

# The Courier

October 19, 2022 Volume 23 Number 6



**Accomplished** — The construction of a gazebo at Most Blessed Sacrament school in Berlin was the Eagle Scout project of William Kozma who raised more than \$10,000 from area businesses, organizations and individuals for the effort. The gazebo was dedicated Sunday to the memory of the late Mark Record who was principal of the school when Kozma attended. During remarks at the dedication, Kozma said Record was a mentor and inspiration to him.

Pictured are **Julia Kozma, William Kozma, Adrienne Kozma and Dan Kozma.**



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# Commentary

By Joe Reynolds  
OceanPinesForum.com

## Janasek prevails

Judge Beau H. Oglesby today issued an opinion and order (10/14/2022) in the case of Thomas Janasek versus Ocean Pines Association, Inc., et al.

The opinion is a major victory for Tom Janasek and yet another court win for Ocean City attorney Bruce Bright in a string of cases filed on behalf of association members against OPA.

The opinion and order mean that OPA cannot prevent Janasek from using OPA food and beverage amenities for some period of time, a decision made by the prior OPA Board of Directors based on a verbal altercation at the Yacht Club where Janasek confronted then board member Josette Wheatley. Wheatley subsequently obtained a court "Peace Order" against Janasek.

This court order on the Temporary Restraining Order does not end the case. However, it is likely that OPA and/or Janasek will now seek some out-of-court settlement. Look for a potential OPA Board of Directors' motion at some point to pay Tom Janasek's legal fees, and possibly more. There is perhaps also the possibility of some private monetary settlement. Time will tell.

Based on Oglesby's opinion, the prior OPA Board of Directors either acted with bad legal advice or ignored good legal advice. Oglesby almost seems to lay out just how OPA could or should have taken the action against Janasek.

A few key decisions/comments by Oglesby:

**Bad faith, yet again, by a second judge** - "This Court finds that the Board acted in bad faith in enacting the ban against Plaintiff, and as such, the conduct of the Board justifies judicial review of that decision."

**OPA likely to lose case** - "As for the likelihood that the plaintiff will succeed

on the merits, this Court finds the scales tip in favor of Mr. Janasek."

**Different result if handled properly** - "The Board's hands are not tied in addressing conduct at OPA amenities and facilities. The Board still has an avenue of relief in this case even if Mr. Janasek succeeds on the merits. There is a Board Resolution that specifically addresses amenity policies. This Board Resolution gives the manager at each facility complete control of all activities under their supervision. Further, as discussed earlier, the Board can direct the general manager to address conduct issues."

**Different result if handled properly** - "This Court is not swayed by Defendants' argument 'that the OPA Board was trying to foster a safe, family-friendly environment at its restaurant amenities, not only for OPA members, but also for the general public.' Defendants' Closing Memorandum, p. 26. The ban enacted by the Board related to only three (3) amenities, the Yacht Club, the Beach Club, and the Clubhouse Bar and Grill. It did not prevent Plaintiff from being around other members of OPA or the general public at the remaining OPA facilities and amenities. If the Board truly wanted to create a safe environment, it would logically follow that Plaintiff would be banned from all amenities and facilities."

**The Order** - "ORDERED, that Plaintiff's ordinary use and presence at OPA amenities and facilities (including those identified in the Board's notice of the ban) shall not constitute and may not be treated by OPA, its Board, its employees, or its law enforcement agency as a trespass or other criminal matter during the pendency of this case."

# Courier Almanac

On October 19, 1796, an essay appeared in the *Gazette of the United States* in which a writer, mysteriously named "Phocion," attacks presidential candidate Thomas Jefferson. Phocion turned out to be former Treasury Secretary Alexander Hamilton. The essay typified the nasty, personal nature of political attacks in late 18th-century America.



When the article appeared, Jefferson was running against then-Vice President John Adams, in an acrimonious campaign. The highly influential Hamilton, also a Federalist, supported Adams over Jefferson, one of

Hamilton's political rivals since the two men served together in George Washington's first cabinet. According to Hamilton biographer Ron Chernow, Hamilton wrote 25 essays under the name Phocion for the *Gazette* between October 15 and November 24, lambasting Jefferson and Jeffersonian republicanism. On October 19, Hamilton went further, accusing Jefferson of carrying on an affair with one of his enslaved workers.

## Convenience Center to close for renovations

Beginning November 7, 2022, the Snow Hill Home Owner Convenience Center (HOCC) will be closed to the public for approximately 90 days, while repairs and upgrades are made to the facility.

"The center's existing wooden bulkheads have reached the end of their useful life and are being replaced with concrete bulkheads," Public Works Director Dallas Baker said. "The ramp approaches are also

being repaved. The work will involve heavy equipment, so for safety reasons the public will not be permitted to enter the site.

Alternate refuse collection locations are available in Pocomoke, Berlin, and at the Central Landfill in Newark.

For more information, contact Worcester County Recycling Manager Mike McClung at 410-632-3177.

Many people are now much more comfortable dining out than they were throughout much of the pandemic. All it takes is a look inside establishments across the country to recognize that dining out is back in a big way. However,



some experts say the restaurant industry may never truly recover from COVID-19. In March 2022, OpenTable reservations outpaced pre-pandemic levels, and even the most stalwart cities finally lifted most of their pandemic-related restrictions on indoor dining and other precautions. But the National Restaurant Association says even though the desire to dine out has rebounded, worker shortages throughout 2022 have hampered establishments' abilities to fully recover. The

association also points out that just one in four restaurants interviewed felt their restaurant will be more profitable this year than last. Rising food costs and demands for higher salaries, coupled with continuing safety precautions, which may include overhauling expensive HVAC systems to improve indoor air flow, are eating into restaurant profits. Only time will tell if the industry can fully bounce back.



# Spending a day

It was just a Thursday.

My oldest grandchildren, now living in Kentucky, made a weeklong visit, with my daughter, during a recent fall school break. My daughter made clear she wanted no plans, no agenda. All she wanted was to do

plain stack for Nino).

We parked in an Ocean City municipal parking lot by ten of eight - free parking Monday through Thursday. Nino was happy. Once on the boardwalk we joined many others waiting to watch the parade. It was a beautiful morning.

The cars rolled by with some drivers throwing candy to the kids along the route. I marveled at the cars. Giana and Ben anticipated the cars occupied by "Candy Throwers," positioning themselves to lunge

when one was identified. Their pockets soon bulged. At one point, Ben offered to "rent" his inner sweatshirt pocket to his sister who had run out of storage space. The rent? A piece of candy of Ben's choosing.

Following the parade and joined by my new grandson Rhys (and his parents), we walked to the Inlet parking lot to see the cars up close. As we walked among the cars, I did what all grandfathers do - reminisced about some of the cars that were there. For instance, there was a '79 Monte Carlo, that back in the day I really wanted for my first car. It didn't happen.

Then there was a '62 Thunderbird convertible, a car I nearly bought from a friend not long after I was married. I didn't happen.

Then there was a first-generation Plymouth Barracuda, a showroom new, parked on the far side of the lot.



## **It's All About. . .**

By **Chip Bertino**

chipbertino@delmarvacourier.com

nothing in particular except spend time with her new nephew.

They stayed at our house. It was nice having them with us. But I do need to make this observation. My wife and I are now empty-nesters accustomed to a certain way of living. Having other people in the house skews our routine. Don't get me wrong, we love having our family with us, especially the grandchildren. Yet, the domestic universe is disrupted when they're with us. Case in point - by the end of the first day, the kids had constructed a blanket fort in the middle of the living room using nearly all the blankets and pillows in the house and had commandeered the dining room chairs for support.

Most mornings I'm up early. But the grandkids had me beat, often already flopped on the couch and recliner watching television by the time I ambled down the hall, rubbing sleep from my eyes.

I digress. Let me tell you about my Thursday. It all started the Saturday before when I asked the kids if they'd like to go on a picnic one day. They quickly agreed. For many reasons, Thursday was the ideal day: I was able to rearrange my schedule; clear weather was forecasted; and, the classic car show parade was scheduled. I announced the night before that departure time was 7 a.m.

Dawn broke and the kids were ready. We pulled out of the driveway and headed for a quick breakfast at Decatur Diner. Pancakes all around (one stack of chocolate chip; one stack of M&M; and, one



I shared stories about my grandfather's Barracuda and how my brother and I liked to ride in the compartment behind the backseat.

Whether my reminiscences were appreciated by the kids is doubtful but I enjoyed the trip down Memory Lane in the cars of my youth.

Rhys and his parents went their separate way when the kids and I toured the Ocean City Lifesaving Museum where they enjoyed the scavenger hunt activity. They especially liked the aquariums. Once they circled all the items on their lists and received their prizes of shark teeth, we were off again but not before I purchased a refrigerator magnet adorned with the museum logo so the kids could add it to their refrigerator door collection.

We picked up sandwiches at Subway and then headed south to Public Landing where we sat at the end of the pier talking and enjoying lunch. No one else was around. I enjoy these times, the casual conversation, as we just talk. Mostly they talk and I listen. They told me about their school (which they like), their friends (Ben has a girlfriend according to his sister) and their track meets (Ben likes to run; Giana tolerates it). At one point, Ben asked that I time him running from one end of the pier to the other (27 seconds).

Next, we headed to downtown Berlin for ice cream at Island Creamery (cherry vanilla, chocolate and Oreo). We also walked around World of Toys where each of the kids soft-sold Nino into getting them something (a stuffed animal and a James Bond Lego Aston Martin).

It was late afternoon by the time we arrived home. Rhys (and his parents) was there for dinner (homemade fried chicken).

Most evenings I take a walk before dinner. On this Thursday evening, Rhys accompanied me. He and I walked the neighborhood. He was sound asleep in his stroller, adorable in that way babies are. Every now and then he moved his arms and legs and scrunched his face. I was captivated. As we walked, I imagined our future times together. Reading a book. Boating. Watching movies. Watching him play Little League. Attending his school concerts. Maybe even picking him up from school provided I'm properly compensated (a hug or two). Watching him blow out the candles on his birthday cakes. And just sitting on the back deck in the cool of the evening sharing time together conversing about things important to him.

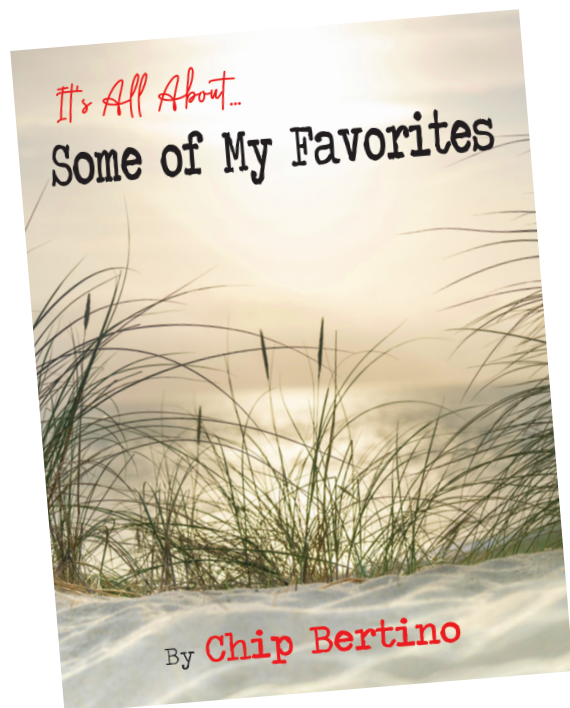
Laying in bed that evening I reflected on the day that was, very content and thankful I had the good fortune to spend time with my three grandchildren. It's my hope that farther down the path of life, the kids will remember fondly their time with Nino, even three-and-a-half-week-old Rhys who seemed ambivalent to the whole experience.

It was a just a Thursday.





# Available Soon



Each week for more than two decades, Chip Bertino has written his column, *It's All About...* which is published weekly in *The Courier*. *Some of My Favorites* is a collection of Chip's favorite columns in book form.

This humorous and often poignant chronicle contains many of his favorite columns over the years. He regales readers about raising children, getting older, being (and staying) married and just living life.

His engaging book will resonate with you and have you visualizing your own similar experiences.

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Expected to be released in late October, preorder your autographed copy now for just \$20 plus shipping.

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## Ocean Pines retirees help at local pools

With a national shortage of lifeguards affecting pool operating hours, several local retirees have helped keep the pools running in Ocean Pines.

Dave Blazer has worked as a lifeguard in Ocean Pines for three years. Originally from Catonsville, he moved to Ocean Pines with his family in 1999 and served as director of the Maryland Coastal Bays Program for nine years.

Blazer worked for Ocean City Beach Patrol while in college and had experience before that lifeguarding for the YMCA and the Forest Hills Swimming Club in Ellicott City.

"I always loved lifeguarding. To this day, when I go to the beach, I still have to watch the water and watch people there. It's just something that's ingrained," he said.

At 62, Blazer still competes in triathlons and open water events.

"I swam across the Chesapeake Bay one year in the Great Chesapeake Bay Swim, and I've been doing the Chop-tank River Swim every year in May. So, I just love swimming and I love being in the pool," he said. "Pools have been a very integral part of my life, ever since I was little."

After retiring a few years ago, Blazer said he decided to fill some of his free time by working as a lifeguard. He became recertified and approached Ocean Pines Aquatics Director Kathleen Cook about a part-time position.

"Aquatics is a great group of people," he said. "I work two days a week, I open the pool up, and then I'm done at 1 o'clock and I get the rest of the afternoon to do other things."

Blazer has also worked to recruit other potential lifeguards. He encouraged anyone who is a strong swimmer to consider taking a job.

"If you can swim 300 yards, the rest of it we can train and help them pass their certification," he said. "And it's a great job. You get to meet a lot of people, and if you love being in the water it's a lot of fun and it's a great ex-

perience."

Mike Castoro started working at the Sports Core Pool just this week.

He's originally from Ocean Port, New Jersey and spent 35 years in the IT sector working for companies like Microsoft. At age 50, he retired, went back to school and earned a master's degree, and became a special education teacher.

Castoro and his family moved to Ocean Pines in 2017. More recently, he



**Mike Castoro and Dave Blazer**

was among the active swimmers at the Sports Core Pool who Blazer tried to enlist.

"I've been a swimmer all my life, and I had been taking advantage of swimming at the Sports Core Pool since we moved down here," he said. "Coincidentally, my oldest daughter is the director of a YMCA in New Jersey and she had been talking about the complete lack of lifeguards and how she couldn't hire anybody. Keeping her pools staffed was difficult.

"It's a nationwide problem and it's just everywhere," Castoro continued. "We were just out in California, and it was the same issue – they're all looking for lifeguards."

When Castoro saw issues in Ocean Pines he thought, "Gee whiz, maybe I could help with this."

"I talked to some of the lifeguards at the Sports Core Pool and they said, 'Give it a shot.' So, I did," he said.

Castoro took a precertification test in Ocean Pines, and then became certified through a Red Cross program in

*please see pools on page 14*



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# Coffee & Donuts scandal rocks OPA

By **Joe Reynolds**  
*OceanPinesForum.com*

*While fictional, the following is based on some actual events.*

OPA board member Tom Tyrone Wilson had the best of intentions. Little did Tom know he was about to embroil himself in a scandal threatening to rock the very foundation of the Ocean Pines Association. Sorry, no illicit affairs, just improper use of association money, abuse of OPA employees, and hazardous waste.

Where to begin with this tale of intrigue, deception, malfeasance, and gross incompetence? It began with the best of intentions. Tom thought a social meet and greet for association members and board members prior to board meetings would be a great idea. The crucial error in judgment came with a decision to provide coffee and donuts for those social gatherings. Was the decision made in bad faith?

Things quickly spiraled out of control. The director of Public Works was tasked to put a crew of employees together who would provide valet parking for those attending the Saturday morning meetings. UberEats was hired to make home delivery of coffee and donuts for those attending the hybrid board meetings via computer from home.

The enraged outcry from some association members was instantaneous. "If the board wants to have a coffee and donuts social with people attending board meetings, let the board pay for it," was one constant refrain. Not only was the cost an outrage, but even greater outrage arose when it was discovered board members did not personally bring and set up the coffee and donuts and then clean up afterward.

Some variation exists in the community's collective outrage. One association member clarified with an important distinction: "I said the board members themselves should pick up the donuts and coffee. Board members should set it up and take it down themselves, not an Ocean Pines employee. I didn't say anything about the cost."

Several petitions are circulating in an attempt to take this to the Attorney General of Maryland. A Go-

FundMe page has already raised over \$200,000 with the end goal of hiring some crack HOA law attorneys and taking this to the Maryland Court of Appeals, if necessary.

"No expense is too great to stop this scandalous use of OPA funds and employees," one anti-coffee-and-donuts individual said.

As the political and possibly criminal issues escalate, another group entered the fray after hearing the coffee was served in styrofoam cups. A group spokesperson said, "Polystyrene is slow to degrade, and if disposed of improperly, the foam can leach chemicals into the environment, harming water sources. Polystyrene manufacturing is an enormous creator of hazardous waste. Furthermore, polystyrene manufacturing greatly contributes to global warming."

More and more law firms are becoming involved. Rumor has it a hotel is proposed on land next to the Veterans Memorial to house all the Philadelphia lawyers due to arrive for cases likely to last a decade or more.

For the less outraged association members, show up a half hour before every regularly scheduled board meeting and enjoy some coffee and donuts, along with the company of your elected board members. For hybrid attendees, OPA will soon announce a hotline number to reserve scheduled delivery via UberEats. This service is free for association members. Friends and relatives tuning in at home for the entertainment must pay a \$10 non-member fee.

This is, of course, subject to a pending decision from the Internal Revenue Service as applies to OPA's non-profit status. You may recall, however, OPA lost a similar case, *IRS v OPA*, over the general public's access to Beach Club parking.

One potential future hurdle involves the donuts. Local bakeries are now considering an OPA donuts boycott based on complaints from association members. Tom Wilson is optimistic the stores will continue to sell donuts to OPA. "We have a backup plan prepared, but I cannot publicly discuss the details at this time."

Meantime, opponents have formed 17 Facebook groups.



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- One month of employer and income information for everyone in your family (for example, pay stubs, W-2 Forms, or Wage and Tax Statements).
- Information about any job-related health insurance available to your family.



For more information, please contact Josh Boston at 410-749-1015, or [jboston@chesapeakehc.org](mailto:jboston@chesapeakehc.org).



## Artists sought

The Worcester County Arts Council invites all interested artists to participate in a juried art show: "Small Treasures" to be exhibited during the months of November and December at the Arts Council's Gallery located at 6 Jefferson Street in Berlin.

This miniature art exhibition is open to established and emerging artists with work in all media.

All work must be original and completed within the last three years. Work must be delivered to the Arts Council between October 26 and 28, 11 a.m. to 2 p.m. to be accepted.

Artwork will be judged for the competition by local artist, Martha Graham.

Monetary prizes will be awarded for first, second, and third place during an open to the public reception on November 11 from 5 p.m. to 7 p.m. Artwork will be available for purchase.

Guidelines for the competition are available on the Arts Council's website: [www.worcestercountyartscouncil.org](http://www.worcestercountyartscouncil.org)

For more information, please call the Arts Council's office: 410-641-0809 or email: [curator@worcestercountyartscouncil.org](mailto:curator@worcestercountyartscouncil.org).



## Gift card raffle underway

Are you looking for ideas for your holiday gift-giving? Or maybe a little something for yourself? The Church of the Holy Spirit can help. They are raffling off three small artificial trees covered with gift cards. There is a tree with cards worth \$500, one with cards worth \$300 and one with cards worth \$200. Give some, keep some; it's up to you!

Tickets are \$5 each or three for \$10. They are available now from Monica at 443-235-8942. The drawing will be December 4; you do not need to be present to win.

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# Captain Ron's Fish Tales

By Ron Fisher

## Fall striper fishing

**Fishing Report:** After the wind and rain with the recent storm fishing is really picking up. Some nice keeper flounder, stripers, sheepshead and tog are being caught in the South Jetty, back bays and around the Rte. 50 Bridge. Offshore big catches of sea bass and flounder at the wrecks. This is the time to go fishing!

**Fall Rock or Striper fishing:** This is the time of year to begin looking forward to when the water cools that Rock fishing improves with the fall migration. They are not a difficult fish to catch but you need to know what equipment is used, when and where to fish, baits and how to fish for Rock. Rock can be caught from a boat, bridge, surf or bulkhead. For the purpose of this column, I am going to focus on fishing from a boat. Also, don't forget to check the DNR website for current regulations.

**Equipment:** A medium action spinning or conventional rod & reel are required but one that has enough backbone to set the hook. I personally prefer a conventional rod and reel because I find it easier to use particularly when bottom fishing. For Rock I will use 15 or 17 lb. monofilament line with a three-way swivel tied to the end to which I attach approximately 30 inches of 40lb. test Fluorocarbon or Monofilament leader material and a 2.5 or 3 oz weight depending on the tidal flow. At the business end of the leader attach either a circle hook in the range of #4/0 to #6/0. At times I will also use a fish finder rig. If fishing plugs or other artificial baits simply attach a swivel at the business end of the line to attach the lures.

**Where and when to fish:** Rock fishing by boat is best in deeper water such as the East Channel, Harbor Island, the inlet along the North and South Jetty. Off shore in locations such as Gull Shoal or just off the Coast Guard Station but remem-

ber to stay within the three-mile limit. I prefer to fish the incoming tide and the first two hours of the outgoing tide early in the morning or at night are the best times.

**Baits and how to fish:** When fishing from a boat and fish are in the area two deadly baits are live spot and live eels fished close to the bottom on the rig I described earlier. Spot should be hooked through the upper lip and out the hard tissue next to the nostril. Eels should be hooked through the eyes or lips then simply drop your rig to the bottom and drift with the tide. Be certain you have enough weight to hold bottom. Other options are to cast plugs, lures, or bucktail jigs with a worm attached along the bulkhead in the East Channel or along the Jetty's in the Inlet. Some popular lures are soft body worms & shad, Got-cha plugs, Rattletrap, Zoom flukes and Mirror lures are also popular. Also, don't overlook trying peelers and bloodworms.

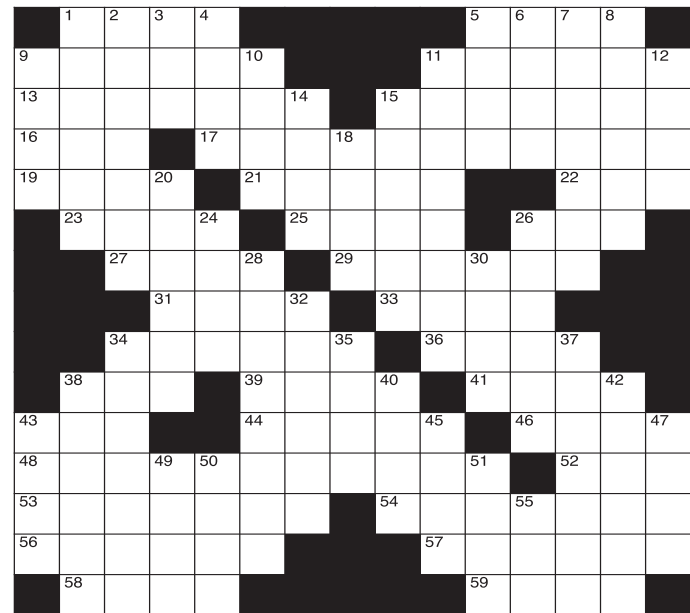
**Fishing with eels:** Although eels are excellent bait for rock fishing, they are difficult to handle and will frequently twist up you line if not handled properly. I keep my eels on ice which reduces their activity and will retrieve them from the bucket with a paper towel or glove. A helpful hint once hooked, keep their tail in the water and they will not twist your line.

**Did you know?**

Oysters have been around for approximately 15 million years? Or that they can change their gender? In fact, often more than once.

Your next raw oyster may still be alive as you eat it. The next time someone shucks you a fresh oyster, its likely breathing. Give it a poke with a fork to see if it moves.

Until next time remember to take a kid fishing,  
**Capt. Ron**

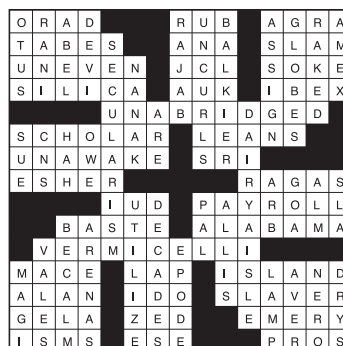


**CLUES ACROSS**

- 1. A way to communicate
- 5. Historic city
- 9. Not the same
- 11. Hitting a horse to clear a jump
- 13. One hurt the Titanic
- 15. Fine dense cloth
- 16. Architectural structure
- 17. Where Serena works
- 19. Stringed instrument
- 21. Estimate
- 22. Where sailors work
- 23. Popular Terry Pratchett novel
- 25. Popular slow cooked dish
- 26. Twisted Sister's Snider
- 27. "Office Space" actor Stephen
- 29. Put the ball in the net
- 31. Ancient Greek city in Thrace
- 33. High school math subject
- 34. Looked into
- 36. Rhode Island rebellion
- 38. A pea is one type
- 39. You can put it on something
- 41. Where golfers begin
- 43. Make a mistake
- 44. Semitic Sun god
- 46. Ancient Greek City
- 48. Beheaded
- 52. A place to stay
- 53. Inanely foolish
- 54. Most unnatural
- 56. "Dennis" is one
- 57. Soothes
- 58. Exam
- 59. Leaked blood

**CLUES DOWN**

- 1. Triangular bone in lower back
- 2. Building toy
- 3. Pointed end of a pen
- 4. Insect repellent
- 5. College army
- 6. Highly spiced stew
- 7. Exploited
- 8. Main course
- 9. A bottle that contains a drug
- 10. The most worthless part
- 11. Everyone needs one nowadays
- 12. Japanese wooden shoe
- 14. Antelopes
- 15. A way to cut
- 18. Brooklyn hoopsters
- 20. Gradually receded
- 24. Ripped open
- 26. College grads get one
- 28. Amino acid
- 30. Unruly gathering
- 32. Legislative body
- 34. Resembling pigs
- 35. Russian assembly
- 37. Take over for
- 38. Put in advance
- 40. Satisfy
- 42. Felt
- 43. Mild yellow Dutch cheese
- 45. Witnesses
- 47. Some build hills
- 49. de Armas and Gasteyer are two
- 50. Ancient people of Scotland
- 51. Cheerless
- 55. Unwell



Answers for October 12



# Don't overlook importance of cash

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

If you're an investor, you no doubt pay a great deal of attention to your stocks, bonds and mutual funds. But you shouldn't forget another key element of your financial strategy: *cash*.



John Bennish

Cash is part of any financial strategy and investment portfolio, but how much have you thought about the different uses of cash, and how much you really need? Consider these four key purposes:

- *Unexpected expenses and emergencies* – If you face an interruption in employment, you need an extensive home repair or you encounter an unplanned medical expense, you may need access to cash. If you're not retired, it's a good idea to have three to six months of living expenses in cash, possibly-supplemented by access to a line of credit. If you're already retired, keeping up to three months of living expenses in cash, possibly supplemented by a credit line, is a good rule of thumb.

- *Specific short-term savings goals* – You may have some goals you want to meet within the next year or two, such as a wedding, a vacation or the purchase of a new car. And since you have a little more time to meet these needs than you would for an emergency, you-might consider using a money market account or a short-term certificate of deposit (CD), in addition to your other savings vehicles.

- *Everyday spending* – You'll always need cash to provide for your day-to-day spending needs, such as your mortgage, other debts, groceries, utilities, entertainment and so on. If you haven't already done so, you might want to create a budget, which could help highlight areas in which you can reduce spending to free up funds for investing in long-term goals. If you're still working, keeping one to two months' worth of living expenses in a liquid account may be sufficient, but if you're retired, you may need up to 12 months of living expenses, which you can adjust to accommodate outside sources, such as Social Security or a pension.

- *Source of investment* – You can look at cash as an investment source in two different ways. First, cash can be considered its own distinct asset class, and because it typically behaves differently from other asset classes, it can

provide some diversification to a portfolio containing stocks and bonds. (Keep in mind, though, that diversification can't guarantee profits or protect against all losses.) And second, the cash in your portfolio could be used as part of a systematic investing strategy in which you put set amounts of money at regular intervals into investment vehicles that are appropriate for your goals and risk tolerance.

Clearly, cash is an important part of planning for the future, but there can be too much of a good thing. While cash may seem like a perpetual safe harbor from the stormy investment seas, it is not without risk. If you hold too much cash, you could underfund your longer-term investments – the ones with the growth potential you need to reach some of your most important goals, such as a comfortable retirement.

Put your cash to work. By using it wisely, you can add a valuable element to your financial picture.

*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.*

## Tides for Ocean City Inlet

Day	High / Low	Tide Time
Th 20	High	4:43 AM
20	Low	10:28 AM
20	High	5:10 PM
20	Low	11:16 PM
F 21	High	5:32 AM
21	Low	11:21 AM
21	High	5:55 PM
21	Low	11:58 PM
Sa 22	High	6:16 AM
22	Low	12:12 PM
22	High	6:37 PM
Su 23	Low	12:37 AM
23	High	6:59 AM
23	Low	12:59 PM
23	High	7:18 PM
M 24	Low	1:16 AM
24	High	7:40 AM
24	Low	1:45 PM
24	High	8:00 PM
Tu 25	Low	1:55 AM
25	High	8:23 AM
25	Low	2:30 PM
25	High	8:43 PM
W 26	Low	2:34 AM
26	High	9:07 AM
26	Low	3:16 PM
26	High	9:27 PM

# ATTENTION WORCESTER COUNTY RESIDENTS ONLY!!! FREE Household Hazardous Waste Collection

**Saturday, October 29, 2022  
10 AM-2 PM**

Collections to be held at  
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RT. 50, WEST OCEAN CITY**

## Household Hazardous Waste Collection

### WHAT WILL BE ACCEPTED:

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Ammonia • Pool Chemicals • Pesticides  
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Insecticides • Herbicides • Oil-Based Paints  
Thinners • Turpentine • Wood Preservatives  
Wood Strippers • Etc.

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Dispose of **solidified** water based paint in trash.  
(to solidify – add dirt, sand, kitty litter, mulch, etc.)

**THESE ITEMS WILL BE ACCEPTED AT  
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# Pickleball raises funds for cancer research

The Ocean Pines Pickleball Club raised more than \$17,660 for the American Cancer Society during the fifth annual Pickleball Pink Ribbon Classic, held October 7 at the Ocean Pines Racquet Center.

All proceeds will go to the American Cancer Society's (ACS) Making Strides Against Breast Cancer campaign, which has been active since 1993.

Event Director Chris Shook said the Pickleball Pink Ribbon Classic is especially meaningful to her. This is her third year directing the tournament.

"It touches home," she said. "I'm a two-time breast cancer survivor, and a lot of people here are survivors."

"It's also just a fun time for everybody to come out and play some pickleball," she continued. "The turnout was great, and we're very happy with the new courts and the court repairs by Ocean Pines."

Event organizer Julie Woulfe said 128 players competed on 16 courts, and 29 volunteers helped service the event. Thirty-one sponsors sup-

ported the tournament.

"Volunteers make these types of things happen," Woulfe said. "Our wonderful volunteers planned the tournament, solicited sponsors and donations, baked cookies, put together lunches, set up and took down tables and accessories, monitored courts and scores, put together raffle items, gathered snacks and medals, coordinated with ACS, and helped clean up."

Gold, silver and bronze medals were given to the top players.

According to ACS, Making Strides Against Breast Cancer events "have collectively grown into the nation's largest and most impactful breast cancer movement providing a supportive community for courageous breast cancer survivors and metastatic breast cancer thrivers, including caregivers, and families alike."

That has translated into more than \$71 million invested in breast cancer research grants.

For more information on the American Cancer Society, visit [www.cancer.org](http://www.cancer.org).

# Some things to think about

Gathered from the internet by **Jack Barnes**






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# Obituary

## Mary Ferry

Mary (Ortwein) Ferry of Ocean Pines passed away September 28, 2022, at the age of 87. Born in Bethlehem, PA, she was the loving wife of John Ferry, Sr., with whom she shared 68 years of marriage.



Mary worked at Millcrest Manufacturing in Fountain Hill, PA, as the office manager from 1968-1986. Upon moving to Chadds Ford, PA, she worked as the office manager at the Dupont Foundation in Wilmington, DE, from 1986 until she retired in 1999.

Mary always put others before herself. You would think raising six kids while working full and part time jobs would be enough for anyone, but Mary was always very active in the community. In Fountain Hill, as the library representative, she went door-to-door

seeking support to ensure all children had library access. In Hazleton, PA, she was a strong supporter and volunteer for United Rehabilitation Services, which provided programs for adults with intellectual disabilities. In Wilmington, she volunteered with the Franciscans supporting their charitable causes. Upon becoming an Ocean Pines resident, she became a member of the Clubs committee. She also started and managed the thrift store for Diakonia and was an active volunteer and auxiliary officer at the Worcester County Developmental Center.

Along with her husband Jack, she was The Maryland AARP Volunteer of the year while serving the Ocean Pines AARP, and Maryland Knights of Columbus Citizen of the Year with the Ocean City Knights.

In her spare time, Mary enjoyed playing the piano, reading, gardening and baking. Her cheesecakes and pumpkin rolls were sought after and enjoyed by all.

Mary was an active Catholic parishioner and member of St. John Neuman's Church. Mary's faith and her family were the two most important things in her life.

Mary was baptized at Holy Ghost Church in Bethlehem, PA, went to grade school at Holy Ghost, was married in the Holy Ghost Church, and her life came full circle when she had her mass of Christian burial at Holy Ghost.

In addition to her loving husband Jack, she is survived by her children Jack, Jr (Cathy Gallagher) with whom she lived, Kathleen, Karen (the late

Frank Neglia), Jeffrey (Carmen Davila), Marguerite (Michael Picucci) and Patrick (Colette Gaughan), siblings Catherine McShane and William Ortwein, 12 grandchildren and eight great-grandchildren.

A celebration of life for Mary will be held in the near future in Ocean Pines.

Donations in memory of Mary's many years of volunteering may be sent to:

Diakonia 12747 Old Bridge Road Ocean City MD 21842

Worcester County Developmental Center P.O. Box 70 Newark MD 21841

## Flannel Formal returns

Tickets are now available for the Flannel Formal, the annual celebration of land conservation held each year to benefit the Lower Shore Land Trust. Join us Saturday, November 12, from 3 p.m. to 6 p.m. for a pig roast, oysters on the half shell and other delicacies as well as beer, wine, a Bloody Mary bar, and live music from Margot Resto & Fil Rhythm Band. Don't forget to wear your best flannel to celebrate the season! Tickets are \$75 and are available online at [LowerShoreLandTrust.org](https://LowerShoreLandTrust.org).

The Stephen N. Parker Conservation Legacy Award will be awarded at the Flannel Formal as well. This award is to be given in honor of renowned conservationist, Stephen N. Parker, to recognize a landowner or conservation practitioner for their contributions to private land conservation on the Lower Eastern Shore.

The event will occur at Brooklyn Meadows, 10442 Brooklyn Lane (also known as Katelyn Lane) in Berlin.

Tickets for the Flannel Formal can be purchased at <https://lower-shore-land-trust.networkforgood.com/events/45623-2022-flannel-formal>

For more information or to RSVP, please contact [info@lowershoreland-trust.org](mailto:info@lowershoreland-trust.org)

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# Farm to library event scheduled

The Friends of the Ocean Pines Library announced they will present a Farm-To-Library event as part of the organization's semi-annual membership meeting on Thursday, October 20. Local farmers will share their stories: how they got started farming, what products they sell, and the challenges and benefits of operating their own farm.

This event is open to the public and refreshments will be served. The membership meeting begins at 10 a.m., followed by the Farm-To-Library event at 11 a.m. The general public is welcome and there is no charge.

Guest speakers include: Matthew Harhai of Goat Plum Tree Farm, Nancie Corbett of Bluebird Farms and Carol Cross of Cross Farms.

Worcester County Library is hosting several programs related to nutrition and wellness as part of its Farm-To-Library series. More details are available at worcesterlibrary.org. The initiative is in partnership with the Worcester County Health Department,

a recipient of a grant from CareFirst Blue Cross Blue Shield to launch a diabetes prevention program for the community.

## Parke garage sale to return

The Parke at Ocean Pines is holding its community sale on Saturday, October 29 (rain date is Sunday, October 30) from 7:30 a.m. to noon in the driveways of our residents. The Parke is an active 55+ Adult community of 503 homes. Parke residents are selling their treasures for others to enjoy. There are clothes, lamps, artwork, household items, electronics, furniture and more.

On October 29, maps will be available at the main entrance of the Parke located at Central Parke West, located off Ocean Parkway at the south entrance of Ocean Pines.

For additional information, contact the Parke Clubhouse Staff at 410-208-4994.

**pools**  
from page 6

Salisbury.

A 70-year-old, Castoro said the test was strenuous, but he had no more trouble passing than some of the other candidates who were 17 or 18.

"If you can pass a prequalification test, you're strong enough to do what has to be done," he said.

Castoro said the prequalification process includes swimming 300 yards – roughly 12 lengths of the Sports Core Pool – and treading water for two minutes.

In the final test, "they drop a brick in the deep end of the pool, you swim the length of the pool, dive down to the bottom, pick the brick up, come up to the surface, and then swim with the brick on your back the length of the pool," he said.

"That's the physical strength, stamina and duration required to take the course. The bottom line is, you need to be a strong swimmer," Castoro said.

He encouraged others to take the plunge and join the team at Ocean Pines Aquatics.

"If you've got the idea, you should go forward with it," he said. "You're helping the community and giving back, besides picking up some great skills for yourself in terms of being able to swim better. And you have the capability of saving somebody's life."

"I would say to anybody who is considering it, that it's a worthwhile endeavor that will build your own self-esteem, your own skills, and allow you to give back to the community," he added.

For more information on becoming a lifeguard in Ocean Pines, contact Kathleen Cook at 443-299-9949.

Spring lifeguard certification classes are scheduled April 21-23 in Ocean Pines. The Association will waive the class fee for anyone hired as an Ocean Pines lifeguard. Applicants must be 15 by the date of the last class.

Certifications are also available through the YMCA in Salisbury.

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### Recognized

Six women, recognized for their volunteer efforts and community involvement, were honored Sunday afternoon by the Worcester County Women's Commission (WCWC) during the organization's Gems Tea held at the Worcester Technical High School.

Those honored were (left to right) **Beth Rodier, Michele Bruder, Andrea Lilly, Rebecca Payne and Sherri Lassahn.** Michelle Fager was unable to attend.

## Families invited to Track or Treat

Worcester County Recreation & Parks invites youth and families for a night of safe Trick or Treating. Track or Treat will take place at the Worcester County Recreation Center in Snow Hill on Friday, October 28, from 6 p.m. to 8 p.m.

This family-fun event is open to youth ages 12 and under. Local vendors will hand out goodies to the kids. Children should come dressed in their Halloween costumes and bring their bags to collect goodies.

There is no admission fee for this event, but children must be accompanied by an adult. All guests must sign in at the main entrance.

For more information about Track or Treat or to participate as a vendor, contact Tyler Keiser at 410-632-2144, ext. 2505 or tkeiser@marylandscoast.org. Visit [www.playmarylandscoast.org](http://www.playmarylandscoast.org) to learn about other special events happening in Worcester County.

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