# The Courier August 24, 2022

August 24, 2022 Volume 22 Number 48



Indy is an Australian Shepherd owned by Josh Davis.

## Dog etiquette is all important

See story on page 6

# Enrollment

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# Board oversaw assessment reduction, increased member engagement

Ocean Pines Association President Colette Horn highlighted financial success, member engagement, and a forward-looking Board of Directors during her presentation at the annual OPA meeting Saturday, August 13.

Horn said the Board approved a historic \$100 assessment reduction this year, along with transfers from retained earnings of \$650,000 for the reduction, \$350,000 for roads reserves, and \$60,000 for new T-docks at the Yacht Club Marina.

Horn said it's the Board's job to approve large expenditures that are part of each budget. Recently, that has included initiatives related to drainage and beautification, and improvements to the Police Station, Racquet Sports Center and Golf Club.

Among the most important Board duties, Horn said, is employing a general manager.

"Over the last several years, we employed John Viola. We found ourselves in 2019 with a vacancy that needed to be filled and we had a very dire financial situation at that time," she said.

Horn said Viola initially came on as a volunteer. In April 2019 he agreed to a two-and-a-half-year contract, and last February he signed a two-year contract extension.

"The results speak to his value as a general manager," Horn said. "What he brought to the table and what motivated us to seek him out ... are his credentials as a CPA, an MBA, [and] many, many years of financial and business experience.

"What we learned about him as we worked with him is what a wonderful team leader he is, and his effectiveness at bringing our staff together and improving morale. And we also have discovered what a visionary he is," Horn added.

During the last year, Horn said the Board introduced – and membership approved – 28 changes to Ocean Pines bylaws. The changes included clarifi-

The Courier will be on hiatus next week and will return September 7. cations about Board candidate eligibility, petition and referendum requirements, and notice for meetings.

"We also made a decision to do some revisions to the Declarations of Restrictions. We have received the message loud and clear from the membership that they have concerns about the impact of short-term rentals on quality of life in our various sections," she said.

Horn said the latest batch of changes would go to membership for a vote, likely in September.

"Again, you will be assisting us in making some revisions that are meant to improve quality of life," she said.

Speaking of voting, Horn said the introduction of online voting in the 2022 Board election was "a very successful change to our voting procedure," bringing the Association into the 21st century.

"We hope that that will improve each year our turnout for voting," she said.

On the human resources front, Horn said the Board for several years was "focused on bringing our HR practices and our compensation into compliance and into line with the marketplace."

"We did authorize the hiring of a consultant to help us with that, and we were able to accomplish that," she said.

Horn said the Strategic Planning Committee, through the release of a communitywide survey, led an effort to create a new long-term plan.

"That resulted in the top priorities being revealed as safety, maintenance of infrastructure, and community appearance and aesthetics," she said, adding a formalized strategic plan is in the works.

Horn said a major focus as Association President was to increase member engagement and improve positive messaging.

During her tenure, the Association introduced hybrid meetings "as a way of increasing member access to Board meetings." She also added information to Board meeting agendas to "help members participate in the meetings meaningfully."

Horn said meeting attendance ap-

peared to benefit, equaling the average (mean) attendance of the last decade, and exceeding the median attendance figures.

"The really good news ... is that the hybrid model is yielding very good turnout, overall, at meetings," she said. "These are people ... who are committed to showing up and getting the facts for themselves, observing for themselves how the Board makes their decisions, [and] hearing directly from our general manager each month about our financials affairs and the progress being made on the many initiatives that are being paid for by your assessment dollars.

"I'm thrilled to see that we are getting more and more member engagement, and that the virtual environment is really helping," Horn added.

Horn said there was a minor controversy about dates and times for Board meetings, but statistics showed that, since 2013, more people on average attended hybrid meetings scheduled during the workday (38) than

please see **board** on page 8



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#### Chinn posthumously given Sam Wilkinson Volunteer Award

Ralph Chinn was a ubiquitous volunteer in Worcester County for many years, working both with the Kiwanis Club of Greater Ocean City-Ocean Pines, and with the Ocean Pines Recreation and Parks Department.

During the OPA annual meeting, Ocean Pines Recreation and Parks Director Debbie Donahue posthumously named Chinn as the recipient of the 2022 Sam Wilkinson Volunteer Award.

Donahue said Chinn was a dear friend who always helped, and always listened.

"If you needed a volunteer, he was always there," she said. "No matter what I asked him to do, no matter what it was for – if it was cleaning the kitchen, cleaning the flattop, reading a book to my kids – it really didn't matter. He was always in here, helping us doing whatever was needed."

She said Chinn volunteered in the food pantry at a local church and helped prepare their holiday meals and aided with bingo events.

"For 25 years, Ralph was a proud, active member of Kiwanis," Donahue said. "There, he was involved in running the club and served as president

... he served [on the] board of directors [and] he found time to be an advisor to many club presidents over the years."

Donahue said Chinn volunteered during Kiwanis events that coincided with Ocean Pines Community Center events.

"You could find him all the time making pancakes in the kitchen. And if you never had one of Ralph's pancakes, you missed out," she said. "He

The Courier will be on hiatus next week and will return September 7. did all of our events – our Breakfast with Santa and our Breakfast with the Easter Bunny. He was also at all the hot dog sales, spaghetti dinners, Concerts in the Park, boardwalk car raffles, and Salvation Army [events]." Donahue said he also made pan-

cakes during a special annual breakfast for Recreation and Parks staff.

"That was just on him – it was not part of the Kiwanis. He wanted to do that for all that we had done for him," she said. "He also made sure that we were in compliance [and] everything was good to go with the health department. He would come in very early in the morning to make sure everything was ready to go.

"And we spent a lot of time sitting in my office talking about a lot of different things," Donahue continued. "He was a very, very dear friend of mine. Unfortunately, Mr. Chinn is not able to be here, because he passed suddenly."

Donahue said the 2022 award was already slated for Chinn, before his passing last August.

"So, we went ahead and decided that, even though he couldn't be with us, we were still going to give it to him," she said, adding she would accept the award on his behalf and make sure his widow, Wilma, received it.

"I loved him dearly," Donahue said.

Since 2003, the Sam Wilkinson Volunteer Award has recognized local people who dedicate their time and talents to help others.

The award also honors the memory of its namesake, 8-year-old Sam Wilkinson, who died in a tragic water accident in Ocean City.

Sam played soccer in Ocean Pines and his father, Bob, was a volunteer coach for Ocean Pines Recreation programs. The award was established to recognize a volunteer within the Recreation and Parks Department.

#### **Morning Light**

Robert Pellenbarg Ocean Pines

The full Moon blazed forth silver light. A cloudless sky, awash In this crystalline illumination, was the throne of the Moon this morning. Landscapes glowed, softly. Views were but sublime hints. Above and a bit to the left of broad – shouldered, silvery Luna, Jupiter, a small, bright pinpoint of light, peered down. No clouds that morning impeded the streaming, Subtle, gentle, uniform silvery, glowing illumination cast on familiar scenes. At sunrise on another morning, clouds had roiled the sky as the Sun rose. For an instant only, the clouds at the Horizon were rent. Bright light from the rising Sun Spilled across a tree line, painting it ruby red. But, the spectacular, colorful illumination lasted only seconds. One blink, and it would have been missed. So powerful to see, yet so ephemeral.



In Prague on August 24, 2006, the International Astronomical Union voted to demote Pluto from the ninth planet from the Sun to one of dozens of known dwarf planets.

The vote followed a week of debate by the IAU, who voted on multiple proposals including one that kept not just Pluto as a planet but added two new planets-the asteroid Ceres and Pluto's moon Charon. The ultimate proposal defined the word "planets" (which comes from the Greek word *planets*, or "wanderers") supposedly once and for all: planets are celestial objects large enough to be made rounded by their gravitational orbit around the Sun and to have pushed away nearby planetary objects and debris. Two years later, the IAU decided on a name for dwarf planets similar to Pluto-"plutoid"-grouping Pluto with Eris.



The popularity of camping is on the rise and this beloved outdoor activity is appealing to an increasingly diverse group of people. According to the 2022 Camping Report from the popular camping app The Dyrt, 8.3 million people went camping in the United States for the first time in 2021. The report also indicated that 40 percent of those first-time campers identified as Black, Indigenous, and People of Color. That's a sizable increase since 2018, when a significantly smaller percentage (23 percent) of first-time campers identified as BIPOC.

Courier

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### Summers of yesteryear

Well, another summer season is about to wrap up. Labor Day is just around the corner. Kids return to school. It's likely fewer family and friends will visit. Where'd the time go?

As many of you know I grew up in Philadelphia and attended Catholic grade school, St. Albert the Great to be exact. The end of the school year was usually the Friday of the second week of June. While most of my friends ex-



pected to spend their summers at camp or hanging around the neighborhood, my brother and I spent summers at the greatest place of all, the New Jersey seashore with my grandparents who had a house on the beach.

That last day of school was a half day. My brother and I would excitedly rush home to find my mother already packing our suitcases. While she packed clothes, underwear and socks, my brother and I collected the "important items" to take with us: the transistor radios we got for Christmas, our toy boats, our Walkie Talkies, a camera and baseball cards among other things.

The following morning started as early as our parents would get up. Our suitcases and other things would be loaded into the trunk of the family Oldsmobile and my brother and I would jump into the backseat, excited about the summer yet to unfold. We would look out the window as familiar landmarks passed: Pennypack Park, House of Good Shepard, the big mansion on the corner of Verree Road and Rhawn Street. Finally, we'd get to the Tacony Palmyra Bridge. At the time the toll was only a nickel. The sound of the coin hitting the basket, the sight of the light changing from red to green and the sensation of traversing the bridge heightened the anticipation of arriving at the little house by the bay.

My father was a very slow driver, driving as if he were the last car in a funeral procession. I'm not sure we ever reached the speed limit as we travelled south on Route 73. One of the landmarks we always identified from the backseat was the big Roger Wilco liquor store on the right. I wonder if that's still there? Along the way there was a sign in front of a restaurant that always made us laugh, "Eat here and get gas." There were fuel pumps out front but to us kids, this was the epitome of humor.

When we got to the end of Route 73, we continued on back roads through the Jersey Pine Barrens until we reached Route 47, a two-lane road on which traffic moved slow. We didn't really notice because my father cruised at the break-

neck speed of 40 mph.

After what seemed like an eternity, we turned right onto Bayshore Road. We were in the homestretch now. Once the road curved left and we passed through Del Haven, Villas was just ahead. My heart skipped a

beat when the marshlands came into view because in the distance could be seen the chimney of my grandparents' house. A right onto Miami Avenue and then a right on Delaware Avenue and we were there! My brother and I bounded out of the car and ran up the driveway to our grandparents. It was the official start to summer!

And boy, what summer fun we would have. Boating. Fishing. Swimming. Cape May beach (before beach tags were required). The Wildwood Boardwalk. Hunt's Pier. Mack's Pizza. Fiddling around with old outboard engines that never returned to life. What a paradise!

Why my mother packed so many clothes for us is a mystery because all we wore were bathing suits and baseball caps from dawn to dusk. My grandmother decreed that we had to wear T shirts at the dinner table. My grandfather did not allow us to wear our caps in the house. By mid-July my brother and I were tanned to a deep chocolate.

Like an early morning fog, about the second week of August reality settled in that we'd soon be returning to Philly. And then the Sunday arrived when we'd climb reluctantly into the backseat of the family Oldsmobile for the long, slow journey to Philadelphia.

When our school friends talked about how they spent their summers, my brother and I knew their experiences paled in comparison to the adventures we enjoyed.

My mother gave my brother and me a great gift by insisting that we spend our summers at the shore with our grandparents. It has been gift that has lasted a lifetime.





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### A message from OPA President Colette Horn Etiquette and safety tips for dog walkers

The Ocean Pines Dog Park has roughly 200 members, but many more people in the community own and walk their dogs in local neighborhoods, parks, and along roadways like Ocean Parkway.

The Veterinary Centers of America Inc. offers helpful tips for safe dog walking:

**Get a physical before you get physical** – Have your vet clear your dog for any new physical activity. Older dogs that may have joint issues, like arthritis, and growing puppies have immature joints. Ask your vet to outline an appropriate exercise regimen.

Have a talk with your dog -

Your dog will enjoy new sights, smells, and sounds they encounter while strolling, and some dogs get excited when exposed to new and interesting things. While you should have leash control of your dog, it's good to have backup in the form of voice commands. Before setting out on a walk, spend some time reviewing or teaching basic obedience skills.

**Use proper equipment** – It's important to have a sturdy leash 4-6 feet long and a properly fitting collar or harness. Wrap the leash around your palm so it does not slip out of your hand. A short leash is always a safe bet and helps with a quick retreat if you are approached by a loose dog or local wildlife.

Wear proper exercise attire – Sturdy walking shoes protect your feet, but your dog's feet need protection, too. Avoid extremely hot concrete or asphalt. A good rule of thumb is: if the walking surface is too hot to place your hand on it for 10 seconds, then it is too hot for your dog to walk on.

**Check those paws** – After a walk, look at your dog's paws. Check for cuts, bruises, and splinters. Clean between the toes and around the foot pads. Look for unwanted hitchhikers, like fleas and ticks. If you live in a flea or tick infested area, ask your vet about the best preventive for your dog. **Survey your path** – Be mindful

Free Citizen Tire Disposal Event Saturday, August 27th, 2022 8am-1pm Drop-off at: Worcester County Landfill 7091 Central Site Lane Newark, Maryland 21841

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**Be prepared for clean-up detail** – Be a conscientious dog owner and steer your dog away from your neighbor's lawn. Bring plastic bags to clean up after the event, no matter where they go.

**Stay hydrated** – For long walks, bring a collapsible dog bowl or water bottle fitted with a special spout that allows your dog to drink easily. Offer frequent drinks, especially if going on long walks in warm weather.

**Carry ID** – Both you and your dog should be identified in case you become separated. Place an ID tag on the collar with your dog's name and your phone number. Collar tags provide quick identification, making you only a cellphone call away.

**Be seen** – If you walk early in the morning or late in the evening, it's important that both you and your dog are visible to drivers. Having a light for both you and your dog is the best way to be seen. You can find small, clip-on lights for yourself in sporting goods stores, and many pet stores carry lightup collars and clip-on lights for your pet's collar.

The American Kennel Club offers tips for meeting unfamiliar dogs, which can also be helpful for dog owners:

Always ask permission – Unlike people, dogs can't say they would rather be left alone. They rely on their owner to protect them from unwanted attention. Always ask the owner's permission before greeting any pet. If the answer is no, respect that and let the dog be.

Let the dog approach you – Rather than sticking your hand in the dog's face, wait for the dog to come to you. If the dog approaches, they're saying they want to meet you. If they hang back, respect they simply aren't in the mood. Let the dog have the final word.

**Greet with dog-appropriate actions** – Once the dog approaches, it's finally time to greet them. Restrict

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#### Annual finance report showcases record numbers

Finance Director Steve Phillips teamed up at the Ocean Pines Annual Meeting to present the annual financial report at the Annual Meeting.

In the report, each detailed out how the Association went from \$1.6 million deficits in 2018, to record budget favorability in the last three years.

In a summary of the audited financial results for fiscal year 2022, Viola said the Association's operating fund produced a \$1,912,712 excess of revenue to budget.

He said "organic revenue growth" helped produce that number – a record in Ocean Pines.

In Golf, for example, he said growth happened specifically because the Association addressed deferred maintenance at the Golf course.

He also cited efficiencies in expenses, reallocation of funds, and benchmarking for the overall success, as well as "a constant review by our team."

"[That] helps me and helps all of us to make decisions, so that we don't become a runaway train," he said.

Golf led all amenities with a \$336,610 positive variance, followed by a \$198,777 positive variance for Aquatics, a \$194,547 positive variance for combined food and beverage operations, an \$80,500 positive variance for Beach Parking and a \$37,860 positive variance for the Marinas.

In total, Viola said "almost half" of the overall budget favorability was driven by amenities.

"We are moving forward," he said. "It's all because. I believe, of the investments [we've made] ... whether it's an investment in an outside company in Matt Ortt or the infrastructure, which we certainly have done and seen at Golf [and] Racquet Sports, and we will see with the Marina."

Viola also looked at the prior-year

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

General Manager John Viola and results compared to fiscal 2022. Total excess of revenue in fiscal 2021 was \$1,445,897, compared to \$1,912,712 in fiscal 2022, for a \$466,815 positive variance, year over year.

> "That's big," Viola said. "I can't guarantee, down the road, that we'll constantly have that [favorability]. Obviously, there's a limitation to the capacity in everything that we have with our amenities in Ocean Pines, but we are favorable so far ... for this year."

> In a breakdown of where the annual base assessment went in fiscal 2022, Viola said actual results showed \$239 went to Police, Fire and EMS and \$457 went to all other operating departments. Net amenity profits subtracted \$173 and new capital added \$5. Elsewhere, \$226 was transferred to retained earnings, \$195 went to general replacement reserves, \$25 went to bulkhead reserves and \$21 went to new capital reserves, to make up the \$996 total.

> The \$996 number was cut by a record \$100 in the current fiscal year budget, thanks to efficiencies, Viola said.

> Phillips detailed the operating fund performance over the last six years, from 2017 to 2022.

> That started with back-to-back deficits in fiscal 2017 and 2018 (\$369,539 and \$1,247,691), followed by surpluses of \$115,795 in fiscal 2019, \$481,849 in fiscal 2020, \$1,355,634 in fiscal 2021, and \$1,912,712 in fiscal 2022.

> Phillips said deficits totaled about \$1.6 million before the turnaround.

> "You can see, the next four years ... has been certainly a different trend," he said. "The accumulated operating fund balance ends up being \$3.1 million, and you can see that in the audit report, which is now online [and] available for anybody to access and look at."

To view that report, visit https://www.oceanpines.org/documents/10184/103786/OPA+Financials+FY22+-+Final.pdf.

Phillips said operating fund transfers in 2022 included \$650,000 for the assessment reduction, \$350,000 for road reserves and \$60,000 for Marina T-docks.

Proposed transfers include \$75,000 for mailbox pedestals, \$75,000 for pickleball court repairs and another \$350,000 for roads.

"We would still have a pretty sizable balance of about \$1.5 million after that," Phillips said.

Phillips said Ocean Pines has about \$54 million in total fixed assets, with a net book value of roughly \$24 million.

At the end of the last fiscal year, on April 30, the Association had \$4.769 million in replacement reserves, \$536,000 in bulkhead reserves, \$687,000 in drainage reserves, \$150,000 in new capital reserves and \$5,000 in road reserves.

By April 30, 2023, Ocean Pines projects to grow the total number to \$7.195 million, including \$5.98 million in replacement reserves and \$355,000 in road reserves.

"Of course, that's going to subject to change as we come in each month. "Phillips said.

In a five-vear look forward, Phillips said the Association projects to have 26.4% of full funding for general replacement reserves as of fiscal 2023, and 26% by fiscal 2028.

All of that, he said, is based on numbers from the recent DMA reserve study.

"There's ... new legislation adopted in Maryland requiring a reserve study. We believe we're ahead of the curve. but of course we've got to discuss the legislation with [the Budget and Finance Committee], present ongoing monthly reserve analysis to them, and we'll get their feedback and guidance," Phillips said.

#### board

from page 3

in-person only meetings scheduled on workdays (24), work nights (13) and weekends (22).

"This is data that I think can be used to make decisions about future meeting scheduling," she said. "If our goal is to increase member engagement, we want to pay attention to when ... members show up to meetings, and I think this data is valuable for that reason," she said.

Also, on the subject of member engagement, Horn produced weekly "President's Columns" that ran in The Courier and on the Association website, social media, and in the weekly eblast. Subjects have included the history of Ocean Pines; biking, swimming, and golf course safety; the health of area waterways; and Association financials.

"There's a lot of messaging out

dog from page 6

your pats to the dog's side, neck, back or chest. Even better, ask the owner if their dog has a favorite spot for petting. Avoid reaching over the dog's head as that is frightening. And don't hug or restrain the dog in any wav.

-Use caution with dogs on the **loose** – You might feel compelled to greet a lost dog because you want to reunite them with their owner. However, you need to be cautious when you first encounter a loose dog. Let them come to you and keep your body language calm and nonthreatening.

The American Kennel Club says children should know the "Be a Tree" technique for whenever they encounter a dog on the loose. Stand still with your arms tucked into your sides and your hands folded in front of you while you look down.

This is the safest posture for children around a loose dog, because they aren't doing anything to threaten or spook the dog, like making eve contact or triggering the dog's chase response with movement.

Practice this posture with a friendly dog until it comes naturally to your child. Once you and your child know "Be a Tree" and all the rules for greeting on-leash dogs, you can confidently and safely greet any new dog vou encounter.

there on social media that's very negative, and I felt most people really experience Ocean Pines as a wonderful place [and] a very positive place," she said. "Our financial results reflect that, and the business of Ocean Pines is being run very successfully. You get a lot of value for your dollar, and so I felt we really needed to get that message out."

Horn said challenges for the new Board include state legislation related to reserve contribution levels, Ocean Pines legislation related to restricting membership privileges for continuing violations to restrictive covenants, the South Gate firehouse, and a new strategic plan.

"I congratulate the new directors ... and look forward to working together as a team to address these and the many other initiatives that the Board is involved with," she said.

For questions about the presentation, email info@oceanpines.org.

### **Mumford's Landing Boat Ramp gets major renovation**

Improvements to the Mumford's Landing Boat Ramp are earning rave reviews from one local group.

Public Works Manager Nobie Violante said a new gangway, bumpers and boards were put into the structure about a month ago.



"We put new walkways from the top of the fixed dock to the floating dock. They used to be wood, and we replaced them with galvanized aluminum so they will hold up better," he said. "We also put new boards on the floating part and new bumpers all the way around it."

He said Marina Dockmaster Ron

Fisher added throw rings for safety, in case someone falls into the water.

"The walkway was pretty shaky before, so we basically rebuilt it," Violante said. "All in all, our maintenance team worked on it for about a month." After the work was finished. Vio-

lante said Fisher sent a note letting him know how pleased everyone was with the finished product.

"Everyone has been really happy with it," Violante said. "It took a little longer than we anticipated to get the materials, but other than that everything went well."

John Latham from the Marine Activities Advisory Committee said his group conducted a community survey earlier this

year, asking for input on various projects and needs, and the Mumford's Landing Boat Ramp was a major concern.

"[There] was a safety concern at the Mumford's Boat Ramp regarding the hand railings, pier walkway, side rub rails, and lack of safety ring," Latham said. "Our committee shared the

findings with [General Manager] John Viola, and he reviewed and worked with his leadership team to gain the proper approvals to upgrade and make needed repairs."

Latham said he and the other committee members were also happy with the results.

"The project was recently completed, and it is a very nice improvement for our community," he said. "Our committee will continue to encourage community owners to share ideas and we will work to help make recommendations to the OPA Board. The committee remains very excited to help make recommendations for the betterment of the entire community."

For more information on the Marine Activities Committee, visit https://www.oceanpines.org/web/pag es/marine-activities-committee.

### Chamber car show returns

The Ocean Pines Chamber of Commerce announced they will host their 8th Annual Car Show on Saturday, September 3. The show will be held at Veterans Memorial Park located on the corner of Cathell and Racetrack roads. Several food trucks will be there as well as Radio Ocean City for entertainment.

For more information on registering for the car show or becoming a vendor please call the chamber at 410-641-5306 or stop in at 11047 Racetrack Road in Berlin.

The Car Show will begin at ap-

proximately 10 a.m. with trophies awarded by 1 p.m.

There will be trophies awarded in these categories; Classic, Antique, Hot Rod, Modern, Customs, Jeep and People's Choice.

Pre-registration is available online for just \$15 or \$20 the day of the show. Registration will be at Veterans Memorial Park beginning at 8:30 a.m. All cars must be registered by 10 a.m. to participate in the car show. Register on line at: www.OceanPinesChamber.org.



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# When should you adjust your investment mix?

#### Submitted by John Bennish

Financial Advisor, Edward Jones

There are no shortcuts to investment success — you need to establish



John Bennish

you need to establish a long-term strategy and stick with it. This means you'll want to create an investment mix based on your goals, risk tolerance and time horizon and then regularly review it to ensure it's still meeting your needs.

In fact, investing for the long term doesn't necessarily mean you should lock your investments in forever. Throughout your life, you'll likely need to make some changes.

Of course, everyone's situation is different and there's no prescribed formula of when and how you should adjust your investments. But some possibilities may be worth considering.

For example, a few years before you retire, you may want to reevaluate your risk exposure and consider moving

part of your portfolio into a more conservative position. When you were decades away from retiring, you may have felt more comfortable with a more aggressive positioning because you had time to bounce back from any market downturns. But as you near retirement, it may make sense to lower your risk level. And as part of a move toward a more conservative approach, you also may want to evaluate the cash positions in your portfolio. When the market has gone through a decline, as has been the case in 2022, you may not want to tap into your portfolio to meet short-term and emergency needs, so having sufficient cash on hand is important. Keep in mind, though, that having too much cash on the sidelines may affect your ability to reach your long-term goals.

Even if you decide to adopt a more conservative investment position before you retire, though, you may still benefit from some growth-oriented investments in your portfolio to help you keep ahead of - or at least keep pace with - inflation. As you know, inflation has surged in 2022, but even when it's relatively mild, it can still significantly erode your purchasing power over time.

Changes in your own goals or circumstances may also lead you to modify your investment mix. You might decide to retire earlier or later than you originally planned. You might even change your plans for the type of retirement you want, choosing to work part time for a few years. Your family situation may change — perhaps you have another child for whom you'd like to save and invest for college. Any of these events could lead you to review your portfolio to find new opportunities or to adjust your risk level — or both.

You might wonder if you should also consider changing your investment mix in response to external forces, such as higher interest rates or a rise in inflation, as we've seen this year. It's certainly true that these types of events can affect parts of your portfolio, but it may not be advisable to react by shuffling your investment mix. After all, nobody can really predict how long these forces will keep their momentum — it's quite possible, for instance, that inflation will have subsided noticeably within a year. But more important, you should make investment moves based on the factors we've already discussed: your goals, risk tolerance, time horizon and individual circumstances.

By reviewing your portfolio regularly, possibly with the assistance of a financial professional, you can help ensure your investment mix will always be appropriate for your needs and goals.

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

# Beware of scam calls

Ocean Pines Volunteer Fire Department Chief Steve Grunewald said local people have reported scam calls appearing to be from the Fire Department.

"The Fire Department does not solicit by phone. Any calls requesting donations or to lower interest rates is false," he said.

For questions, call the Fire Department between 8 a.m. and 5 p.m. at 410-641-8272.



#MyJollySummer jollyrogerpark.com 410-289-3477

### Berlin local to be **Easterseals ambassador**

Eastern Shore announced that Conor Pellinger, of Berlin, will serve as this year's ambassador for their inaugural "Walk with Me & 5K Fun Run Salis-



bury" event. It will be held on Saturday, September 10, at 9 a.m., at the Salisbury Elks Lodge #817 located at 401 Churchill Avenue in Salisbury.

"We were thrilled that Conor was asked to be the Ambassador for the inaugural Walk with Me event in Salisbury," Conor's mom, Donna, says. "We are excited to help raise money for Easterseals so they may continue providing vital services to those on the Lower Eastern Shore."

Nine-year-old Conor, who has been receiving Children's Therapy Services since he was two years-old, and his twin brother Will are often found reading a book and singing along to their favorite songs. Not surprisingly, the twins spend a lot of time together and thanks to the services provided at the Easterseals therapy center in Salisbury, Conor is meeting his developmental milestones.

"We love Easterseals and are so thankful Conor has been able to continue with his therapies there. Conor is thriving at school and life thanks to his therapies and the support he receives from his family, teachers, and friends. He has made tremendous strides because of the therapies at Easterseals. We would not have access to all of the resources Conor needs to progress without Easterseals," Conor's dad, Tom, says. "Conor loves his weekly therapy sessions!"

When Conor started receiving therapy, he was barely able to hold up

Easterseals Delaware & Maryland's his head and needed support sitting up. Therapists worked diligently to help strengthen his core so he could become more independent. Later they worked with him to prepare him for

school "by challenging him and pushing him to do his best."

Raising funds in the Salisbury area is critical to address the need for services for local children, according to Mark Granger, Easterseals board member: "Last year, Easterseals subsidized the cost of therapy services for each child served in Salisbury by approximately \$895. Fundraising events, like Walk with Me, help raise vitally needed

funds to continue supporting the children and families of our community."

Registration for this year's Walk with Me Salisbury event is available at www.walkwithme.org/salisbury. For more information, contact Missy Baker at mbaker@esdel.org.

Easterseals Delaware & Maryland's Eastern Shore is leading the way to an inclusive community through its innovative services, which include: children's therapies, day programs for adults with physical or intellectual disabilities, supported employment, senior services, recreational camping, respite services, and services for caregivers. To learn more about Easterseals, call 1-800-677-3800 or visit www.de.easterseals.com.



### Boating course offered

September is one of the best times to take the Maryland Safe Boating Course. It's a time to reflect on boating experiences of the past summer, and learn how to be a better boater. Certified instructors from the Ocean City Coast Guard Auxiliary will offer the Maryland Safe Boating Course September 13 -15 between 6 p.m. and 9 p.m. at the Ocean Pines library. All the required material is covered along with time for questions.

The Maryland Boating Safety Education Act requires that anyone born after July 1, 1972 must possess a Maryland Basic Boating Safety Certificate to operate a boat in the state of Maryland. Those attending the class, and passing the test will receive a Maryland Boating Certificate which is NASBLA approved and valid in all states.

A fee of \$20.00 covers the cost of the course and materials. Checks should be made payable to: USGCAUX 12-05 and mailed to: USCGAUX 12-05, PO Box 1682, Berlin, MD 21811.

Payment via PayPAL is also accepted. For more information or to register please contact Barry Cohen at 410-935-4807 or email CGAUXOC@Gmail.com.

### Scrap tire drop-off event scheduled

The Worcester County Commissioners and the Public Works Recycling Division, in conjunction with the Maryland Department of the Environment and Maryland Environmental Services, will host Citizens Scrap Tire Drop-Off Day on Saturday, August 27, from 8 a.m. until 1 p.m. This event will take place at the Central Landfill in Newark.

Worcester County residents are encouraged to get rid of their old, scrap, passenger and light truck tires free of charge, with a limit of 10 tires per household.

No agricultural tires will be accepted, and no businesses, commercial haulers of tires or generators of scrap tires will be permitted to participate in the Citizen Scrap Tire Drop-Off.

For more info, contact Worcester County Recycling Manager Mike Mc-Clung at 410-632-3177.





Gathered from the internet by Jack Barnes

MEN SAY WOMEN SHOULD COME WITH INSTRUCTIONS...WHAT'S THE POINT OF THAT? HAVE YOU EVER SEEN A MAN ACTUALLY READ THE INSTRUCTIONS? My wife sent me a text, "Your great"

So, naturally, I wrote back, "No, you're great"

She's been walking around all happy and smiling.

Should I tell her I was just correcting her grammer or leave it?

#### My wife asked if she could have a little peace and quiet while she cooked dinner...

#### So I took the battery out of the smoke alarm!



Behind every husband who thinks he wears the pants... Is a wife who told him which pants to wear.

Anyone who says their wedding was the best day of their life has clearly never had 2 candy bars fall down at once from a vending machine.

# Emotional eating: how to cope

By Amanda Buckley, RD, LDN

When you feel upset or stressed out, do you notice yourself turning towards food to comfort you? The foods that we usually choose are easy to prepare, calorie dense, and have simple sugars so that they are digested quickly. Think ice cream, cakes, cookies, potato chips. Since they digest quickly, they release a surge of hormones that make you happy for a short time, but lead to an inevitable crash. Emotional eating affects most everyone from time to time, but regularly letting your feelings guide your food intake can affect your health.

Eating more food than your body needs on a regular basis can put you at increased risk for type 2 diabetes, high blood pressure, obesity, and cancer. More serious conditions can be linked to emotional eating. One is binge eating disorder, characterized by eating dramatically large amounts of food well after you reach the point of fullness. Excessive eating can have emotional consequences as well including shame or depression if linked to these more serious conditions.

Strategies to deal with emotional eating

Here are steps you can take to reduce emotional eating episodes and break the cycle:

Learn to recognize hunger/fullness cues. Next time you reach for a snack, ask yourself what's driving it. Are you physically hungry or just feeling bored or stressed? Waiting too long to eat, eating too quickly, and eating foods that digest too fast (read: those without healthy fats, fiber, and/or protein) can make it difficult to decipher these cues.

**Keep a journal.** Take the time to create a "mood and food" journal. Write down what you eat each day, along with the emotions you were experiencing at the time and whether you were truly hungry. You may find that specific feelings, such anger or sadness, lead to your overeating. Once you recognize these triggers, you can learn healthier ways to deal with them. For example, if you experience stress, take a walk around the block instead of reaching only for a sweet treat.

**Build a support network.** Surrounding yourself with friends and family who support your efforts to develop a positive relationship with food can improve your chances of success. It may also be helpful to join a support group through which you will meet other people with similar challenges and learn cop-

ing strategies.

**Cultivate other interests.** Finding an activity that you enjoy can increase self-confidence. Examples of these activities are yoga, playing a musical instrument, or painting. If you find that your eating is driven by boredom, a new passion can fill your hours and make you less likely to look to food for emotional satisfaction.

**Get help if necessary**. If you can't control emotional eating on your own, consider getting professional help to change your behavior. A form of psychotherapy called cognitive behavioral therapy can teach you to change your eating habits and manage emotions in a positive way. Talk with your healthcare provider to learn about more treatment choices.

For an appointment with a Registered Dietitian, call 410-641-3340 for more information or visit https://www.atlanticgeneral.org/conditions-services/nutritio n-services/

If you are in need of a primary care provider, please visit our website at www.agh.care/pcp to find a provider in a location nearest to you.

#### Screen time and childhood obesity

A 2021 study published in the International Journal of Eating Disorders found that, for each additional hour children spend on social media, they have a 62 percent greater risk of developing a binge-eating disorder one year later. The study echoes earlier efforts from researchers to determine the potential link between screen time and childhood obesity, the rate of which the Centers for Disease Control and Prevention reports has more than tripled in the United States since the 1970s. One group of researchers at the Royal College of Surgeons in Ireland analyzed more than 3,700 children who were not overweight or obese at the start of the study. Despite that, the researchers found that, for every extra hour of screen viewing children engaged in, kids were 16 percent more likely to become overweight or obese. The researchers behind that study urged parents to prevent excessive screen time and ensure children get sufficient sleep, a lack of which was linked to a 23 percent higher risk of becoming overweight or obese.

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- John H. 'Jack' Burbage, Jr. Regional Cancer Care Center
- Sleep Disorders Diagnostic Center
- Stroke Center
- Wound Care Center
- Atlantic General Women's Health Center, West O.C.

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Tides for Ocean City Inlet					
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Sa	27 27 27 27 27	High Low	2:34 8:42 2:32 9:06	AM PM	
Su	28 28 28 28	High	3:08 9:22 3:13 9:44	AM PM	
Μ	29 29 29 29 29	High	3:54	AM PM	
Tu	30 30 30 30 30	Low High Low High	4:39	AM PM	
W	31 31 31 31 31	High	5:27	AM PM	

## Fishing should be fun, not painful

By **William Hamilton Jr.,** DPT, CHT Living near the water makes fishing a popular hobby and maybe even

Billy Hamiltona career. While many of us fish for fun and a way to relax, it can still be a physically strenuous activity. If you aren't careful and prepared, you can find yourself coming home with an injury instead of dinner.

There are several ways you could suffer an injury while fishing. These injuries could be caused by slipping or falling, equipment, overuse, or sprain/strains. There are things you can do to prevent many of these unfortunate injuries. Whether you are fishing from a dock or a boat you will still need to be aware of the wet surfaces you are moving around on. A simple slip can wind up ending your day with a Fracture or tear in a ligament and/or muscle. These injuries can take months to a year to rehab. Equipment injuries can come in many forms. The Bureau of Labor Statistics found that 33% of fishing related injuries come from the equipment used. The most common is a minor wound from being stuck by a hook. Overuse injuries occur due to the repetitive motions that occur when fishing. Think about the number of times you cast the fishing rod and then reel it back in. Because they are caused by overuse, these injuries occur more in an avid fisherman rather than someone that may not go as often. Another 30% of injuries among fishermen can be classified as strains or sprains. These can be caused from a fall, like mentioned previously, or simply not having the strength and muscular endurance from the shoulder to hand in order to tolerate the rigors of fishing.

There are ways to prevent these various injuries that I'd like to share with you. Let's start with having the proper gear. Wearing non-slip shoes can help prevent falls on the wet surfaces you encounter when fishing. To prevent more serious laceration type injuries, you should be sure to put away knives and hooks when not using them. Also wearing a life preserver in case you accidentally fall into the water is always a good idea, especially if fishing alone. Fishing alone is typically not fun or safe, but if you find yourself in this situation be sure to have your cell phone. Overuse injuries such as strains and sprains can also be prevented. The most common overuse injuries include Rotator cuff strains and Golfer/Tennis elbow. There are very specific rotator cuff, elbow, and wrist strengthening and/or stretching exercises that you can easily do at home to prevent these injuries. Many of these exercises can be found online. But I would urge you to contact your physical therapist and ask which exercises would be appropriate for you!

William "Billy" Hamilton Jr., DPT, CHT is owner of Hamilton Physical Therapy (Voted "BEST OF" in 2022). He can be reached at 410-208-3300.

To place your business card call

410-629-5906

Support Local Businesses -



### Worcester Health to offer fall rabies vaccination clinic

The Worcester County Health Depart- number one domestic animal species ment is sponsoring a Rabies vaccina-

tion clinic on Wednesday. September 21. The health department encourages residents with unvaccinated pets, or pets whose vaccinations have lapsed and need a booster, to attend the low-cost clinics and to avoid contact with wild animals, particularly those who are acting sick or in an unusual manner.

While raccoons are the most frequent carriers of rabies, a deadly viral disease, in Maryland, domestic pets are also at risk. Cats are the most likely to be unvaccinated and

are at a higher risk of exposure to rabid wildlife while outdoors.

> Worcester Health offers the following tips for avoiding contact with rabies:

- Have your dogs, cats, and ferrets vaccinated regularly and keep those vaccinations current in accordance with

the law. (Especially outdoor cats). - Do not let vour pets roam free -

they are more likely to have contact

with a rabid wild animal.

- Avoid feeding your animals outside; this draws stray and wild animals to your doorstep. (If you must feed outdoors, do not leave the food out overnight and be sure to clean up any spillage.) Cover your garbage cans securely.

-A void sick animals and those acting in an unusual manner and teach your children not to approach wild animals and animals they don't know.

- If your pet has contact with a wild animal, avoid touching your pet with bare hands (wear gloves) and do not touch the wild animal. Report the incident immediately to the Health Department or your local police in order to arrange testing of the wild animal, if available, and consult your veterinarian

At the clinics, all dogs must be leashed and under the control of an adult while all cats and ferrets must be in a carrier or box with air holes. For further information regarding the clinics and to schedule an appointment, please call 410-352-3234. The cost is \$5.00 for Worcester County Residents with proof of residency (driver's license, utility bill, etc.) or \$10.00 for Non-County Residents. We only accept cash. For more information on rabies visit www.worcesterhealth.org.

To place your business card call

410-629-5906

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