

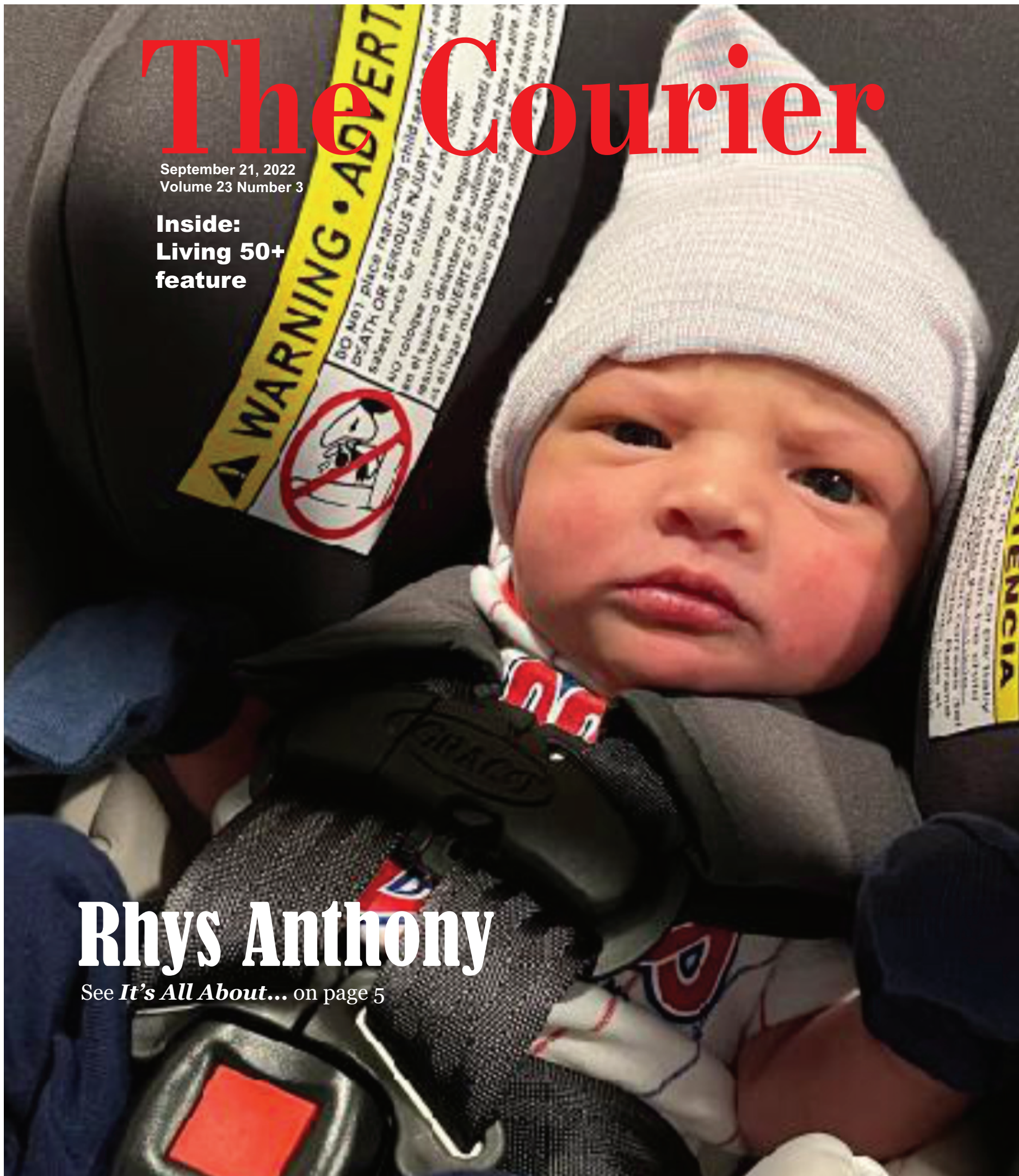
The Courier

September 21, 2022
Volume 23 Number 3

**Inside:
Living 50+
feature**

Rhys Anthony

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art matters...

Working at art every day is inspiring

By Elaine Bean

"Art, just like the artist themselves, evolves over time and is a lifelong pursuit that is never too late to begin," painter and illustrator Rebecca Morgan said. "I like to encourage everyone to pick up a paintbrush or a pencil and not be afraid to experiment or make mistakes."

Morgan, who returned home to the Eastern Shore and settled in Ocean Pines in 2021 with her husband and

said. "In my fine art paintings, I have a more specific focus, and this current series of work is an invented world inspired directly by walks in Barcelona's gardens and in Ocean City and the surrounding area, combining a stylized and somewhat surreal version of my two homes in one brightly colored world."

Morgan's world began with family childhood vacations in Bethany Beach and a relocation to Salisbury when she was nine. A graduate of Worcester Prep in Berlin, she volunteered for the Art League while she was in high school, establishing an early connection. The artist holds an undergraduate degree from Elizabethtown College, a small liberal arts school in Pennsylvania, with a double major in Fine Art and Spanish. In her junior year, she studied abroad in Barcelona and fell in love with Spain, living there for nearly a decade, moving to Mallorca after graduation in 2011 and then to Barcelona to study for a Master in Artistic Creation at the University of Barcelona. Morgan relocated to Ocean Pines to be close to family "now that I've started a family of my own - my son was born this past March 2022," she said. "My husband is also from the area. We went to grade school and high school together and 're-met' in our late twenties. Raising our family here seemed like a no-brainer."

"Like all artists drawn to call this area home, I'm in love with and constantly inspired by the nature around us - the local flora and

fauna, the sunsets, and life in general around the water. The pace of life and the people here, all connected through our shared love and respect of this place, are the main reasons I've always known I'd eventually move back, no matter how far away life took me."

Morgan is still settling back into life on the Eastern Shore and often participates in Art League of Ocean City events such as the monthly group shows and the annual "Artists Paint OC" plein air event in August. She continued, "I have been given wonderful opportunities from the Art League to paint an electrical box, as well as to teach art classes and paint nights."

Morgan's hand-painted utility box



on 123rd street in Ocean City offers a little piece of daily art to the condo residents who live there. "I always have a great time painting in public and interacting with the people who pass by. For this utility box I was approached by the Art League and worked closely with Aubrey Sizemore there to coordinate paint times as well as running the design past the sponsoring condo president. I spent several days in late June painting, and the encouragement from the beachgoers passing by really helped with the heat."

While in Spain, the artist learned firsthand what's it's like to work within a community of artists.

"I joined a co-working space shared with an international group of illustrators, artists and graphic designers, which stayed my full-time studio space for several more years until moving back to the Eastern Shore," she said. "We became a creative support system for one another ... I've learned a lot through these collaborations, and it's taught me the importance of being part of a community of creatives, especially for those of us who work for and by ourselves. I still contact them as well as my former co-working friends for sec-

ond opinions on work or moral support on anything from how much to charge for a project to what color palette to use. Having had such a supportive community of creatives in Barcelona has shown me the importance of connecting to other artists here on the Eastern Shore."

Morgan believes that art enriches daily lives and shouldn't be elitist or for just the artistic few. "Everyone should feel welcome in the artistic community," Morgan said. "Whether it's an art piece in your home or a public mural you see on your way to work, there is an inherent value in being surrounded by creative expression. Art allows us to see our world from a new perspective ... or simply provides a respite from it."



newborn son, works at the business of art every day. "I still can't believe how lucky I am to have a profession that doesn't ever feel like work, even when it's challenging. I paint for work but also paint for myself whenever I can. I never get tired of creating, and each project informs the next. I don't find creativity or inspiration to be hard to come by because I'm so in the habit of creating daily, and I find that routine helps ground and focus me."

Morgan sees herself as two artists in one: the illustrator and the visual artist/painter. "As an illustrator, I sit down at a desk every day and create art for clients or art for prints I sell (with myself as the client in a sense)," she





Commentary

By Joe Reynolds
OceanPinesForum.com

Election report raises questions

Association members have questions about vote counting in the recent OPA Board of Directors election after a September 7, 2022 Election Report was posted to the OPA website.

The issues involve the accuracy of the total votes received by all candidates as well as the cost of internet voting.

With regard to internet voting cost, the report says, "811 Votes were received online, representing 764 Members (includes owners of multiple lots)."

In the fiscal performance section of the report, the following is found: "Members who voted online saved the Association \$1,238 (reply postage is \$1.52 each-2028 mailed ballots = \$3,084) Vote HOA Now = \$2911.00.

Note that the report suggests internet voting saved OPA money. That is pure propaganda, fake news.

While each association member voting online may have saved OPA \$1.52 in return postage, the cost for the internet voting service to handle 764 voters was \$2,911.00. That amounts to \$3.81 per voter. Simple math indicates internet voting cost \$1,673 more than if those voting online had returned paper ballots. Not an enormous sum, certainly, but internet voting did not save the Association money. One unanswered question is

why the return postage cost is \$1.52 when a first-class stamp costs 60 cents.

The issue of the reported total counts for individual candidates is a far murkier issue.

The vote count, as reported by the Elections Committee and certified at the Annual Meeting, is as follows:

Paula Gray 1027
Amy Peck 1451
Stuart Lakernick 1802
Monica Rakowski 1603
Josette Wheatley 1303
Steve Jacobs 1867

Total 9053. This is a problem. 9053 represents more candidate votes than could possibly have been counted.

The Election Committee confirmed today (9/16/2022) that valid votes were counted for 2,839 individual lots.

A request to OPA Info asked for an answer to the following rather straightforward question:

"How many individual LOTS cast valid votes in the election?"

The answer received was:

"Per the Elections Committee, the total number was 2,839."

Association member Chris Radman reported he asked the Elections Committee chairperson the same question and he received the same 2,839 number to him via email.

Assuming every valid lot voted contained a vote for three candidates, the highest possible number of total votes for all candidates would be 8517 (2839 X 3). Yet the elections report says 9053 candidate votes were cast. Will we now see backtracking regarding the vote counting results? Time will tell.

Seriously compounding this anomaly, voters were not required to vote for three candidates. Voters could vote

please see **commentary** on page 6

SNHS offers closing cost loans

Salisbury Neighborhood Housing Services (SNHS), a local non-profit serving community members through partnerships to increase home ownership and cultivate sustainable neighborhoods in Salisbury and surrounding areas, recently announced the availability of closing cost loans for residents of Worcester and Somerset counties.

"We launched the closing cost loan program in our neighboring counties in 2020," said Jane Hoy, assistant director, Salisbury Neighborhood Housing Services. "This loan offering can help people manage the up-front cost of buying a home. It is a challenging time for first time home buyers right now because inventory is low, and demand is high which drives prices up. We want to help people get over the

"closing cost hurdle" and keep moving towards home ownership."

The maximum loan amount is \$15,000. Income restrictions are based on the area median income. Salisbury Neighborhood Housing Services will match the lender's interest rate for the loan.

Salisbury Neighborhood Housing Services also provides homebuyer education and credit restoration services to residents of Worcester and Somerset counties. Free homebuyer education classes are offered quarterly and eHome America online courses are offered for \$100. Coupons for the online course are available to offset the cost. The course walks people through each step of the home buying process, pre-

please see **loans** on page 23

Courier Almanac

On September 21, 1942, the U.S. B-29 Superfortress made its debut flight in Seattle, Washington. It was the largest bomber used in the war by any nation.

The B-29 was conceived in 1939 by Gen. Hap Arnold, who was afraid a German victory in Europe would mean the United States would be devoid of bases on the eastern side of the Atlantic from which to counterattack. A plane was needed that would travel faster, farther, and higher than any then available, so Boeing set to creating the four-engine heavy bomber. The plane was extraordinary, able to carry loads almost equal to its own weight at altitudes of 30,000 to 40,000 feet. It also sported the first radar bombing system of any U.S. bomber.



People planning a trip may be considering whether to drive or fly and wondering which is the better value. Each mode of travel has its pluses and minuses and associated costs. When gauging whether to drive or fly, think of the outright and ancillary costs of each type of travel. For example, driving costs associated with vacationing can include fuel, vehicle maintenance, hotel stays, food costs, and tolls. Costs related to flying are ticket prices, any additional checked bag fees, parking at the airport/transportation to and from the airport, terminal food costs, and rental car needs. It is often less expensive to drive, particularly if a person can share fuel costs with another traveler and if the trip can be made with as few stopovers as possible. However, flying can be a more frugal option for solo travelers who can capitalize on flexible schedules and discounted tickets. Also, flying becomes less expensive when baggage needs are minimal.

Yacht Club staff kudos

Editor:

On behalf of my ladies' group who frequents the Ocean Pines Yacht Club every Sunday for dinner, I want to commend the entire Yacht Club staff, but especially a big thank you to all the young servers, waiters and waitresses who are so kind, polite and efficient working hard at the club and pool. They are a delight! Your staff does a great job keeping us happy.

The Ladies Group

**The
Courier**

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The Courier is published Wednesday morning by CMN Communications, Inc. Contents copyright 2022. 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,

Rhys Anthony

Dawn broke at 6:41 on September 12 yet it wasn't until 8:07 a.m. when a heavenly light shone brilliantly upon our family tree illuminating a newborn branch. Rhys Anthony Bertino arrived in this world in the ordinary way. Six pounds twelve ounces. Twenty inches long. Dark hair. He is extraordinary.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

Rhys is the oldest son and first child of my oldest son and his wife. And even though he is my third grandchild (second grandson), I am just as excited and just as awestruck as when my first grandchild was born ten years ago. I am always more nervous waiting for my grandchildren to be born than I was when my wife was pregnant with our three children. I can't explain why.

Rhys is now my local grandchild, living only minutes away which is very special because my other two currently live in Kentucky. In fact, Rhys is the nearby grandchild for both sets of grandparents which is both a positive and a negative because I suspect there will be some fun-spirited jockeying among the grandparents over who gets Rhys and when. The grandparents have already decided Rhys will be spoiled which will most likely bode well for him but maybe not so well for his parents.

We received a predawn alert from our son that the Baby Watch had begun. And during that day we re-

ceived intermittent updates. During the Watch, which lasted more than 30 hours, a text chain involving all our children was active with comments, jokes and emojis. Unbeknownst to us our youngest son, who lives in Florida, had flown to Washington to watch from the 46-yard line the opening game of the Washington Red... uh, no that's not politically correct anymore. The Washington Football... nope, that's not right either. The Washington Commanders. So, when my oldest put out baby updates, my youngest sent video clips of the game. Admittedly, things got confusing at times.

By sunset that evening, there still was no baby. Events were in a holding pattern, where they remained until beyond dawn the next morning. My wife and I grew concerned when we hadn't heard anything through the night. An early morning text to my son went unanswered until finally, my phone sounded a chirp. And there was a picture of our new grandson Rhys in his mother's arms. I have to report I became emotional. He was B-E-A-U-T-I-F-U-L!

We weren't able to visit him until he came home the following day. I forgot how tiny babies are. He's a peanut, but a very cute peanut. The grandparents took turns holding him. He slept most of the time until he made clear he was hungry. After he ate, he was much more alert, eyes open and sucking a finger.

Later at home, I wrote a note to Rhys, something I did for each of my other grandchildren. He certainly won't understand for a long time what



I wrote, but I envision a time when he's older and will read the note written by his Nino on the day he was born and will hopefully understand even more how special he is to our family. Some excerpts.

Welcome to our family! We've been anticipating your arrival for a long time and now that you're here, our family seems more complete.

You lucked out in the parent department. Your mom is a beautiful, lovely, considerate woman.... She is going to dote on you but understand she is going to make sure you grow up to be a respectful young man....

Your dad, my oldest son, is an exceptional individual who possesses an exceptional sense of humor.... And even though you are too young to fully understand this now, you will come to appreciate that if you are only half the man your father is, you will stand head and shoulders above those around you....

As for grandparents, you struck gold! Nana, Pop Pop, Q and Nino are

exceptional which you'll realize in short order....

In the eyes of your family, you are exceptional! Know this, as you grow up and experience new things, you will sometimes succeed and sometimes fail, falling flat on your face. The important thing is that you pick yourself up, dust yourself off and start all over again. And when you feel that you can't, know that your family will always be there to help you up just as you'll always be there to help them....

Rhys, I'm so very happy you joined us! May you find love, happiness and humor in all that you do.

With much love, affection and devotion, Nino.

PS. On those occasions when you think your dad is being a pain, you can always visit me. We'll have a cigar and talk about it.

Thinking about it, I realize the future Rhys may be unfamiliar with cursive writing. Well, I have time. Maybe it can be translated into emojis.



FAQ for proposed South Fire Station

General Questions:

Why do we need a new or renovated fire station?

The Feasibility Study entitled “Ocean Pines Volunteer Fire Department - South Station Existing Conditions Assessment Report” provides a complete analysis of the purpose and need for a new or renovated fire station. It is located on page 20 of the Manns Woodward Studios report, which is available online here: https://chiefcdn.chiefpoint.com/content/External/opvfd//articlefiles/ArticleFile_ArticleMessageCenter_4544_9_03526.pdf/.

2. What specific structural problems have been identified with the South Station and where are those spelled out?

A. See the Manns Woodward Studios (MWS) “Existing Conditions Assessment Report” on page 6 of the Manns Woodward Studios report, which is available online here: https://chiefcdn.chiefpoint.com/content/External/opvfd//articlefiles/ArticleFile_ArticleMessageCenter_4544_9_03526.pdf/.

This analysis included an architectural evaluation of the station including, but not limited to, code compliance, ADA accessibility and

firematic and operational observations. Additionally, MWS performed a cursory structural evaluation based on physically observable conditions.

The exiting building was constructed in 1981 with additions added in 1985 and 1987. The structural code requirements at the time of construction were less stringent than the current codes.

The masonry constructed apparatus bays (1985 addition) appear to be in relatively good condition and would more than likely only need minor modifications to bring that portion of the building up to current code. The original structure (built in 1981) and the 1987 addition are constructed of a combination of masonry and wood framed construction. These portions of the building show signs of structural settlement, that we understand has gotten worse over time. If these portions of the building are to be considered to be reused/renovated as a part of the proposed plan, we would recommend a structural and geotechnical evaluation to be performed to fully determine the extent of settlement and make any recommendations for repair. Additionally, these portions of the building would need to be brought up to meet the minimum structural requirements of the current building code.

The building code classifies fire stations as essential facilities and are categorized as part of the most important building types in a community. With that, they must be able to withstand the effects of extreme conditions so that first responders may reach the public in need. Due to this, they are classified as “Risk Category IV” structures, the highest structural classification within the code.

Modifications to the existing building may trigger additional mandatory upgrades, replacements, or retrofits to ensure current code standards are met. If any existing gravity load-carrying structural element for which an alteration causes an increase in design dead or live loads of more than 5%, that element shall be replaced or altered as needed to carry the gravity loads required by the International Building Code (IBC) for new structures. Any existing gravity load-carrying structural element whose gravity load-carrying capacity is decreased as part of the alteration shall be shown to have the capacity to resist the design dead and live loads required by the IBC for new structures.

In addition, if any element in the lateral system for which an alteration causes an increase in design lateral loads results in a prohibited structural irregularity as defined in ASCE 7 (The American Society of Civil Engineers minimum design loads and associated criteria for buildings and other structures), or decreases the capacity of any existing lateral load-carrying structural element, the structure of the altered building shall meet the requirements of the IBC for new structures. Alternatively, if any existing lateral load-carrying whose demand-capacity ratio with the alteration considered is not more than 10% greater than its demand-capacity ratio with the alteration ignored shall be permitted to remain unaltered.

In addition to the gravity and lateral load requirements, the structure shall also be required to meet seismic and wind loading criteria. These requirements include the following:

Seismic Loads –

The building is classified as a “Risk Category IV” structure with a seismic importance factor of 1.5, Seismic Design Category C, and will need to be designed per the IBC and ASCE 7 De-

sign Codes.

Wind Loads –

The building is classified as a “Risk Category IV” structure with an exposure category of C and will need to be designed in accordance with the IBC and ASCE 7 Design Codes. Wind loads for the Main Wind- Force Resisting System (MWFRS) and individual Components and Cladding (C&C) will be determined accordingly with the use of base wind speeds as specified by ASCE Wind Hazard Design Maps.

3. How much square footage is needed for the new/renovated South Station and why?

A. The square footage will be identified when the final design is developed. However, the station must comply with current National Fire Protection Association standards.

4. What is the estimated cost per square for the new/renovated South Station?

A. While similar fire stations average approximately \$420 per square foot, the actual cost will be identified when plans and specifications are developed.

5. Is the reportedly \$8 million option for the new station the only option, or are there others that should be explored?

A. While the feasibility study option 3 is the preferred option at this point in time, other options are being evaluated by a team composed of OPA and Fire Department staff, and several members of the community with specific expertise relevant to the project.

6. Can you provide the pricing breakdown (site work/utilities, foundation, shell, electrical, plumbing, etc.) prepared by the designer to help homeowners better understand the component costs?

A. That is not available at this point in time. When the final design is generated and approved, that data is expected to be available.

7. Would the proposed layout meet all county requirements, including parking and storm-water management, or would

please see fire house on page 8

commentary from page 4

for three candidates. Voters could vote for one, two, or three. Thus, the discrepancy could easily be 1,000 or more candidate votes less than the total votes reported as received by all candidates.

About three years ago, OPA dumped a vote counting system that used a machine called Scantron to count ballot cards. It was fast and reliable for a decade or more. Things went downhill from there, culminating in the move this year to include internet voting and confusion regarding owners of multiple lots.

The low lot vote return percentage of 37% and less than 30% of returns done via the internet mock the online and paper survey results published by the Strategic Planning Committee indicating about 65% of association members supported internet voting, and claims internet

voting would increase return rates.

Election Committee members put in a great deal of time and effort. They are to be commended for doing so. Regardless, the report raises serious questions, not about the work of committee members but the Board Resolution and processes used for our elections. Prior to the next election, the board clearly needs to become directly involved in a public manner in examining the election-related Resolutions. The entire election process must be reviewed, perhaps by a new ad hoc committee. There should be specific and consistent reporting requirements for the results of elections and referendums.

Consideration should be given to a return to only paper ballot voting with a reliable, fast, accurate Scantron or similar system where a ballot is mailed for every individual lot.

There should be no question as to the integrity or accuracy of our election results

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fire house
from page 6

there be additional costs to meet those needs?

A. Yes, it would meet all those requirements.

Location Questions:

8. Why is the South Station location important and how does that contribute to the six-minute response time?

A. The South Station is centrally located in Ocean Pines. As a result, the career paramedic/firefighter staff and volunteer firefighters can respond to any location in Ocean Pines within six minutes.

9. Would another location for the South Station, such as the Ocean Pines owned land near the post office on Route 589, be a viable option?

A. At the direction of the OP Board of Directors, the General Manager has formed a team to look into all alternatives for reconstruction/renovation of South Station. The team is composed of the General Manager, Director of Public Works, the President and Chief of OPVFD, and several members of the community with expertise relevant to the South Station project. The community will be briefed periodically on the team's progress.

10. There are plans to move all the EMS vehicles to the new/expanded South Station, but it seems costly to build a new bay for one additional ambulance. Can you explain why that is necessary?

A. The bay is not solely for the purpose of housing the third ambulance. As envisioned as a 50-year station, South Station needs capacity to house whatever variety of apparatus is needed for the future. For the immediate future, the new bay would house the third ambulance. With the increase in multiple simultaneous medical calls, this would result in rapid response of the third run ambulance, which is not the case at this time.

North Station Questions:

11. What is the purpose of keeping the North Station?

A. North Station is a very active operational station serving all of

Ocean Pines. During an emergency incident, volunteers report to the North Station and respond on apparatus housed in North Station, in the same manner as the career staff and volunteers at the South Station.

12. What is the impact of having both stations on homeowner insurance rates, and has that been recently verified?

A. The stations, locations, equipment, staffing and response times are some of the factors used by the International Standards Organization (ISO) personnel in evaluating the ISO ratings for fire departments and the communities they serve. ISO ratings have an impact on insurance rates, and the feedback we previously received from ISO is that the presence of the North Station helps keep insurance rates lower for Ocean Pines homeowners. ISO is set to reevaluate the OPVFD operation in 2023, and we will provide an update at that time.

13. Can the North Station be repurposed to reduce some of the needs of the new/expanded South Station?

A. The South Station team previously mentioned will assess these issues if they become relevant during the evaluation process.

14. With the South Station mostly staffed by paid workers, are there plans to use the North Station as the "volunteer station"?

A. As previously stated, when an emergency incident occurs, mostly volunteers living in the northern portion of Ocean Pines respond to the North Station.

15. How/why is the North Station better suited for volunteers?

A. Being better suited is not a factor in the use of North Station. Volunteers respond to the closest station.

16. Does the North Station need to be that large to accommodate just a few pieces of equipment?

A. The North Station is completely full of apparatus at this time and has no additional capacity.

17. With the trend of fully paid fire departments department supplemented by a vol-

unteer contingent, what are the expected overnight workforce requirements in the South Station if the department becomes fully paid?

A. At this point in time, there is a career staff of four 24/7/365. While it is impossible to predict the future, OPVFD is anticipating that in the distant future the South Station would be expected to house a staff of eight with an overflow capacity.

18. With that trend in mind, are there issues with ownership and major maintenance of the structure being OPA's responsibility?

A. That decision will be evaluated at some time in the future by the previously mentioned team.

Fundraising questions:

19. What are the OPVFD's plans for a capital campaign?

A. OPA and OPVFD are working together to hire a company to do a fundraising feasibility study for the community to determine the viability of a fundraising campaign.

20. Could OPVFD fundraising expand beyond their annual raffle to host fundraising events such as carnivals, concerts, bingo, barbecue chicken dinners, etc.?

A. OPVFD is not staffed to fundraise beyond what is already done to support apparatus replacement. OPA and OPVFD equally provide funding for apparatus replacement. To fundraise for apparatus, OPVFD has a vehicle raffle, mail out, and sign program. This barely covers current apparatus costs. Member requirements for emergency response, meeting attendance, continuing training, and fundraising stretch member availability to the breaking point.

21. Because OPVFD is responsible for protecting local businesses such as the AGH and Tidal Health centers in Ocean Pines, the casino, and other businesses on Route 589, are there plans to approach those businesses for donations?

A. The fundraising feasibility study will develop the fundraising plan for OPVFD and OPA, which would likely include the businesses

identified in the question.

22. How much money does OPVFD have to contribute to this project?

A. OPVFD has \$1 million in savings available for the project.

23. How much funding did the state contribute and how long is that funding good for?

A. There is a total of \$1.6 million authorized by the state. Appropriation can take up to two years and project execution must be done within seven additional years.

24. What plans do you have to seek funding from Worcester County?

A. County funding will be addressed by OPA and OPVFD.

Questions for the OPA workgroup:

25. What is the process of hiring a fundraising company? How much time will it take? What is the feasibility study? And about how much will all that cost?

A. Our work group is preparing a feasibility study to determine the level of our preparation to conduct a capital campaign for a new South Fire Station. The RFP for that study should go out the first week of October, and ideally the consultant would start their work in mid-November and be completed by Feb. 28, 2023. The feasibility study will help determine if a capital campaign run by an outside consultant is the path forward, or if we would be better served having the fire department raise funds on their own, or whether a local coordinator of events is the best path forward. The estimated cost for the feasibility study is approximately \$20,000. Based on the results of the feasibility study, we would anticipate having a consultant on board in May 2023. The cost of a capital campaign will be a fixed amount, which must be offset against funds raised. That is one of many reasons to conduct a feasibility study as the precursor to launching a full-blown campaign. In reviewing other fire department fund raising we are seeing long time frames (five years) and, frankly, limited results. Therefore, it is critical we proceed with the feasibility study as soon as possible.

Inaugural county history month events announced

The first Worcester County History month, this October, will feature special events, exhibits and workshops from Pocomoke, Berlin, Ocean Pines, Ocean City and more.

History Month evolved from the annual Historic Home Tour presented by the Ocean City Life-Saving Station Museum begun in 2017.

The expanded Worcester County History Week last year highlighted the rich history of the region, across more than a dozen unique programs.

"Last year was a great success, but we did notice that a lot of the programs ended up overlapping," Christine Okerblom, curator of the Ocean City Life-Saving Station Museum, said. "The hope is by expanding from a week to a month that more programs can take place throughout October, and visitors can plan to attend multiple events."

Scheduled events this year include special programming at local museums, several workshops and seminars, and even a live gospel concert. There are also many fun, festive and spooky events set to coincide with Halloween.

"We hope Worcester County History Month connects visitors and locals alike with the fascinating history and heritage of this area," Okerblom said. "From the history of the Germantown School in Berlin to the exciting lore of the Delmarva region, there is a lot to discover, learn and participate in."

The full lineup of events, as of September 14, are:

Ocean City:

Oct. 3 | Preserving the Past | 10:30 a.m. at the Ocean City Library | Free, registration required | A workshop on how to properly preserve and care for a personal photo collection. To register, visit ocmuseum.org.

Oct. 10-16 | Locals Week | Ocean City Life-Saving Station Museum | Free admission to all Eastern Shore locals.

Oct. 10 | History Comes to Life | 1-4 p.m. at the Ocean City Life-Saving Station Museum | Free | Watch the Ocean Pines Players theater group represent figures from Ocean City's past.

Oct. 11 | Book signing with Maria Grosskettler | 11 a.m. - 3 p.m. at the Ocean City Life-Saving Station Museum | Free | Local author Maria Grosskettler will sign copies of her

newest book, "Tracks." In addition to reading a section from her book, she will share her experience researching Berlin's history.

Oct. 13 | Book signing with Mabel Rogers and Harry Wenzel | 11 a.m. - 3 p.m. at the Ocean City Life-Saving Station Museum | Free | To learn more about the authors, visit ocmuseum.org.

Oct. 15 | Harbor Days at the Docks | 10 a.m. - 3 p.m. at the Ocean City Commercial Fishing Harbor | This event will feature artisan exhibits, seafood cooking demonstrations, tales of the sea, children's activities, and much more.

Oct. 18 | Candle Making | 1-3 p.m. at the Ocean City Life-Saving Station Museum | \$25 | Make natural soy-based candle with Natalie Blanton, owner of Honey Water Candles, all while learning about early Ocean City, Maryland.

Oct. 22 | Make Your Own Watercolor Postcard with Artist Joanne Guilfoil | 11 a.m. - 3 p.m. at the Ocean City Life-Saving Station Museum | Free, with paid admission | This drop-in program will bring life and color to historic Ocean City line drawings.

Oct. 24 | Preserving the Past | 10:30 a.m. at the Ocean City Library | Free, registration required | A workshop on how to properly preserve and care for a personal photo collection. To register, visit ocmuseum.org.

Oct. 29 | Paranormal Investigation | 7-10 p.m. at the Ocean City Life-Saving Station Museum | \$40 per person,

register online | During this immersive investigation, guests will be paired with an actual paranormal investigator for a spooky ghost hunting experience. To register, visit ocmuseum.org.

Oct. 29-31 | Black Cat Scavenger Hunt | 10 a.m. - 5 p.m. at the Ocean City Life-Saving Station Museum | Free for children 11 and under | Search

please see **events** on page 20

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Summer is almost gone - let's talk tog

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. 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. Off shore the *Morning Star* and *Angler* have both reported some good fishing when the weather permits. Many have limited out on sea bass with a few flounder being caught at the wrecks. Surf fishing has been good with catches of kingfish, spot, croaker and bluefish. In the inlet a few sheepshead are being caught along with bluefish, striped bass and flounder. Now that summer is winding down its time to start thinking about doing some Tog fishing.

Catching Tautog: I continue to enforce how important it is for you to understand the fish before you can really be good at catching them. The tautog or (tog) also known as a blackfish is an ugly fish with large teeth which it uses to crush the shells of crabs, barnacles and other shell fish that it normally feeds on. At times the tog will also bite on squid when available but it is not my bait of choice. It is pretty much a bottom feeder, and likes to hang around rock piles, wrecks and piers making it a difficult fish to catch since it also likes to dart into the rock piles after grabbing the bait and snagging the fishing line unless you set the hook 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.

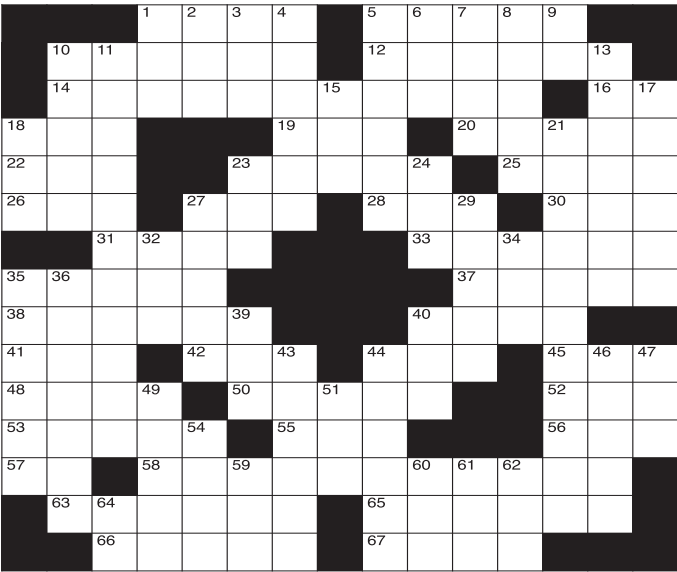
Where should I fish for tog? If you are in a boat, seek out rocky structure such as the inlet jetties or tie up to some pilings and fish right down along the piling. This is done best at slack tide. If you are bank fishing there is some great fishing along the inlet jetties but I prefer the bulkhead from 2nd to 4th streets in Ocean City. Charter boat fishing is also great as the tog bite is hot at the wrecks. Also, don't overlook the rocks along Stinky Beach and the pilings along Harbor Island.

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

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

please see **capt. ron** on page 11

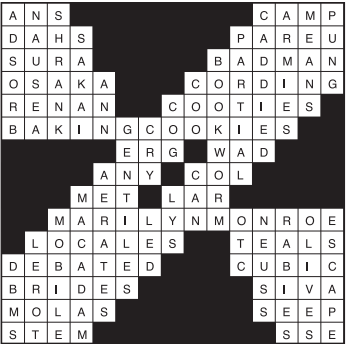


CLUES ACROSS

- 1. Crops sown in winter in India
- 5. Nursemaids in East Asia
- 10. Investigates
- 12. Treated like a child
- 14. About religious belief
- 16. Widely used exclamation
- 18. Car mechanics group
- 19. Not good
- 20. Indigenous people of Alberta
- 22. Everyone has one
- 23. Fencing sword
- 25. Soaks
- 26. The human foot
- 27. Of she
- 28. Erythrocyte (abbr.)
- 30. Soldiers
- 31. Energy, style and enthusiasm
- 33. Playwright O'Neill
- 35. Stone parsley
- 37. Small stones
- 38. Gas descriptor
- 40. Monetary unit of Samoa
- 41. Jeans manufacturer
- 42. NHL great Bobby
- 44. Cool!
- 45. Bravo! Bravo! Bravo!
- 48. Winged
- 50. Partner to "oohed"
- 52. Defensive nuclear weapon
- 53. Coated
- 55. Furry household friend
- 56. Chinese principle underlying the universe
- 57. Prefix meaning "within"
- 58. Makes easier
- 63. Transferred property
- 65. Branched
- 66. Hillsides
- 67. Abba __, Israeli diplomat

CLUES DOWN

- 1. Eggs in a female fish
- 2. Military mailbox
- 3. Unit to compare power levels
- 4. Line on a map connecting similar points
- 5. One who accepts
- 6. Partner to cheese
- 7. Ancient Greek sophist
- 8. About hilus
- 9. Southeast
- 10. Where actors ply their trade
- 11. Beloved Philly sandwich
- 13. Intend
- 15. Talk excessively
- 17. Bronx cheers
- 18. Drain
- 21. Renews
- 23. Monetary unit in Asia
- 24. Relative biological effectiveness (abbr.)
- 27. Carthaginian statesman
- 29. Aved
- 32. Mauna __, Hawaiian volcano
- 34. Firearm
- 35. Consolation
- 36. An island in the north Atlantic
- 39. Pitching statistic
- 40. Disconsolate
- 43. A part of a river where the current is very fast
- 44. Call it a career
- 46. Behave in a way that degrades someone
- 47. Health insurance
- 49. Recommend
- 51. Baltic peninsula
- 54. Father
- 59. After B
- 60. Bar bill
- 61. Doctors' group
- 62. 2,000 lbs.
- 64. Equal to one quintillion bytes.



Answers for September 14

Holiday Craft Fair returns

The Pine'er Craft Club of Ocean Pines will host the 11th annual Holiday Craft Fair on Saturday, November 5 from 9 a.m. to 3 p.m. at the Ocean Pines Community Center.

The event is free and open to the public.

"We are excited to host the event this year, as it is our biggest Holiday Craft Fair to date. We have added additional booths to accommodate the overwhelming response from applicants," Debbie Jiwa, event chairperson, said.

Local artisans, crafters, and many Craft Club members will display and sell their hand-crafted items. The Holiday Craft Fair is a juried event, meaning organizers will limit the number of similar products.

"There will be a wide variety of items, many with a holiday theme, including jewelry, pottery, paintings, soap and bath items, pet products, American Girl doll clothes, stained glass, pillows, and cross-stitched items," Jiwa said. "All items are hand-crafted and make wonderful gifts for the holidays, and you can get something for everyone on your gift list."

"We'll also have some unusual, one-of-a-kind things," she continued. "We'll have fabric decorated plates, quilted items, gourd houses, wood-carved ducks and birds, and so much more."

capt. ron

from page 10

1 ½ cups fish broth (reserved after cooking fish)

¼ tsp thyme leaves

¼ tsp. oregano leaves

1 tsp. parsley

4 oz. grated Monterey Jack Cheese

In a medium saucepan add fillets, 2 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 min; add salt and pepper to taste. Enjoy.

Remember to take a kid fishing,
Capt. Ron

Jiwa recommends shoppers come early, as many items sell out quickly.

"This is a popular event, so the earlier the better," she said. "We'll also have a bake sale of all home-made goodies. The bake sale is very popular and is usually sold out by noon."

Additionally, breakfast and lunch items will be available for sale by the Kiwanis Club. This year, for the first time, the Kiwanis Club will be in their own space in the Marlin Room, with tables and chairs for guests' dining pleasure.

The Pine'er Craft Club will donate proceeds from the Holiday Craft Fair back to the Ocean Pines community. Active since 1974, the Craft Club has donated more than \$170,000 to groups like Ocean Pines Recreation and Parks, Police, Fire Departments and the Worcester County Veterans Memorial at Oceans Pines.

For more information on the Pine'er Craft Club, visit www.oceanpines.org/web/pages/artisan-gift-shop.



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Some things to think about

Gathered from the internet by **Jack Barnes**

**The School Called Today
And Said "Your Son Is
Telling Lies"**
**"Well" I Replied "He Must
Be Really Good Because
I Don't Have Any
Kids"**



**My grandson made the
mistake of telling me
I was being overdramatic
so I just changed the WiFi
password. We'll see
who's overdramatic in
about 5 minutes.**



**When I was
a kid they
didn't call it
"Behavioral
Disorders",
They called
it "Being a
little brat"**



**What did our
parents do to kill
boredom before the
internet?**

**I asked my 26
brothers and
sisters and they
didn't know either.**

Living 50 Plus



Simple strategies to stretch retirement savings

Running out of money is a common concern among retirees. And that anxiety is not necessarily unfounded, as a recent study from the Society of Actuaries found that people routinely underestimate just how much money they will need in retirement. Similarly, a 2019 model created by the employee benefit experts at EBRI found that nearly 41 percent of households in which the head of household is between the ages of 35 and 64 are projected to run short of money in retirement.

Such figures underscore how important it is for younger professionals to save for retirement, but what about current retirees or those on the cusp of retiring? Individuals who fit those descriptions may need to embrace these strategies designed to stretch their retirement savings.

Downsize your home. Homes are many individuals' greatest expense, and that does not necessarily change in retirement. Downsizing to a smaller residence allows homeowners to pad their savings with money earned in the sale of their homes and also reduce their monthly overhead, as utilities, property taxes and maintenance expenditures are typically much lower in smaller homes than larger homes.

Look for other ways to downsize. Individuals also can stretch their retirement savings by downsizing in other areas. Lower monthly expenses by shopping around for less expensive auto insurance policies, downgrading cable television packages or cutting the cord entirely. And though individual streaming services may not be too costly, these expenses can add up for individuals who have five or more subscriptions. Downsizing streaming services to one or two packages at a time can help individuals keep more money in their retirement savings accounts each month.

Be flexible with your withdrawals. The "set it and forget it" model of retirement investing helps professionals avoid the tricky process of trying to predict the markets. Retirees may take the same approach when it comes to withdrawing their money, following the industry standard and automatically withdrawing 4 percent from their accounts each year. But individuals who want to stretch their savings should remain flexible with their annual withdrawals and routinely examine their spending habits. An individualized approach to retirement withdrawals can help retirees avoid taking more than they need out of their

*please see **savings** page 18*

Exploring hospice and palliative care

The opportunity to live independently is a goal for many people as they plan for retirement. While there's much people can do to plan for financial independence in their golden years, health issues may arise that can make it hard for aging adults to get through the day without a little help.

Palliative care and hospice are sometimes mistaken as the same thing, even though they're quite different. Learning about each option can help adults identify which option is best for them should they one day require daily assistance.

Palliative care. Palliative care may be available at any time for individuals with serious and potentially life-threatening conditions. According to Healthline, palliative care is focused on improving the overall wellness of individuals with serious illnesses, such as Alzheimer's disease, cancer, COPD, and other chronic illnesses. Since it is based on individuals' needs, palliative care can differ from one person to the next.

WebMD says a palliative care program frequently aims to ease pain and help with other problems, including im-

proving comfort. It is used in addition to other treatments. Palliative care also can help patients and their families if an illness makes it more difficult to get around, leads to depression or adversely affects the family, including caregivers.

Hospice care. The National Institute on Aging notes that hospice care may be recommended when it is no longer possible to cure a serious illness or when a patient opts out of certain treatments. Like palliative care, hospice provides comprehensive comfort care and family support. However, attempts to cure the person's illness are stopped in hospice. Hospice is typically recommended when a person with a terminal illness has around six months or less to

live.

When people hear "going into hospice" they may think this means enter-

professionals with special skills. This team can include doctors, nurses, social workers, therapists, spiritual advisors, and trained volunteers. Everyone works together to address patients' emotional, medical and spiritual needs.

The main difference between palliative and hospice care is when each is offered to a patient. Palliative care can be available at any time, regardless of illness stage, prognosis or life expectancy. Hospice care is only available when an illness is no longer responding to treatment. It is sometimes known as end-of-life care. However, a person can come out of hospice care should his or her condition begin to improve.

Patients and their families can discuss the options of palliative and hospice care with their health care teams. While these types of care have become much more accessible in recent years, they may not be available everywhere. It also pays to ask questions about health insurance coverage to determine if the costs of palliative or hospice care will be covered by a provider. A long-term care policy also may be an option to cover palliative services.



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Things to know before drafting a living will

During the prime of their lives, people typically don't give much thought to scenarios in which they become ill or are facing the end of life. Sickness and mortality are not easy conversations to have, but it is important for everyone to approach these heavy topics with close family members so that individuals can rest easy knowing their needs will be met if or when their health falters.

An advanced healthcare directive, also known as a living will, is a legal document in which a person lists the specifics of medical care and comfort actions they desire should the individual no longer be able to make decisions for themselves due to illness or incapacity. The legal advice resource Legal Zoom says the living will may list certain things, such as whether life support is desired or if pain medication should be administered. A living will should not be confused with a traditional will, which is a legal document that explains wishes for financial and personal assets after a person dies. Living wills also differ from living trusts, which address how assets will be managed if a person becomes incapacitated.

A living will is not always a necessity if a person does not have strong feelings about decisions made on his or her behalf while not cognizant. However, for those who do want to have a say in care, a living will is the best method for ensuring choices will be carried out. The following are some other questions people should ask themselves concerning living wills.

Do I want to remove the burden of tough choices from my loved ones? A living will relieves grieving loved ones of the responsibility of making challenging decisions of invoking life-saving procedures or not, particularly if they're not sure what you desire.

Do I have firm feelings about life-saving methods? A living will allows you to spell out preferences on insertion of feeding tubes, if you want specialized hydration, if you want to be hooked up to life support if brain function is minimal, and a host of other scenarios.

Is cost preventing me from drafting a living will? Cost need not be a factor in setting up a living will. You can download a free template from any number of on-line legal sources. Local hospitals often



have forms as well, which can be notarized for only a few dollars. These forms are generally comprehensive and can help you answer all the questions and write in specifics.

Have you selected a trusted person to carry out wishes? A health care proxy, according to the American Bar Association, is a person appointed by you with

the authority to make decisions for you if you are unable to express your preferences for medical treatment. Together with the living will, the health care proxy, also called a durable medical power of attorney, can fulfill your wishes accordingly.

A living will is an important component of medical and estate planning.

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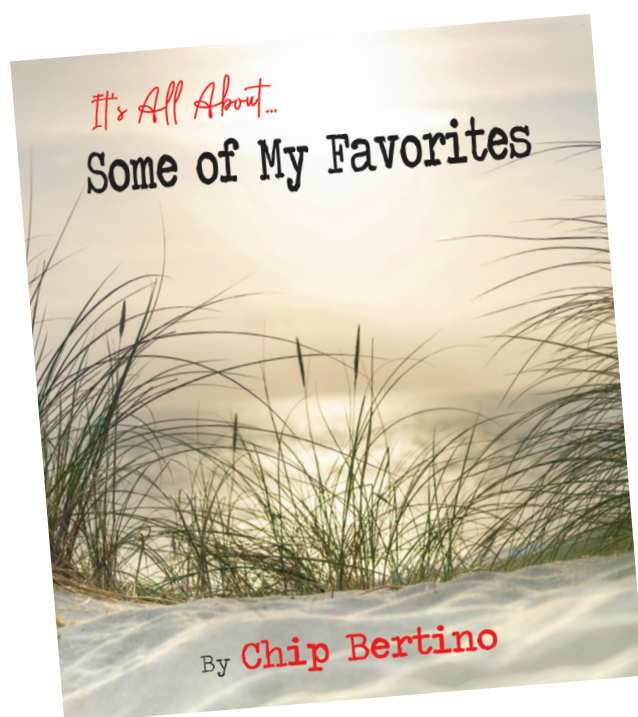
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What users should know about social media safety

Seniors might not be the demographic individuals initially associate with social media. However, Pew Research notes that seniors' social media usage has been steadily rising for a number of years, proving that individuals 65 and over are not tech-averse.

Pew data from 2019 indicates that 46 percent of individuals 65 and older use Facebook. Social media platforms like Facebook and Instagram can be a great way to stay connected with family and friends and stay up-to-date on community events. But social media usage is not without risks, especially in regard to users' safety. Seniors without much social media experience can heed these safety tips as they navigate popular platforms and discover all they have to offer.

Examine your account settings. Social media users can control their privacy settings so they can decide who can (and can't) view their online activity. Each platform is different, but profiles set to public generally allow anyone to view individuals' activity, so seniors should set their profiles to private to limit access to their information.

Be mindful of your social media social circle. It's easy to make virtual friends via social media, but seniors should be mindful of who they accept as online friends. Carefully consider each friend request and decide just how big or small you want your social media community to be. Many individuals prefer to limit their online social circles to individuals they know well and want to stay in touch with, and that can serve as a good measuring stick when deciding whether or not to accept a friend request.

Avoid sharing personal informa-

tion. Seniors are no doubt aware that they should never share especially personal information, such as their Social Security number. However, seniors also should hesitate to share personal information like vacation plans. Seniors who post about upcoming trips could return home to find they've been victimized by criminals who scoured their social media accounts and learned when they were going to be away. A good rule of thumb is to keep personal information private and limit posts to information that is not overly specific or sensitive.



Recognize the threat posed by scammers. Social media platforms have had varying degrees of success in regard to keeping their sites scam-free. But scammers find a way, and users must take steps to avoid being victimized. Never click on a link within a post from someone you don't know and avoid anyone soliciting donations through social media platforms.

Seniors are engaging with social media more than ever. Such engagement requires seniors to be mindful of the many ways to protect their privacy when spending time online.

What to know about life insurance

Millions of adults go to great lengths to protect their assets. Those measures run the gamut from simple everyday efforts like utilizing two-factor authentication when accessing financial accounts via online or mobile banking apps to more complicated undertakings like estate planning. Life insurance is a component of estate planning that is vital to anyone looking to protect their assets in the event of their death.

Explaining life insurance. Life insurance is both similar to and different from other types of insurance. Like homeowners and auto insurance policies, life insurance provides financial protection in difficult circumstances. A life insurance policy is a contract between an insurance provider and a policy holder that guarantees a payout to beneficiaries designated by the insured individual in the wake of that individual's death.

Personal history. Insurance providers differ, but individuals interested in life insurance can expect to be asked about their medical histories and lifestyle habits when discussing policies. Prospective policy holders will often be asked to sign waivers that allow providers to access their medical records. This is necessary so companies can get an idea of the health of the person applying for life insurance, which will determine the cost of a policy. That information, as well as family history, is important because it can serve as an indicator of future health risks. Some variables, including lifestyle habits like smoking, won't necessarily appear on an individual's medical history. In an effort to address that, insurance providers typically ask prospective policy holders to answer a variety of questions about their lifestyle, including whether or not they smoke and how much alcohol they consume. It's vital that individuals answer these questions honestly, as companies can deny payouts to beneficiaries if they determine policy holders misled them during the application process.

Coverage. Coverage needs vary depending on the individual. Life insurance is intended to provide for loved ones in the aftermath of a policy holder's death. How much money will those individuals need to pay their bills? Young adults who are just starting their families may want more coverage than aging adults who have already paid off their homes and saved a considerable amount for retirement. The National Association of Insurance Commissioners recommends that

individuals ask themselves how much of the family income they provide and if anyone else, such as an aging parent, depends on them for financial support. Answering these questions can help individuals determine how much coverage they need.

Types of coverage. Insurance providers offer various types of life insurance policies. Term life policies are among the most popular because they tend to be affordable while offering substantial coverage. There are different types of term life policies, but policies tend to run for anywhere from 10 to 30 years and expire around the time individuals reach retirement age. That's because many people save enough for retirement and don't have the sizable ex-

penses, such as a mortgage, to account for at this point in their lives. That means loved ones won't necessarily need to be provided for in the wake of a policy holder's death.

Permanent life insurance policies last until the policy holder's death so long as he or she continues to pay the premiums on time. Financial advisors can help individuals understand the ins and outs of the various types of permanent life insurance policies, which differ from term life policies because they can serve as investment vehicles and sources of loans in certain instances.



Life insurance is a vital component of asset protection that can offer peace of mind to policy holders who want to ensure their loved ones are provided for in the wake of their death.

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How active seniors can lower their injury risk

Physical activity is one of the key components of a healthy lifestyle. Though physical activity benefits people of all ages, it can be especially helpful for seniors by making it easier for them to overcome some of the obstacles associated with aging.

According to the Centers for Disease Control and Prevention, physical activity supports daily living activities and independence. That's a significant benefit for seniors who are worried that age-related physical and mental decline might one day compromise their ability to live independently. The CDC also notes that physical activity lowers the risk for early death, heart disease, type 2 diabetes, and certain cancers.

The CDC reports that physical activity is generally safe for fit individuals who are 65 and older and have no existing conditions. Despite that, it's best for any senior to consult his or her physician prior to beginning a new exercise regimen. Once doctors give seniors the go-ahead to begin a new workout routine, seniors can take the following steps to reduce their risk for injury.

Warm up before working out. Seniors may think they don't need to warm up before exercising because their workouts are not as high-intensity as they might have been when they were younger. But Harvard Medical School notes that warming up pumps nutrient-rich, oxygenated blood to the muscles and helps increase heart rate. The American Council on Exercise reports that warming up helps reduce workout-related injury risk by improving tissue elasticity. So, prior to beginning a workout, regardless of how moderate- or low-in-

tensity that regimen will be, seniors should warm up for five to 10 minutes.

Start with a routine that's commensurate with your abilities. Seniors excited by the prospect of working out must temper that excitement if they're not accustomed to physical activity. Such individuals should consider working with a personal trainer. Personal trainers design exercise regimens based on each individual client's fitness levels and goals. As clients make progress and their bodies become acclimated to routine physical activity, personal trainers can then tweak regimens to make them more challenging. Seniors can take on these responsibilities themselves, but are urged to begin slowly and gradually build up their exercise tolerance.

Don't skip strength training. Seniors may think lifting weights is for young people who want to look buff, but the AARP notes that muscle-strengthening activities protect the joints, reducing seniors' risk for injury as a result. The

Department of Health & Human Services recommends seniors who have been cleared to exercise engage in strength training at least twice per week.

Stretch after your workout. Harvard Medical School reports that efforts to cool down after a workout, including stretching, can prevent muscle cramps and dizziness and lengthen muscles throughout the body, which improves range of motion. Harvard Medical School recommends holding each stretch for 10 to 30 seconds, as the longer a stretch can be held the more flexible individuals' muscles will be.



Physical activity is an essential component of a healthy lifestyle for seniors. Active seniors can take various steps to reduce their injury risk so they can continue to reap the rewards of exercising for years to come.

Qualities to look for in a post-retirement job

The notion of relaxing on a beach all day in one's golden years is still a retirement dream for millions of adults across the globe. But many individuals also harbor a desire to keep working after retiring.

Whether it's a volunteering gig or a part-time job, retirees are looking for, certain qualities can make an opportunity uniquely suited to a post-retirement job.

Flexibility: Retirees may be looking to contribute to their communities or simply earn a little spending money, but they will likely still want the freedom to travel or spend time with their families whenever they choose. So, flexibility is something to look for in a post-retirement job. This is what makes consultant work so attractive to retirees. In-person hours may not be required of consultants, who can then offer their input while visiting their grandchildren or traveling the world.

Socialization: Though the ability to work from home can make it easier for retirees to earn some extra money, some seniors aren't concerned about their finances but want to work so they can get out of the house. In that case, look for a job that offers the opportunity to socialize and meet new people. Socializing as an older adult is a great way to fend off loneliness. In addition, one study published in 2007 in the journal of the American Public Health Association

found that social support networks have a positive effect on cognition among older adults. So, a post-retirement job that enables retirees to socialize could delay or reduce the severity of age-related cognitive decline.

Engagement: A job seniors find engaging also is more likely to provide the types of benefits seniors are looking for in post-retirement work. For example, researchers at Boston College's Sloan Center on Aging and Work found that seniors who find a job or volunteering opportunity truly engaging are more likely to benefit psychologically from those experiences than those whose post-retirement work is not engaging. If seniors find themselves simply going through the motions with their post-retirement work, they can look for opportunities that they can be more enthusiastic about.

Pressure-free: Regardless of what retirees did for a living prior to calling it a career, chances are they dealt with work-related stress. In fact, the American Stress Institute reports that 83 percent of workers in the United States suffer from work-related stress, while Statistics

Canada reports that 62 percent of Canadian workers say work is their main source of stress. After a lifetime of confronting work-related stress, individuals who want to work in retirement should



look for pressure-free opportunities. This is an important quality, as the ASI indicates that stress has been linked to increased rates of heart attack, hypertension and other disorders.

The right post-retirement job may differ from what individuals looked for during their careers. Various qualities can combine to make for a post-retirement gig that benefits seniors in myriad ways.

savings

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accounts each year. The 4 percent rule has its merits, but retirees should recognize that they may not need to take that much out every year.

Work with a financial advisor. Ensuring you don't outlive your retirement savings can be complicated, as it often involves navigating fluid concepts such as inflation. A certified financial professional can help retirees plan for changes that are beyond their control and even recommend when certain risks might be worth taking.

Many individuals will need to stretch their retirement savings in the years ahead, and various strategies can help individuals do so.

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events

from page 9

the museum for clues that lead to Sabrina the black cat. Each participant will leave with a Halloween prize.

Oct. 31 | Ghost Stories from the Sea | 1-3 p.m. Ocean City Life-Saving Station Museum | Actor Ed Guinan will represent Anton, an 1883 shipwreck victim. Guinan will tell the story of the three-masted, two-decked schooner, Sallie W. Kaye, running aground off the coast of Ocean City, and how one of the eight crew members made a deadly attempt to swim ashore.

All month long | Fall Photo Opportunity | Ocean City Life-Saving Station Museum | Free | Grab a family photo in front of a display of fall flowers, pumpkins, and a 2.5-ton anchor. Located on the Boardwalk next to the museum.

Mondays | History of Our Surfman | 1 p.m. at the Ocean City Life-Saving Station Museum | Free, with paid admission | Meet Keeper Allan and learn about life as an Ocean City Storm Warrior.

Tuesdays | History & Mystery of the American Eel | 1 p.m. at the Ocean City Life-Saving Station Museum | Free, with paid admission | Delve into the mysterious life of eels.

Wednesdays | Station 4 Historic Tour | 1 p.m. at the Ocean City Life-Saving Station Museum | Free, with paid admission | Walk through Ocean City's once-active 1891 Life Saving Station and take a trip back through time.

Ocean Pines:

All month long | Ocean Pines: An oral history | Virtual event | Free | Go back in time with longtime residents and leaders and learn about Ocean Pines 50-plus years as a community, from its early days of undeveloped lots to its current status as the largest residential community in Worcester County. Visit oceanpines.org.

Berlin:

Oct. 5 | Junior Historians | 4:30 p.m. at the Calvin B. Taylor House | Free | Come for a night of historical fun and learn about the museum's collections. Make a camera obscura and interact with items from the museum's archival collection. Ages 8-15.

Oct. 8 | Homecoming Harvest | 2-5 p.m. at the Calvin B. Taylor House | Free | Guests will celebrate local history, record their own oral history, and join the opening ceremony for the new

Mary Humphreys Arboretum. Food, music, and photo ops.

Oct. 12 | Clothing & Costume Tour | 5 p.m. at the Calvin B. Taylor House | Free | Take a closer look at the museum's archival collection of textiles from Berlin families. View an 1870s wedding gown, a whalebone corset, a horsehair cloak, and much more.

Oct. 15 (rain date Oct. 29) | Tindley Gospel Sing | 1-4 p.m. at the Germantown School | Free | A day dedicated to the music of Rev. Charles Albert Tindley. Local Gospel Choirs will join to celebrate the music of Rev. Charles Albert Tindley, the father of Gospel music. The Germantown School Museum will also present a brief history of Tindley's musical legacy.

Oct. 19 | Not-So-Spooky Tour | 6 p.m. at the Calvin B. Taylor House | Free | A candlelight tour of the museum after dark. Hear stories about the lives of people in 1840s Berlin. All ages.

Pocomoke:

Oct. 1-2 | Chessie the Chesapeake Bay Monster Program | 12:30 p.m. at the Delmarva Discovery Museum | Free, with paid admission | Discover the friendly Chesapeake Bay Monster that sparked mass conservation efforts

for the beloved bay. This friendly sea monster was first reported in the 1930's and has become one of the most famous folklore characters of the region. Hear the story of Chessie and receive a copy of Chessie's coloring book.

Oct. 8-9 | Friend or Foe? | 12:30 p.m. at the Delmarva Discovery Museum | Free, with paid admission | Learn about the history of native Delmarva animals and how people have viewed them throughout history, starting with the Native Americans and early settlers.

Oct. 15-16 | Delmarva Legends Program | 12:30 p.m. at the Delmarva Discovery Museum | Free, with paid admission | Learn about different legends that have haunted the Peninsula, from the Selbyville Swamp Monster to the Legend of the Chincoteague Ponies. These spooky tales have haunted the region and helped shape human culture in the region. Guests will receive a map of spooky areas to visit.

Oct. 22-23 | Our haunted Pocomoke Forest Program | 12:30 p.m. at the Delmarva Discovery Museum | Free, with paid admission | The Pocomoke Forest is known as Maryland's most haunted forest. Having served as a hideout for many during

the civil war it's no wonder this forest is full of urban legends, but where there is legend there is truth. Come find out what lurks in the Cypress Swamp and the role that this forest has played in shaping local history.

Oct. 29-30 | Shore Laddie & Otterly Spooky | 12 p.m. at the Delmarva Discovery Museum | Free, with paid admission | Delve into the history of River Otters across the world and in the region. Stick around to watch beloved Otters Mac and Tuck receive their special Halloween treat!

All month long | Delmarva Folklore, Myths & Legends Exhibition | Delmarva Discovery Museum | Free, with paid admission | Walk through the Museum and discover the history and legends surrounding each of the museum's creatures. Learn about the most famous legends of the region and journey to new and exciting places to explore on the shore. Fun for guests of all ages.

For more information on Worcester County History Week, visit www.facebook.com/WorcesterCountyHistoryWeek or www.ocmuseum.org/history-month.

AGH to provide free flu clinics

As a service to the community, Atlantic General Hospital/Health System is again providing community flu vaccination with a series of free clinics for those ages 13 and older.

No appointment is required. Clinic dates are subject to change based upon flu vaccine availability.

Flu Clinics:

September 22, 2022, 11a.m. – 2 p.m.
St. Mary Star of the Sea Holy Savior Church, 1705 Philadelphia Avenue, Ocean City.

September 24, 2022, 8 a.m. – 12p.m.
James G. Barrett Medical Office Building parking lot (drive up), Atlantic General Hospital campus, Berlin.

September 30, 2022, 9 a.m. – 1 p.m.
Ocean Pines Community Center, 235 Ocean Parkway, Ocean Pines.

October 7, 2022, 8 a.m. – 12 p.m.
Ocean Pines Community Center (drive up), 235 Ocean Parkway, Ocean Pines.

October 15, 2022, 8 a.m. – 12 p.m.

James G. Barrett Medical Office Building parking lot (drive up), Atlantic General Hospital campus, Berlin.

Influenza, or flu, is a highly contagious virus spread by inhaling droplets from an infected individual's cough or sneeze. Most symptoms emerge within 24 to 48 hours and are characterized by fever, chills, sore throat, cough and headache. Just one infected person can unknowingly pass on the flu to family members and loved ones because the

virus can be transmitted 24 hours before symptoms appear.

Donations made during the Atlantic General Hospital flu clinics help offset the cost of future flu clinics.

For more information on the Atlantic General Hospital Community Flu Clinics, contact Atlantic General Hospital at 410-641-9FLU (9358). Please visit www.agh.care/flu for updates, including new clinic dates and possible availability of high-dose flu vaccine in addition to the standard dose vaccine.

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OPA Board to meet Saturday

Ocean Pines Association President Doug Parks announced the next regular Board meeting, Saturday, September 24 starting at 9 a.m., would be held in the Assa-teague Room of the Ocean Pines Community Center.

An informal meet and greet with the new Board will be held before the meeting at 8:30 a.m.

"Coffee and pastries will be available, so if you have the time and want to meet the Directors, please stop by before the meeting," Parks

said.

While the meeting will be hybrid and members will be able to attend virtually, based on technical difficulties public comments will only be available to those attending in person. Those attending virtually using Microsoft Teams can, however, use the chat function during the public comments portion of the meeting. Those comments will be read aloud during public comments.

"If you wish to make a public comment on Sept. 24, we recommend that you attend the meeting in person," Parks said. "We apologize for the technical issues and will work to have them resolved for future Board meetings."

Bridge repairs to close North Gate overnight

Ocean Pines Public Works will close the North Gate Bridge for repairs from Thursday, September 22 at 9 p.m. to Friday, September 23 at 5 a.m.

Public Works Director Eddie Wells said residents should plan ahead and use alternate routes.

The Association will continue to publicize any related road closures on www.oceanpines.org.

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

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Robotic joint replacement surgery comes to AGH

On September 12, Atlantic General Hospital became the first hospital on the Eastern Shore to offer Mako SmartRobotics to patients undergoing joint replacement. This advancement in joint replacement surgery, which received FDA approval in 2015, has transformed the way total knee and hip replacements are performed.

Robotic-arm assisted surgery is a newer approach to joint replacement that offers the potential for a higher level of patient-specific implant alignment and positioning. The technology allows surgeons to create a patient-specific 3D plan and perform joint replacement using a surgeon-controlled robotic arm that helps execute the procedure with a high degree of accuracy.

Demands for total knee replacements in the United States are expected to increase 189% by 2030, yet studies have shown that approximately 20% of patients are dissatisfied after conventional surgery. Mako Total Knee combines Stryker's advanced robotic technology with its

clinically successful Triathlon Total Knee System, which enables surgeons to have a more predictable surgical experience with increased precision and accuracy.⁶

The Mako system better addresses the increasing need for hip replacement in the community's active aging population as well. During surgery, the surgeon guides the robotic arm to prepare the hip socket and position the implant according to the predetermined surgical plan. In a controlled matched-paired study to measure pelvic bone tissue removal, results suggested greater bone preservation for Mako Total Hip compared to manual surgery.

Mako SmartRobotics consists of three unique components: 3D CT-based planning, AccuStop, haptic technology and insightful data analytics.

In clinical studies, Mako Total Knee demonstrated the potential for patients to experience less pain, less need for opioids to manage pain, less

need for inpatient physical therapy, reduction in length of hospital stay, and improved knee flexion and soft tissue protection in comparison to manual techniques.

"With Mako SmartRobotics, I know more about my patients than ever before, and I'm able to cut the bone more precisely. For some patients, this can mean less soft tissue damage; for others, greater bone preservation," said Sean Hooker, M.D., medical director for orthopedics at Atlantic General Hospital. "Mako's 3D CT allows me to create a personalized plan based on each patient's unique anatomy all before entering the operating room."

"During surgery, I can validate that plan and make any necessary adjustments while guiding the robotic arm to execute that plan. It's exciting to be able to offer this transformative technology across the joint replacement service line to perform both partial and total knee replacements and total hip replacements. Eventually, we will

expand our capabilities to provide Mako robotic arm-assisted shoulder replacements as well."

"We are proud to be the first hospital in the area to offer this highly advanced robotic technology," said Bonnie Shope, director of surgical services at Atlantic General Hospital. "This addition to our orthopedic service line further demonstrates our commitment to provide the community with outstanding healthcare."

The surgeons of Atlantic General Orthopedic Surgery and Atlantic Orthopaedics will be performing knee and hip surgeries at Atlantic General Hospital using the Mako SmartRobotics system. More information can be found at www.agh.care/joint.

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loans

from page 4

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For more information about Salisbury Neighborhood Housing Services, visit salisburynhs.org or call 410.543.4626.

Special cookie demonstration offered

The Ocean Pines Farmers & Artisans Market will host a special cookie decorating demonstration with Kim Timmons on September 24 at 9 a.m.

Timmons, the owner of Flamingo Road Designs & Gifts, said she's enjoyed cooking and baking since she was a child.

"I had dreams of going to a culinary institute, but then life happened," she said. "As my kids were growing up, I was always the mom who volunteered to bring in the crazy snacks for every occasion. My favorite memories are my annual Christmas cookie baking and cake decorating with one of my dear friends, and we always talked about opening a bakery."

Recently, that dream was realized.

"My love for creating and baking has become an amazing business," she said. "I work out of my home on our small family farm in Berlin as a Cottage Kitchen Baker."

"Over the last two years, I've taught myself the dos and don'ts of baking and decorating cookies through a lot of trial and error," Timmons continued. "Now, I want to share the basics and techniques that look impressive but can be easy to master. My goal is to inspire you to jump in and choose to have more fun and joy in life — through cookies!"

The Ocean Pines Farmers & Artisans Market is open Saturdays from 8 a.m. to 1 p.m. in White Horse Park.

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