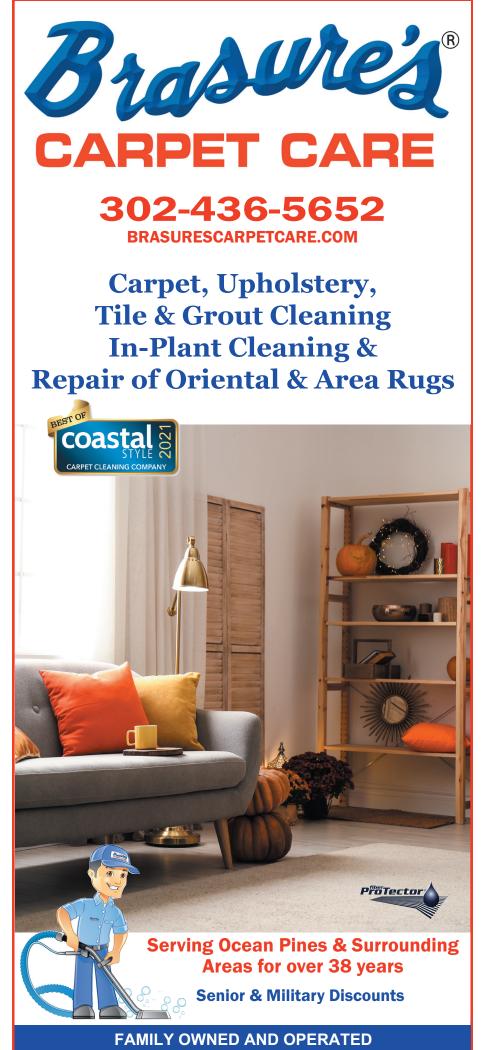
Starting with these questions will help you become more knowledgeable and confident about your finances and the value you're receiving, but don't stop there! Keep asking questions and stay engaged. Your investments are a critical to your financial well-being and long-term success.

If you're curious to learn more, please give me a call today. At Charles Schwab we offer complimentary, no obligation financial consultations and portfolio reviews. Our goal is to make investing more affordable and accessible to everyday investors.

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

Some content provided here has been compiled from previously published articles authored by various parties at Schwab.

Tides for Ocean City Inlet			
Day	High /Low		
1	18 High 18 Low	12:27 AM 6:57 AM 1:11 PM 7:12 PM	
1 1	19 Low 19 High 19 Low 19 High	1:02 AM 7:35 AM 1:48 PM 7:51 PM	
2	20 Low 20 High 20 Low 20 High	1:37 AM 8:13 AM 2:26 PM 8:30 PM	
2	21 High	2:13 AM 8:53 AM 3:05 PM 9:10 PM	
2	22 High 22 Low	2:51 AM 9:34 AM 3:46 PM 9:51 PM	
2	23 High 23 Low	3:31 AM 10:15 AM 4:30 PM 10:33 PM	
2	24 High ² 24 Low	4:14 AM 10:59 AM 5:17 PM 11:18 PM	



Ways to support local businesses

Small businesses are the lifeblood of many communities. In the United States and Canada, the majority of businesses in operation are classified as small businesses, according to data from the Small Business Administration and Statistics Canada. Consumers can express their appreciation for the small businesses in their communities in various ways.

1. Create a guide to local small businesses and share it with other people from the community who have like-minded interests.

mentor

from page 9

Nonjudgmental: The AHSA notes that an ability to listen without judging is also a characteristic of an excellent mentor. Mentees may be reluctant to open up if they think their mentor is judging, and that reluctance could make it difficult for the relationship to be successful.

Diversity of experience: Successful mentors tend to have a diversity of experiences or a recognition of the value of such diversity. A diversity of experience increases the likelihood that mentors can relate to whatever situations their mentees are in. That can be a useful attribute that mentors use to build strong bonds with their mentees.

Mentoring is a great way to give back. Though no two mentors are the same, successful mentors often share the same qualities.

trout from page 10

fish early in the morning or evening to avoid the crowd and hooking someone in the ear.

Did you know?

1. Most brands of lipstick contain fish scales

2. Although the fangtooth fish is only a few inches long, it has teeth about the size of a human.

Fishing Quote of the Month: All the romance of trout fishing exists in the mind of the angler and is in no way shared by the fish. – Harold F. Blaisdell, *The Philosophical Fisherman, 1969*

> Remember to take a kid fishing, Capt. Ron

2. Shop at small businesses regularly.

3. Use social media to give your recommendations on small businesses that go above and beyond in quality and service.



4. Speak with business owners about your experience as a customer, sharing insight about both good and bad experiences.

5. Encourage your family or friends to make small business

shopping a larger part of their overall spending plan.

6. Think of small business sponsorships when putting together school- or club-based fundraisers.

7. Host a meet-and-greet event for various small business owners.

8. If you own a small business, keep business cards, flyers or a sign advertising another small business in the area to show mutual support.

9. Invite small business owners to community activity centers, nursing homes, schools, and the like to share their experiences about starting a business in the area.

10. Participate in community events that may be sponsored by small business owners.

NAACP to host meeting

The Worcester County NAACP will host Rabbi Cardin's discussion of the Environmental Human Rights Amendment on Thursday, November 18 at 6:30 p.m. The campaign advocates for the right to clean air, clean water, a healthy environment and a stable climate for all. Minorities are among the worst affected by climate change. Join this important Zoom Meeting at https://uso2web.zoom.us/j/89710319610... Meeting ID: 897 1031 9610; Passcode: 125011

For more information call 443-944-6701.

Need personalized financial guidance? Talk to Mark.



Mark Engberg, CFP® Branch Leader 19266 Coastal Highway, Unit 5 Rehoboth Beach, DE 19971 302-260-8731

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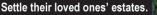


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WATER TREATMENT, FILTRATION & SOFTENING

The Lower Shore Health Insurance Assistance Program is hosting in-person events to assist Somerset, Wicomico and Worcester County residents with enrollment into health & dental plans!

X Somerset County X Health Department

8929 Sign Post Road, Westover, MD 21871

Friday, November 5th, 4:00pm-8:00pm Friday, December 3rd, 4:00pm-8:00pm Friday, January 7th, 4:00pm-8:00pm

X Lower Shore X American Job Center

31901 Tri-County Way Salisbury, MD 21804

Saturday, December 4th, 9:00am-2:00pm Saturday, January 8th, 9:00am-4:00pm

Can't make it to one of our in-person events !?

Give us a call at **1(855)445-5540** and we can provide over-the-phone assistance with your enrollment!

> <u>Call Center Hours Nov. 1st – Jan. 15th</u> Monday-Friday: 8:00am-6:00pm Saturday: 8:00am-2:00pm





Health Department 9730 Healthway Drive

Berlin, MD 21811

Saturday, November 6th, 9:00am-2:00pm Saturday, December 4th, 9:00am-2:00pm Sunday, January 9th, 10:00am-3:00pm

Ready to enroll? For each person applying, you'll need:

- Photo ID
- Social Security number
- Immigration/citizenship documents (for some residents)
- Pay stubs or W-2 wage and tax statement (if employed)
- Policy numbers for any other health insurance



Enroll today at MarylandHealthConnection.gov