

# The Courier

May 10, 2023 Volume 23 Number 30



**History** - Dr. Melissa Reid spoke at the recent weekly meeting of the Kiwanis Club of Greater Ocean Pines - Ocean City. Dr. Reid, president of the Taylor House Museum shared local history. She spoke about how the Taylor House became a museum and its history. She shared other local historical findings about Berlin.

*The Taylor Museum, opened in 1981, is located on Main Street in Berlin. Visit [www.TaylorHouseMuseum.org](http://www.TaylorHouseMuseum.org) for more information and the dates of upcoming events like First Sunday Evenings at the Museum from June through September.*

*Above: (L-R) Kiwanis Club President **Bob Wolfing** and **Dr. Melissa Reid**.*

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## Summer pool hours likely to be limited

Because of continued staffing issues related to the national lifeguard shortage, Ocean Pines expects some pools to operate with limited hours this summer.

OPA officials said pool schedules are likely to be similar to the rotating hours announced last year.

The Association will announce the Monday-Sunday operating hours in advance, each Friday. Announcements will be posted on the front door of each Aquatics facility, and advertised on the Ocean Pines Association website, Facebook, and in a weekly email. To subscribe to weekly emails, visit <https://lp.constantcontactpages.com/su/WyIaXID/thisweekinthepines>.

The likelihood of limited hours was previously publicized and listed on pool membership applications.

To try and combat the lifeguard shortage, the Association hosted and participated in job fairs, increased lifeguard salaries, offered to pay for safety training, and posted job openings on the website, social media, and through

paid advertising in local press and through local schools.

For information on current job openings in Ocean Pines, visit <https://www.oceanpines.org/web/pages/work-here>.

## County cancels burning ban

Effective May 1 the outdoor burning ban in Worcester County was lifted.

“Due to the significant amounts of rainfall throughout the county during the weekend, the drought conditions have improved, and the burn ban has been lifted,” Fire Marshal Matt Owens said.

All who conduct outdoor burnings, regardless of the type, are reminded that the law requires any fire to be attended from start to extinguishment. Precautions for having the proper tools and safe water supply are also required.

For further information, contact Fire Marshal Matt Owens at 410-632-5666.



**Honored** - Worcester County Sheriff Deputy Patricia Donelson was recognized recently as School Resource Officer of the Year for Worcester County by American Legion Post 166. Deputy Donelson received her award plaque at her Post at Showell Elementary School, from Post 166 Second Vice Commander Bob Paul, who was joined by Leon Miller of Berlin American Legion Post 231.

The award to Deputy Donelson was part of Post 166's annual First Responders Program that honors Police, Fire, EMS, and 911 personnel from departments and agencies throughout the local region.

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## Coastal Bays to host watershed event

The Maryland Coastal Bays Program (MCBP) is hosting its second of a series of four Discover Your Watershed (DYW) volunteer event Saturday, May 13 from 9:30 a.m. to 11:30 a.m. at the at Ilia Fehrer Nature Preserve in Berlin.

Volunteers will assist in new trail demarcation. This activity will require lifting fallen branches and placing them along a pre-flagged trail. There will also be some trail clearing involved. This activity will require walking across uneven ground and frequently lifting more than 10 pounds.

All volunteers are asked to wear close-toed shoes and appropriate outdoor clothing, long pants are recommended. Please plan to bring your own reusable water and bug spray. MCBP will provide a water jug for refilling water bottles and morning coffee. Upon arrival, you will be asked to sign a volunteer

waiver. There is no bathroom at this site - the MCBP office is close to the site and can be utilized in urgent situations.

On the morning of the event, volunteers will meet at the Maryland Coastal Bays Program office located at 8219 Stephen Decatur Highway, Berlin, MD 21811. At 9:30 a.m., the group will caravan/carpool to the restoration site, approximately a five-minute drive from the MCBP office. Please plan to arrive at the MCBP office by 9:25 a.m. An email will be sent out the week of the event with reminders.

If you have any questions about the event, feel free to email MCBP Education Program Manager, Chandler Joiner, at [cjoiner@mdcoastalbays.org](mailto:cjoiner@mdcoastalbays.org)

Registration for this event can be found at <https://mdcoastalbays.org/event/discover-your-watershed-8/>.

## WCDC seeks executive director

The Worcester County Developmental Center (WCDC) located in Newark, MD, is searching for a dynamic, talented individual to lead the agency as its executive director.

WCDC provides day, residential, employment and other community-based supports to adults with intellectual disabilities who live in Worcester, Somerset, and Wicomico Counties. WCDC is licensed by Maryland's Developmental Disabilities Administration.

The successful candidate will have a passion for working with disabled individuals, excellent written

and oral communication skills, and the ability to empower adults with disabilities to be inclusive members of society capable of independent thinking and advocating for themselves to create rich, meaningful lives.

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<https://recruiting.paylocity.com/Recruiting/Jobs/Details/1687524>



**Donations** - The Ocean City Knights of Columbus (KOC) #9053 presented the Grace Center for Maternal and Women's Health in Berlin with a check from the proceeds of their Bingo for Babies fundraiser in the amount of \$4,938. The Lady Knights Auxiliary Council #9053 presented the Grace Center with a check from the proceeds of their Bingo for Babies Luncheon in the amount of \$3,500.

The Knights of Columbus is a Catholic Fraternal organization focused on Charity, Unity, and Brotherhood. They are dedicated to promoting and conducting educational, charitable, religious, and social welfare work. The KOC also offers insurance to its members. With the motto "Charity is at the heart of our work and our faith - always has been, always will be." Ocean City Knights of Columbus and Lady Knights holds fundraisers supporting a wide variety of local non-profit organizations. Fundraising events include but are not limited to Friday Night Bingo, breakfasts, calendar games, luncheons, dinners, raffles. Some of the organizations which they support are the Grace Center for Maternal and Women's Health, Diakonia, Maryland Special Olympics, Coats for Kids, Ocean City Parks and Recreations, Toys for Tots, Habitat for Humanity, Life Crisis Center, The Joseph House, and many others. The Knights of Columbus Ocean City Council #9053 and the Ocean City Lady Knights Auxiliary Council #9053 are located at the Columbus Hall, behind St. Luke's Church at 99th Street and Coastal Highway in Ocean City, Maryland. Visit their website for a calendar of events open to the public or for information on becoming a member.

*Pictured Left to Right: Joann Manole (Executive Director Grace Center for Maternal and Women's Health), Robin Pilkerton (Vice President-Ocean City Lady Knights Auxiliary, Inc. [(OC LKA), Dee Matthews (President-OC LKA), Donna Kiniry (Secretary-OC LKA), Debbie Guido (Treasurer-OC LKA), Thomas Anderson (Ocean City Knights of Columbus Council #9053 [OC KOC] Bingo for Babies Chairperson), Thomas Herwig (Grand Knight OC KOC Council #9053).*

## Now Available



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.

To purchase a copy call **410-629-5906** or email [chipbertino@delmarvacourier.com](mailto:chipbertino@delmarvacourier.com)

## Jenkins Point public meeting scheduled

Ocean Pines Association and Maryland Coastal Bays Program will co-host a public meeting on the Jenkins Point Restoration Project on Monday, May 15 at 6 p.m. in the Clubhouse Meeting Room on 100 Clubhouse Drive.

Association President Doug Parks said the meeting would include an informational presentation from Maryland Coastal Bays Program.

"The Jenkins Point project is designed to use natural and nature-based techniques to enhance community resilience to sea level rise, flooding and coastal storms, and to enhance wildlife habitat to the greatest extent possible to support coastal species," Parks said. "The meeting is intended to give residents an explanation of the various aspects of the project, including the design concept of the work, and an introduction to the project team and contractors."

# Some things change

Having grown up in Northeast Philadelphia which can be considered a personification of city living, I value the specialness of living in a

community such as Ocean Pines, a place I've called home for more than thirty years. My wife and I have lived in the same house for almost as long.



## It's All About. . .

By **Chip Bertino**

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there are now. Ocean Pines didn't have a representative in County government.

McDonald's was here; Southside deli was not. Pizza Hut was here; Pines Public House was not. We remember when there was nothing but woods before Al Casapulla's was built which then became DeNovos and is now Don's Seafood. There was once a Happy Harry's Pharmacy in Ocean Pines that became Apple Drugs before it moved to Berlin and has since closed.

When we arrived here there was no *Courier*, no *Bayside Gazette*, no *Progress*, no *OceanPinesForum.com* and no *Ocean City Today*. The *Ocean Pines Independent* at the time was the paper for the community. It was eventually sold to Gannett and went downhill from there.

When we got here, there was only one way to access television stations – Mediacom. There was no Comcast let alone streaming.

O'Connor, Piper and Flynn, Long & Foster and Moore, Warfield and Glick were the large real estate companies in the area.

Bowden's Restaurant, across from Cheers, was a favorite place to eat in Berlin. It's now an empty lot.

The Ocean Pines Chamber of Commerce used to be on the second story of the Groff building which is now gone and replaced by Royal Farms.

Much has changed and much more will change as time rolls on. It's my hope though that one characteristic will remain: a sense of community. Regardless if we can now purchase our stamps nearby, shop at Walmart or dine in the new Yacht Club, it means nothing if, when we look around, we don't see people we recognize, who say hello to us and who we are interested to know how they are doing.



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# Lifeguards and more

A news release from OPA regarding the impact of a lifeguard shortage on the operating hours of pools

needed to increase the pay rate from the current \$14 an hour. Sarah Dang said there are too many area restau-

service (pool open) at any cost.” Of course, Earle lives in Ocean City and is apparently not an OPA owner, so hiring lifeguards “at any cost” is no money out of his pocket.

“At least 25% of summer pool visitors are renters, and charging them non-resident rates would bring in nearly \$40,000 additional revenue.”

Of course, that idea cannot make it to the starting line as the OPA corporate Charter says renters pay the same business amenity rates as property owners. Then there is the potential impact of the law of diminishing returns. Higher pool fees could result in reduced use and extensive losses requiring an assessment increase. Given all the issues involved, OPA’s General Manager John Viola is approaching this lifeguard shortage properly, with limited operating hours at some pools.

There was also a suggestion that all association members subsidize Aquatics losses. While all association members ultimately do pay the cost of any amenity losses, the goal for business amenities is spelled out in Board Resolution M-02, Amenity Policy. It states: “Fee-based amenities and those providing food and beverage products and services shall be budgeted separately. These amenities should be managed to cover, at a minimum, operating costs through fees and operating revenue.”

Former OPA Director Amy Peck wrote: “Obviously the Board majority wasn’t concerned about covering increased expenses as they went against the advice of committees and operations and did not increase membership fees.” It was essentially a political statement. The board majority, elected by the membership, sets policy, not unelected committees.

In the last audited statement, Aquatics turned an operational profit of \$9,689. Including depreciation, however, Aquatics cost all association members some \$262,000. Of interest are the shortage of lifeguards and rolling closures last year are probably what produced an operational profit.

Peck actually worked at the pools and claimed there was “misuse by renters” in the payment of daily pool fees. Seems Peck is still not familiar with the OPA corporate Charter, even after serving on the Board of Directors. Peck suggested pool staff did not

The forum discussion then drifted toward bringing in more aquatics income. Ken Koroknay suggested too many people show up at the pools and claim to be renters and obtain the lower day rate of \$10, rather than pay the \$15 per day general public rate. Koroknay then speculates and writes,

*please see commentary on page 12*



## Commentary

By Joe Reynolds  
*OceanPinesForum.com*

sparked a spirited discussion on the *OceanPinesForum.com* message board.

rant jobs paying more money. Ken Earle wrote: “It’s not a shortage of lifeguards but an unwillingness to pay. OPA should be required to provide the

## School shooters are not always mentally ill

### Editor:

For weeks I have thought about Dennis W. Evens rant (Schools should be hardened, April 5). There are about 129,069 public and private schools in America, nineteen of

other incidents—and mass shootings. Probably not too many shootings for the extreme second amendment folks.

School shooters are not always mentally ill people. Not most of the time. Most shootings are by students involved in escalated disputes. About 80% of attackers in active school shooting situations from 1970 to now are students or former students. People with no relation to a school are a small percent of school shooters.

them are in Worcester County. The K-12 School Shooting Database says in 2022 there were 300 school shootings. These included any gun violence committed on K-12 public, private and charter school campuses and comprised of gang shootings, domestic violence, shootings at sports games, after-hours school events, suicides,

Gun violence in a gun free zone compared to a non-gun free zone seems inconclusive at this time. From my perspective it probably means nothing at all. A gun free zone is a poor

*please see letter on page 12*



According to UCSF Health, Huntington’s disease occurs in about one of every 10,000 to 20,000 people. A neurological condition typically characterized by involuntary movements and dementia, Huntington’s often begins to exhibit symptoms between age 30 and 55. Though children of parents with Huntington’s disease have a 50 percent chance of inheriting the gene that causes the condition, roughly one-third of individuals with Huntington’s have no family history of the disease. There is currently no cure for Huntington’s disease, though there are treatments that are designed to control its symptoms. Unfortunately, there is no treatment to slow the progression of the disease, though research is ongoing.



## Courier Almanac

On May 10, 1877, President Rutherford B. Hayes had the White House’s first telephone installed in the mansion’s telegraph room. President Hayes embraced the new technology, though he rarely received phone calls. In fact, the Treasury Department possessed the only other direct phone line to the White House at that time. The White House phone number was “1.” Phone service throughout the country was in its infancy in 1877. It was not until a year later that the first telephone exchange was set up in Connecticut and it would be 50 more years until President Herbert Hoover had the first telephone line installed at the president’s desk in the Oval Office.

The  
**Courier**

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## Trauma Center funding bill signed into law

Legislation to address Maryland trauma centers' long-range funding challenges, including TidalHealth, was signed into law today by Governor Wes Moore in Annapolis. Signaling the importance of the legislation's passage, TidalHealth leaders joined bill sponsors Senator Mary Beth Carozza (R-District 38) and Delegate Tom Hutchinson (R-District 37B) at the bill signing ceremony.

Senate Bill 493 and House Bill 675 establishes a commission to study the adequacy of trauma funding across Maryland for operating, capital, and workforce costs. Trauma centers often require significant resources to operate effectively as they specialize in swiftly treating life-threatening conditions and promptly providing resuscitative care. In 2003, the Maryland General Assembly created the Maryland Trauma Physician Services Fund to aid Maryland's trauma system. In the 20 years that have passed, there has been no comprehensive review of this Fund despite the industry growing and evolving. Many trauma centers in Maryland are experiencing funding chal-

lenges.

"This legislation is absolutely needed as the Fund simply is not effective at this point. It's not keeping up with the increase in trauma services and patient care that TidalHealth has been providing over the years, benefitting residents from all 24 Maryland jurisdictions," said Carozza. "TidalHealth Peninsula Regional is the Eastern Shore's only trauma center, a linchpin in Maryland's Trauma Center System, and it is critically underfunded. At last estimate, the Fund provides less than 10 percent of the total cost that TidalHealth requires to keep its doors open."

Additionally, Senator Carozza, working with the Eastern Shore Delegation and leadership in the Maryland General Assembly, helped secure \$9.5 million in additional trauma funding in the Fiscal Year '24 operating budget. "TidalHealth officials have told me that the trauma program is at a critical juncture," said Carozza. "Without this funding, the Eastern Shore's only trauma center could be in jeopardy."

## Laick is new DRP Deputy Director

The Worcester County Commissioners promoted Matt Laick to the position of deputy director within Development Review and Permitting (DRP). Laick stepped into his new role on May 1.

"Matt is a welcome addition to the leadership team," DRP Director Jennifer Keener said. "He has an extensive background in project management, which will be an asset to Worcester County, as we move forward with various projects, such as the Comprehensive Plan."

Laick, who joined DRP as the geographic information systems (GIS) analyst III in 2021, brings 23 years of management and local government experience to this position. He previously served as the 911/GIS coordinator for the Delaware Department of Safety and Homeland Security where he was responsible for coordinating GIS data across all the 911 centers in the State of Delaware as well as managing any special projects. He also served as the director of the Mapping and Addressing Department for Sussex County where he was responsible

for parcel mapping as well as a re-dressing project for the entire county.

"It is an honor to serve as the deputy director of DRP," Laick said. "I look forward to working with all of the County departments, citizens, business owners, and visitors."

Laick received a Bachelor of Earth Science Degree, with a concentration in Meteorology, from California University of Pennsylvania, and he earned a Masters of Applied Geography Degree, with a concentration in Geographic Information Systems, from New Mexico State University. He also served with the Bureau of Land Management in Las Cruces, New Mexico, as a geographer working on land exchanges and range management. He received Project Management certification from the University of Delaware. Laick is also a certified GIS Professional.

Laick resides in Worcester County with his wife, Amanda, and two kids, Lily and Matthew. During his time off, he enjoys spending time in nature, kayaking, kite flying, and exploring new adventures with the family.



Above from left, Al Soto, Tom Redding, Milt Warren, Don Coffin, Gene Dankewicz, Rhonda Soto, Chuck Schaub, Vic Freeman, Rick Schumann and Lynda Kundrat.

## First State Attachment had a busy April

April was a busy month for the Marine Corps League First State Attachment with the election of new officers, the swearing in of a new member and recognition for its fundraising efforts.

Elected Commandant at the Detachment's meeting in April was Al Soto of Milton, DE, a Naval Academy graduate and Marine helicopter pilot who served 24 years before retiring with the rank of Major. Tom Redding of Frankford, DE was elected Senior Vice Commandant, and Milt Warren of Selbyville was chosen Junior Vice Commandant.

Also elected were Don Coffin of Berlin (Judge Advocate); Rhonda Soto, Milton (Adjutant); Chuck Schaub of Ocean View (Sergeant-at-Arms); Vic Freeman (Chaplain); Gene Dankewicz of Dagsboro (Paymaster); Lynda Kundrat of Selbyville, (Quartermaster); and, Rick Schumann of Newark, DE (Webmaster).

Also during the month, Tom Wengert, commander of Ocean City American Legion Post 166, was sworn in as an associate member. Wengert served in the Air Force during the Vietnam War.

The Semper-Fi America's Fund thanked the Detachment for donating more than \$21,000 in 2022 to the national organization that provides care for critically ill and injured service members, veterans and military families from all branches of service.

The First State Marines raised the money with two events, a golf tournament and the Semper-Fi Bike, Run, and Walk event held on the Ocean City Boardwalk.

The Detachment of more than 150 members is a prolific fundraiser for charitable causes in Worcester and Sussex counties, as well as the annual Toys for Tots campaign sponsored by the Marine Corps Reserve. Detachment members, dressed in Marine Corps red shirts, are often seen volunteering in community service events throughout the local region.

More information on the First State Detachment can be found at [www.firststatemarines.org](http://www.firststatemarines.org).

## RWWC to meet

The Republican Women of Worcester County will be hosting their May General Meeting and Luncheon at Worcester Technical High School on Thursday, May 25. The guest speaker will be Nicole Bennett, First Vice President of the Maryland Republican Party (MDGOP). Doors open at 10:30 a.m. and the meeting will begin at 11 a.m. Deadline for reservations is May 17. Cost for the luncheon is \$23.50 per person. Seating is limited. For more information contact us by email@gop-womenofwc@gmail.com or to submit reservations, go to our website [gop-womenofworcester.org](http://gop-womenofworcester.org).

Worcester Technical High School is located at 6290 Worcester Highway in Newark.



# Wor-Wic sustains local health care workforce

Health care's COVID-19 crisis mode is in the past, but there is one refrain still recurring: the need for more skilled health care workers.

The pandemic highlighted the necessity, but the major cause is an aging workforce. The U.S. Bureau of Labor Statistics (BLS) says that retiring nurses are projected to leave more than 203,000 job openings per year through 2031.

At the same time, that aging population also has more health care needs, so the demand for nurses is projected to grow by 6% each year in that period. For health care providers as a whole, 13% growth is projected. Maryland's Lower Eastern Shore is no exception – which is why recruiters from local health care organizations are becoming a common sight on the campus of Wor-Wic Community College.

"There are all kinds of opportunities for people in health care here," said Angela Brittingham, chief nursing executive at TidalHealth. "Acute care, long-term care – there are jobs at the hospitals and at satellite locations. We need certified nursing assistants, licensed practical nurses, registered nurses, med techs and rad techs. Any health care field is going to be in demand in our area."

Brittingham earned her nursing degree at Wor-Wic, and went on to earn bachelor's and master's degrees in nursing; now she is working on finishing a doctor of nursing practice degree. She says she appreciates the good foundation it gives to those start-

ing out in health care. "Nurses graduate from Wor-Wic ready to hit the ground running," she said. "And they're local, so they want to care for their families, friends and neighbors just like we do at TidalHealth."

TidalHealth and other local health care facilities not only recruit Wor-Wic graduates, but also offer students a training ground as they complete practicums – real-world training that is part of the curriculum.

"Wor-Wic's healthcare programs are vital to our community and support the workforce demands to help us care for our patients in the community," said Mandy Bounds, vice president patient care services and chief nursing officer for Atlantic General Hospital.

At Atlantic General Hospital, nursing students are welcomed in paid student nurse positions and summer internships. "The nurse internships are 10 weeks, for 40 hours a week, for students going into their final year of nursing school – between the LPN and RN year," said Bonita Conner, RN, a surgical services manager at Atlantic General and a Wor-Wic graduate.

"They get really good experiences."

"We also offer LPN-RN positions and LPN positions for those who would like to work as a LPN and not pursue their RN at this time," Bounds said.

Bounds earned her nursing degree at Wor-Wic and furthered her education to earn a bachelor's, master's and doctor of nursing practice degree. "Wor-Wic graduates are prepared and ready to meet the needs of our local hospitals. At Atlantic General Hospital, we value our partnerships for training of the future graduates of the Wor-Wic programs," Bounds said.

Students who have these experiences will have a more solid grasp on skills they can then bring, after they graduate and obtain a license, to a full-time nursing job in Atlantic General's medical-surgical department, the operating room, emergency department or intensive care unit.

Erin Cowder, a recruiter for Atlantic General, said the organization values Wor-Wic students. "Our goal is to build even more programs with Wor-Wic," she said. "There is always a need."

## Tides for Ocean City Inlet

Day	High /Low	Tide Time
Th 11	High	12:55 AM
	Low	7:23 AM
	High	1:24 PM
	Low	7:19 PM
F 12	High	1:57 AM
	Low	8:23 AM
	High	2:30 PM
	Low	8:26 PM
Sa 13	High	3:03 AM
	Low	9:21 AM
	High	3:39 PM
	Low	9:34 PM
Su 14	High	4:08 AM
	Low	10:17 AM
	High	4:44 PM
	Low	10:41 PM
M 15	High	5:07 AM
	Low	11:10 AM
	High	5:40 PM
	Low	11:45 PM
Tu 16	High	6:01 AM
	Low	11:59 AM
	High	6:31 PM
W 17	Low	12:43 AM
	High	6:51 AM
	Low	12:45 PM
	High	7:18 PM

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# Four ways to use cash wisely

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

There has been a lot of talk about a “cashless” society, but it’s not here yet. In fact, cash can still be a valuable element of your overall financial picture if you employ it wisely. But how?



**John Bennish**

Consider these four key uses of cash:

- *Everyday spending* – Of course, you need sufficient cash on hand to pay for your cost of living – mortgage, debt payments, utilities, groceries, etc. You’ll likely rely on your savings or checking accounts to pay for these needs.

- *Unexpected expenses and emergencies* – It’s never a bad idea to establish a monthly budget. But, as you know, life is unpredictable and sometimes you may encounter “budget-busting” expenses, such as a major home repair or a large medical bill. If you haven’t planned for these costs, you might be forced to dip into your long-term investments, such as your IRA and 401(k), which can result in taxes, penalties and less money for your retirement. A better alternative is to prepare in advance by building an emergency fund containing up to six months’ worth of living expenses in cash, or at least in a highly liquid account, held separately from your regular checking or savings account so you won’t inadvertently spend the money.

- *Short-term savings goal* – When you are investing for a long-term goal, especially retirement, you will likely need to own a reasonable percentage of growth-oriented vehicles, such as stocks and stock-based mutual funds. The value of these investments will fluctuate, so, if it’s possible, you’ll want to avoid selling them when their price is down – which may make them unsuitable for short-term goals. But if you’re aiming for a goal that you want to achieve in a year or so – a wedding, a long vacation, and so on – you’ll want to be sure a specific amount of money is there for you when you need it.

Consequently, you’ll want to put away cash for this type of goal, possibly in a short-term savings or investment vehicle that might pay somewhat higher interest than a regular checking/savings account.

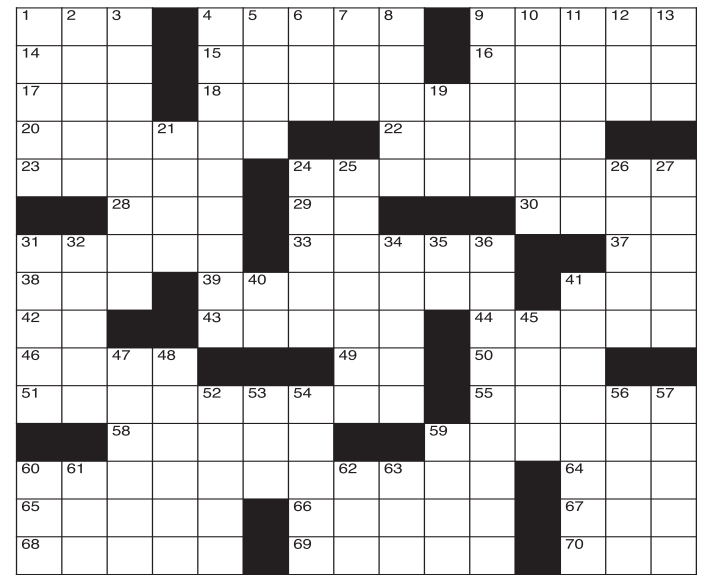
- *Source of investment* – In regard to your longer-term investment strategy, cash can play two important roles. First, it can serve as its own asset class, alongside other classes, such as stocks and fixed-income vehicles. Unlike these other classes – especially stocks and stock-based mutual funds – cash won’t fluctuate in value, so it can potentially help lessen the impact of market volatility on your portfolio. And second, having the cash available in your portfolio gives you the opportunity to quickly take advantage of other investment opportunities that may occur. And you may be able to use your existing investments to help replenish the cash in your portfolio. For example,

Society isn’t cashless yet.  
Cash can still be a valuable element of you overall financial picture.

if you choose to take stock dividends in cash, these dividends can be “swept” into your brokerage account and held there until you’re ready to invest them. (However, depending on your comprehensive financial strategy, it may be a good move to simply reinvest the dividends into the same stocks or stock funds.) Keep in mind that you won’t want your investment accounts to contain too much cash, as its purchasing power can erode due to inflation.

By managing your cash efficiently, and putting it to work in different ways, you can gain some key benefits – and you’ll help yourself to keep moving toward your short- and long-term goals.

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



## CLUES ACROSS

- 1. Midway between south and southeast
- 4. Fathers
- 9. Wine grape
- 14. Al Bundy’s wife
- 15. Organic compound
- 16. Venezuelan state
- 17. Interest term
- 18. Experts
- 20. Central cores of stems
- 22. Smooth and glossy
- 23. One-time S. Korean city
- 24. One from Damascus
- 28. Short message at the end of an email
- 29. It cools your home
- 30. Oh, God!
- 31. Intestinal pouches
- 33. Men
- 37. Popular English soccer team (abbr.)
- 38. Former CIA
- 39. Arrange in steps
- 41. A baglike structure in a plant or animal
- 42. The Great Lake State
- 43. Dog-\_\_: to mark a page
- 44. Stop moving
- 46. Ancient Dead Sea region
- 49. Of I
- 50. Clerical vestment
- 51. Songs sung to a lover
- 55. Charges
- 58. Popular design program manufacturer
- 59. Where to park a boat
- 60. One who values reason
- 64. Slang for cigarette
- 65. Sailboats
- 66. Actress Zellweger
- 67. Screen material
- 68. Country music legend Haggard
- 69. Puts together in time
- 70. When you hope to arrive

## CLUES DOWN

- 1. An involuntary and abnormal muscular contraction
- 2. Philly’s rail service
- 3. Leaves a place
- 4. No longer be a part in
- 5. Guitar players use them
- 6. Cease to exist
- 7. General’s assistant (abbr.)
- 8. Shaking of the earth
- 9. Strong winds
- 10. For each one
- 11. A bog
- 12. The creation of beautiful or significant things
- 13. Affirmative
- 19. Pie \_\_ mode
- 21. Nonclerical
- 24. Inspirational football player Hamlin
- 25. Learning environment
- 26. Khoikhoi peoples
- 27. Bring out or develop
- 31. Shows up
- 32. Theatrical device
- 34. Loads
- 35. Popular Hollywood alien
- 36. Distinguishes
- 40. College dorm worker
- 41. Secondary or explanatory title
- 45. Resembling wings
- 47. One who delivers a speech
- 48. In the middle
- 52. Loop with a running knot
- 53. Airborne (abbr.)
- 54. Beloveds
- 56. Ordain
- 57. Breed of small cattle
- 59. Very small period of time (abbr.)
- 60. Revolutions per minute
- 61. They \_\_
- 62. Longtime ESPN anchor Bob
- 63. A place to stay



Answers for May 3

# Learn the meanings behind popular Mother's Day flowers

Mother's Day is a time to express love and appreciation for mothers, sentiments that are often expressed with gifts. Flowers are a popular present to bestow on Mother's Day, as they



can brighten a room and bring a sweet aroma to any household.

While any flowers may ultimately suffice on Mother's Day, gift givers may want to select flowers for Mom that convey specific messages. The

## Quickly whip up a nutritious breakfast

Breakfast long has been touted as the most important meal of the day. Breakfast helps to jump-start the body and get it ready for action, serving as fuel as individuals go about their daily lives.

According to the Academy of Nutrition and Dietetics, research shows that breakfast helps people maintain healthy weights and control blood sugar and keep it steady throughout the day. Breakfast also could be linked to heart health. A 2017 study in the Journal of the American College of Cardiology reported people who skip breakfast are more likely to have arteriosclerosis, a condition that occurs when the arteries narrow and harden due to a buildup of plaque. People who do not eat breakfast also are more likely to weigh more and have higher blood pressure and cholesterol levels.

Too often people skip breakfast. Some are following the trend of intermittent fasting that has become popular in recent years and is believed to help with weight loss. Others may feel

language of flowers has been recognized for centuries. Though perhaps not as heralded as it once was, flower symbolism persists to this day. Here's a look at some of the meanings behind certain types of flowers to help guide Mother's Day gifting.

**Amaryllis:** These plants start as bulbs and are naturally spring-blooming flowers. The name comes from the Greek word "amarysso," which means "to sparkle," and they symbolize pride.

**Aster:** These daisy-like flowers are delicate-looking perennials. Asters make great gifts because they symbolize love and daintiness.

**Begonia:** There are more than 2,000 types of begonias, and the flower symbolizes deep thoughts. Begonias were made famous by French horticulturist Michel Begon, who thought the blooms looked like beautiful girls.

**Bleeding heart:** These flowers are red and pink blossoms that look like the perfect heart shape with a teardrop at the bottom. They're beautiful and symbolic of love and affection.

**Buttercup:** These are associated with youthfulness and cheerfulness and can call to mind childhood days spent picking buttercups and holding them under chins to reveal that you

they are too busy to eat breakfast.

In regard to time, there are plenty of nutritional breakfasts people can

*please see **breakfast** on page 12*

like butter. The flower is known for its beauty and innocent charm.

**Camellia (white):** White camellias stand for purity and innocence, but they also symbolize admiration and respect. Camellias make beautiful additions to any bouquet.

**Daisy:** Daisies are happy-looking flowers, and according to Norse mythology they represent motherhood and children.

**Delphinium:** Delphiniums come in pink, white and blue varieties and embody youth and renewal. They're a good pick if you want to convey a con-

tinued or renewed affection for a person.

**Tulip:** Tulips with an orange hue are thought to represent understanding and appreciation. They can express appreciation for Mom or another special person. Yellow tulips symbolize happiness, while pink tulips are symbolic of love. Red blooms should be reserved for sweethearts.

Various flowers symbolize feelings people want to express to their mothers, grandmothers and other special women on Mother's Day.



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**breakfast**

from page 11

whip up in no time at all that are healthy and loaded with the essentials the body needs. According to WebMD, the basic formula for a healthy breakfast involves pairing carbohydrates with protein. The carbs give the body energy and the brain fuel, while protein provides a feeling of fullness and



staying power to make it to the next meal.

**Homemade energy bars:** Some people reach for prepackaged cereal bars or granola bars when they're on the go. Homemade bars allow people to customize the ingredients so they eat what they like. Customization also allows people to include superfoods, like blueberries, protein-rich nuts, quinoa, or dried cherries.

**Oatmeal:** Oatmeal is a breakfast staple that is full of healthy fiber. Oatmeal can help reduce cholesterol levels naturally. Turning regular oatmeal

into "overnight oats" means you can pack these parfaits with Greek yogurt, fruit, nuts, and other ingredients you enjoy.

**Avocado toast:** Avocados are full of heart-healthy essential fatty acids. By mashing avocados into a paste, spreading on top of a whole-grain slice of toast, and then topping everything with a fried or hard-boiled egg, you'll get a breakfast that includes lots of nutritional ingredients.

**Cheese and berry crepes:** When you have time, whip up a batch of crepe shells from whole wheat flour, then freeze or store them in the refrigerator. Fill as desired throughout the week. Ricotta and tart berries provides a punch of protein and a dose of healthy antioxidants.

**Smoothies:** Smoothies are a quick and nutritious breakfast. With some prep work that involves chopping and freezing pre-measured ingredients into individual bags, all it takes is dumping the ingredients into a blender and combining with milk, yogurt or leafy greens. Put in a to-go cup or sip before leaving the house.

**Quick bread:** Create your own tasty quick bread that can make a fast and healthy breakfast. Include fruit, nuts or whole grains. Banana nut bread is one option. Toast up the bread or even eat it cold. For an extra punch, top a slice with yogurt and honey.

Breakfast can be quick and nutritious, ensuring people start their day off on healthy footing.

**commentary**

from page 6

verify renter status. According to OPA, those renting properties short term can obtain the owner day rates if they show a phone screenshot or paper indicating their rental agreement confirmation. Otherwise, they pay the higher rates. Proper enforcement is another issue.

Former OPA Director Marty Clarke chimed in with: "Truth be told if we operated as private pools our requirements for lifeguards could be drastically reduced. Our membership would be happier and our costs would be lower." He said The Parke was an example of a private pool without lifeguards. Of course, The Parke is not an IRS 501(c)(4) organization like OPA, an important IRS distinction.

Clarke's suggestion of operating the OPA pools as private is more or less impossible, at least so long as OPA exists as an IRS 501(c)(4) tax-exempt organization. That issue was settled years ago when OPA went to court over an IRS decision to tax profits of Beach Club Parking. OPA lost, big time, big money, over whether or not amenities must be open to the general public.



The Court ruling in the Beach Parking case contained this: "Accordingly, we have affirmed denial of a § 501(c)(4) exemption to a private subdivision that limited use of its facilities to individuals who owned property within the development and their guests."

The Court decision also contained: "Indeed, the Association's excellent counsel conceded at oral argument that the parking lots and beach club 'obviously' do not benefit the general public."

One direct result of the case is today any member of the general public can purchase a season Beach Club Parking Permit for \$525.

Clarke also suggested: "Perhaps we might want to change our status with the IRS to be private again like we were initially when

I first purchased."

Can OPA possibly be "private" as Clarke suggests? Perhaps, but it cannot be private and also be a 501(c)(4) tax-exempt organization.

So long as OPA is a 501(c)(4) tax-exempt organization, our amenities must be open to the "general public," and pools staffed with lifeguards as required by Maryland law.

Do association members want our pools operated without lifeguards, even if possible? Not likely.

**letter**

from page 6

excuse as a trigger for gun attack opportunists.

I taught school thirty-one years in Worcester County starting in 1971 without the added responsibility of toting a gun. In those years I remember a county school burning down where good men with firehoses were needed, but have no recollection of a shooting that needed a good female with a gun. Most teachers are female. In college does there need to be an upgraded curriculum called Education gun toting 101 and a new understanding of what it means to teach?

I have not hung out at our County public schools since my retirement, but I talked to a teacher who is there every day. There are strict hardening measures including security officers that were not in place when I taught. No matter how well we harden there

will always be a soft underbelly and the danger of death by gun unless we change our gun culture. And not just in our schools.

One recent mass shooting was in a Louisville, Kentucky bank. A bank sounds like a hardened place. Five were killed and eight injured before police killed the shooter, a former employee. I read the shooter's rifle will one day be auctioned off in accordance with law. I remember in the 1950's a picture of a barge of NY crime guns being taken out to be dumped into the ocean, which seems more sensible. Back then some shootings were committed with zip guns and Saturday night specials. Our guns for shooting people are extra well-made and more deadly now.

Another recent crazy event. Two men had a road rage incidence. While driving, instead of singing, they shot their legal pistols at each other. They both wounded the others daughter

riding in their cars. Just unreal. Get the guns out of the cars and off the streets.

Today our guns and American gun toters are more "hardened" and more deadly. The primary purpose of the kinds of guns many toters tote is to intimidate or kill others and, if they desire to do so, kill themselves. They are not the game hunting guns I drooled over when I was a kid.

Some interesting (if somewhat confusing statistics). According to various surveys, the percentage of American households that own at least one firearm ranges from 40% to 46%. The percentage of American adults who personally own a gun range from 22% to 32%. This means that 72 million to 81.4 million Americans own guns. Which makes a person wonder: who is "protecting" the other 249 to 259 million Americans who don't own guns? Also, if 249 million American's don't own guns, but

81.4 million Americans do own guns, who do the 81.4 million Americans that do own guns need protection from? Is it the 249 million who don't own guns? Or is it all the other of the 81.4 million who do own guns? Recent news stories tell of those who are "protecting" themselves from those without guns.

Someday responsible Americans may figure out how to solve our gun overload and unravel the culture of fear and terror a minority of Americans engage in. Until that time there is nothing to be done but to work for a reduction in unneeded semi-automatic *self-defense* firearms, hope that we and our loved ones are not random gun victims, and mourn our fellow Americans and their families who are casualties.

**George Timothy Mason**  
Salisbury



**Donation** - The Ocean City-Berlin Optimist Club recently donated \$5,580 to Boy Scout Troop 261 to fund their trip to Camp Powhatan.

Pictured (first row going left to right) **William Coleman, Mason Foxwell, Bennett Brown, Johnathan Smith, Parker Gill, and Kasch Johnson.** (Back row going from left to right) Assistant scout master **Joe Coleman, Colten Grevey,** Assistant scout master **Kenny Nicholas, Johnny Malinowski, Chase Ponton,** Adult leader **Joerg Leinemann,** Assistant Scout Master **Shaun McKenzie,** and Scout Master **James Smith.**



**Benefit** - Sunset Grille's annual Pink Party, in honor of cancer survivor Hope Palmer, raised \$13,415. The proceeds from the event benefit Atlantic General Hospital's John H. 'Jack' Burbage, Jr. Regional Cancer Care Center. Earlier this year, Hope Palmer and Jack Burbage presented the donation to Atlantic General Hospital Foundation board chair Steven Green and Atlantic General Hospital leadership, including president and CEO Don Owrey.

Above (Left to right) **Toni Keiser,** AGH vice president of public relations; **John H. 'Jack' Burbage, Jr.,** CEO of Blue Water Development; **Steven Tyson,** AGH donor relations officer; **Steven Green,** AGH Foundation board chair; **Hope Palmer,** corporate communications director of Blue Water Development; **Don Owrey,** AGH president/CEO..

# What do pets see in color?

The popular notion that pets see in black and white, notably dogs, is false. People once thought that their furry companions couldn't see the color spectrum. However, the American Kennel Club reports that new research and conclusions about canine anatomy point to dogs having color vision, after all it's just a bit more muted than their human friends. According to Dr. Jerry Klein, AKC's chief veterinary officer, dogs have more rods than cones in their eyes, which improves low-light vision. Cones are responsible for controlling color perception. Due to these anatomical differences, it is believed dogs's vision mimics that of a person with red/green color blindness. Color is perceptible for dogs, but not in the spectrum enjoyed by humans with healthy vision. Cats also can see in color, but similarly not with the

same level of detail as people.

Furthermore, their vision is much more attuned to up-close sight than to focusing on objects that are far away. According to Birdfact, an online resource about birds, birds have arguably the best eyesight and ability to detect color of any member of the animal kingdom. Birds can see more color than humans because they



have a fourth type of light-receiving cone in their retinas (humans have three). Therefore, a pet bird will be in tune with vibrantly colored items in and around his environment. Arizona State University's Ask a Biologist offers an interesting chart that illustrates colors certain animals can see at <https://askabiologist.asu.edu/colors-animals-see>. People who want to know if their pet rabbit can see color, or what those fish in their home aquariums can see, can consult the chart.

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# Some things to think about

Gathered from the internet by **Jack Barnes**

“I complain that the years fly past, but then I look in a mirror and see that very few of them actually got past.”

- *Robert Brault*

“The important thing to remember is that I’m probably going to forget.”

- *Unknown*

“As you get older three things happen. The first is your memory goes, and I can’t remember the other two.”

- *Sir Norman Wisdom*

“It’s paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn’t appeal to anyone.”

- *Andy Rooney*

“Birthdays are good for you. Statistics show that the people who have the most live the longest.”

- *Larry Lorenzon*

“The older I get, the better I used to be.”

- *Lee Trevino*

“You know you’re getting old when you can pinch an inch on your forehead.”

- *John Mendoza*

“I was thinking about how people seem to read the bible a lot more as they get older, and then it dawned on me—they’re cramming for their final exam.”

- *George Carlin*

“I don’t feel old. I don’t feel anything until noon. Then it’s time for my nap.”

- *Bob Hope*

“I’m 59 and people call me middle-aged. How many 118-year-old men do you know?”

- *Barry Cryer*

“All men are the same age.”

- *Dorothy Parker*

“I don’t do alcohol anymore—I get the same effect just standing up fast.”

- *Anonymous*

“By the time you’re 80 years old you’ve learned everything. You only have to remember it.”

- *George Burns*

“Old age isn’t so bad when you consider the alternative.”

- *Maurice Chevalier*

“Getting older. I used to be able to run a 4-minute mile, bench press 380 pounds, and tell the truth.”

- *Conan O’Brien*

“I have reached an age when, if someone tells me to wear socks, I don’t have to.”

- *Albert Einstein*

“Grandchildren don’t make a man feel old, it’s the knowledge that he’s married to a grandmother that does.”

- *J. Norman Collie*

“You know you are getting old when everything hurts, and what doesn’t hurt doesn’t work.”

- *Hy Gardner*

“When your friends begin to flatter you on how young you look, it’s a sure sign you’re getting old.”

- *Mark Twain*

“You know you are getting old when everything either dries up or leaks.”

- *Joel Plaskett*

“There’s one advantage to being 102, there’s no peer pressure.”

- *Dennis Wolfberg*

“I’ve never known a person who lives to be 110 who is remarkable for anything else.”

- *Josh Billings*

“At my age ‘getting lucky’ means walking into a room and remembering what I came in for.”

“Old age is when you resent the swimsuit issue of Sports Illustrated because there are fewer articles to read.”

- *George Burns*

“The idea is to die young as late as possible.”

- *Ashley Montagu*



In the 70's I was riding my bike and fell off and hurt my knee.

I'm telling you this now because we didn't have social media back then

I think senility is going to be a fairly smooth transition for me.

Who is this "Moderation" we're supposed to be drinking with?



Two elderly gentlemen from a retirement center were sitting on a bench under a tree when one turns to the other and says:

‘Slim, I’m 83 years old now and I’m just full of aches and pains. I know you’re about my age. How do you feel?’

Slim says, ‘I feel just like a newborn baby.’

‘Really!? Like a newborn baby!?’

‘Yep. No hair, no teeth, and I think I just wet my pants.’

---

*Three old guys are out walking.*

*First one says, ‘Windy, isn’t it?’*

*Second one says, ‘No, it’s Thursday!’*

*Third one says, ‘So am I. Let’s go get a beer.’*

---

A man was telling his neighbor, ‘I just bought a new hearing aid. It cost me four thousand dollars, but it’s state of the art. It’s perfect.’

‘Really,’ answered the neighbor. ‘What kind is it?’

‘Twelve thirty.’

---

*Morris, an 82-year-old man, went to the doctor to get a physical. A few days later, the doctor saw Morris walking down the street with a gorgeous young woman on his arm.*

*A couple of days later, the doctor spoke to Morris and said,*

*‘You’re really doing great, aren’t you?’*

*Morris replied, ‘Just doing what you said, Doc:*

*‘Get a hot mamma and be cheerful.’*

*The doctor said, ‘I didn’t say that. I said,*

*‘You’ve got a heart murmur; be careful.’*

---

A little old man shuffled slowly into an ice cream parlor and pulled himself slowly, painfully, up onto a stool. After catching his breath, he ordered a banana split.

The waitress asked kindly, ‘Crushed nuts?’

‘No,’ he replied, ‘Arthritis’

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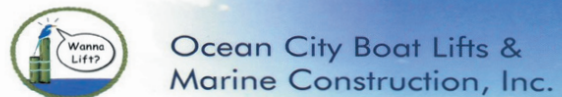


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