

The Courier

October 25, 2023 Volume 24 Number 8

A day on the farm - On October 16, a WPS kindergarten class enjoyed an amazing field trip to Parsons Farms Produce in Dagsboro, DE. Students rode the tractor out to the pumpkin fields and eagerly picked their own pumpkins to take home.

During the fun-filled afternoon, kindergartners learned about the different crops grown at the farm and the life cycle of pumpkins. They also visited with various animals that live on the farm and had the opportunity to feed some of their new furry friends. Of course, there was time for games and other entertaining activities, ensuring a memorable visit for our students.

WPS Kindergartner **Harper Hunt** gives Fiona the horse a kiss.

Trails & Waterways

The sands of time

By **K. A. Ferrusi**

Ocean City offers history lessons, just by walking around town. In 2011 Betty Derry of the then Ocean City Downtown Business Association was the driving force in creating the 'Walking Tours of Historic Ocean City, Maryland' brochure. A warm autumn day is a perfect time to stretch your legs for a couple of hours and enjoy sites on and off the boardwalk

Start by stepping inside the Ocean City Life Saving Museum and wandering through exhibits of the brave rescue workers, sand from around the world, surfing and everything Ocean City through the years. There is so much to tell about Ocean City that another museum will open at a second location in the old Ocean City Bank building, currently being renovated.

While at the museum, pick up a copy of the brochure to guide you along. The guide can also be downloaded from www.ocdc.org. Some buildings will be open, others have closed for the season, and at least

one is no longer standing. Each of the 19 numbered stops have a QR Code to scan for a deeper dive into each property. Admittedly, the guide needs updating, however, you can't get lost, the ocean is just to the east.

Did you ever look up after getting



your fries at Thrasher's? The Pier Building is unique and has a gayly painted facade that dates to the 1900s. Doing this at the start of the walk kept me looking up, down, and around at very familiar streets, buildings, and places, and perhaps seeing them for the first time.

Following the map and the

numbers will take you to the Atlantic Hotel right on the boardwalk. I have always known about the hotel, some of its history, and sort of where it was located. Look between the Tee shirts and beach gear for an entrance door that leads to a quiet, welcoming lobby, that oozes timeless charm. I walked in for the very first time while walking the history trail, just try it.

This walk is also about meeting people. The walk started on the right foot with the helpful docent at the Life Saving Museum; the couple from Pennsylvania riding bikes and taking pictures and hoping to move here one day; and, the several folks sitting on benches just smiling at the sunny day. The owner of the India Emporium has been in business since 1976 and has lived on the Eastern Shore longer than that. Then there was the chance encounter with Glenn Irwin who was connected to the Ocean City Development Corporation when the walking tours were created.

One of the best parts of the walking tour is that it leads on and off the

boardwalk. Houses, buildings and churches that have individual histories make up a fine tapestry of our beachside town. These old well-built structures are sometimes hidden gems that easily blend with the modern hotels, stores and restaurants. Take a breath, take a look.

A few more highlights include walking past the White Marlin sculpture that greets us as we drive on Route 50 to the inlet and the Peter Wolf Toth carving called Nanticoke of an Assateague native American. Walking past these artistic displays is different than driving past.

I'm not going to give away the whole story so you can explore on your own. Take an hour to see some of these attractions, take more time to see it all, or explore some today and some tomorrow. Hope you enjoy it.

Kathryn and Ralph Ferrusi are avid hikers, bicyclists, canoeists, world travelers, and, readers. They live in Ocean Pines' Bay Colony where they enjoy fine—and some not-so-fine—wines.

A Must See! 153 Teal Circle Ocean Pines



\$649,900



Marlene Ott

Associate Broker, CRS

www.MarleneOtt.com

C: 410-430-5743 O: 410-208-3500

Marlene@MarleneOtt.com



Bring your paint brush and ideas for updates to this custom-built 3 bedroom plus bonus room 2 1/2 bath Salt-box style waterfront home with a 2 car garage and added Sunroom. Seller added a 1/2 bath on first floor so Primary bedroom has a private bath. 22 x 4 dock has just been power washer and easy boat access to the River, Bay and Ocean with no bridges to go under. Hardwood floors in Living and Dining rooms. Washer and dryer plus laundry sink in garage. Seller has purchased an HVAC window unit for Bonus room and is still in the box. Access to bonus room is thru one of the bedrooms. Bonus room has several storage closets. Garage entry door with access to covered front porch. Nice 8 x 28 rear deck. This home was a primary residence for many years. MLS#: MDWO2016706

**BERKSHIRE
HATHAWAY**
HomeServices

PenFed Realty

11001 Manklin Meadows Lane
Ocean Pines, MD 21811



Market offers special Thanksgiving holiday bakery orders

As Thanksgiving approaches, the Ocean Pines Farmers & Artisans Market is here to make things in the kitchen a little easier, with special holiday ordering starting this weekend.

“For some, the task of baking pies



stares them in the face every holiday season, but not everyone has the skills, desire or time to present the perfect pie on their holiday table,” Market Manager David Bean said. “If you’re hoping to keep the rolling pin in the cupboard, then let one of our many marketplace bakeries bring the baked goods to your Thanksgiving feast.”

Bean said the marketplace will offer a wide range of tasty treats, from classic pumpkin and sweet potato pies

to new and unique offerings.

Vendors like Ugly Pie will serve up signature specials like their “Apple Dapple” pie, a salted caramel and apple confection with a pecan and oat crumb topping.

Vivian’s House is a specialty marketplace bakery for those with dietary concerns, offering gluten-free, vegan and other special need baked goods. Owner Vivian Manion works directly with her customers to create her special products.

Pies from Del Vecchio’s Bakery are made with the finest ingredients and are baked fresh overnight, often arriving on market mornings still warm from the oven. Owner John Del Vecchio is known for his breakfast pastries, which are a great way to start the holiday morning – or the perfect breakfast before heading out to do some Black Friday shopping.

“It’s more than just pies that our bakers prepare for our shoppers,” Bean said. “The offerings also include oven-fresh breads, dinner rolls, and the Eastern Shore favorite sweet potato biscuits just ready for a slather of sweet cream butter and a big dollop of

homemade jam from the market.

“While the holiday is still weeks away, now is the time to place those special orders,” Bean continued. “Most bakeries have cut-off dates for orders and limits can be reached quickly. All bakeries require payment at the time an order is placed.”

Bean said special orders can be placed directly with the vendors during Saturday farmers markets.

The marketplace will also offer two special Thanksgiving holiday market days: on Saturday, November 18 from

9 a.m. to noon and on Tuesday, November 21 from 9 a.m. to 11 a.m.

“Our Turkey Tuesday market allows orders to be picked up fresh just before the holiday,” Bean said.

The Ocean Pines Farmers & Artisans Market is open Saturdays from 9 a.m. to noon in White Horse Park, next to the Ocean Pines Administration Building and Police Department.

For more information, visit www.oceanpines.org/web/pages/farmers-artisans-market.

OPPD receives further state aid

The Ocean Pines Police Department continues to benefit from state grants.

The Association announced in August that OPPD received \$20,000 from the Maryland Governor’s Office of Crime Control and Prevention for police retention, and \$2,750 from the Maryland Governor’s Office of Crime Control and Prevention for the police department’s community engagement programs.

Last week, Police Chief Tim Robin-

son announced two additional grants:

-\$2,485.50 to defray the cost of bullet proof vests from the federal Patrick Leahy Bulletproof Vest Partnership through the U.S. Department of Justice.

-\$22,600 from the state Police Accountability, Community and Transparency Grant through the Governor’s Office of Crime Control and Prevention.

Robinson said new bulletproof

please see aid on page 4

NOVEMBER 10, 11 & 12 • OCEAN CITY CONVENTION CENTER

Autumn
HOME & CONDO SHOW



**Home Improvements, Décor, and more!
Talk to the Pros**

**ARTS.
CRAFTS**



**and
Critters**

**PAWSOME
PICTURES**
with SANTA!
Get
Holiday Photos
of Your
FUR BABIES!

Handmade Crafts, Great Gifts and Furry Friends

PET CONTESTS

**Big Dog • Small Dog • Trick • Talker • Wiggle Butt • Prettiest
Owner/Pet Look-A-Like • Most Macho • Best Rescue Story**

Sponsored by



Two Great Shows - One Convenient Location

40th Street & Coastal Highway

Friday 10:30-5 • Saturday 10:30-5 • Sunday 10:30-3:30

WWW.OCEANPROMOTIONS.INFO • EVENTS@OCEANPROMOTIONS.INFO

**FREE
Admission**
with this coupon
(good for 1 person)

Volunteers help create care packages for U.S. soldiers

Roughly 200 volunteers helped prepare 1,000 care packages for U.S. soldiers and military dogs during an event at the Ocean Pines Yacht Club on Sunday.

The event was a partnership between the Yacht Club and Steel Blu Vodka, a local company that donates 10% of its profits for the care packages. With those funds, Steel Blu buys nonperishable goods – such as toiletries, snacks, and office supplies – and packages them with help from local volunteers.

Those volunteers showed up in droves during a sunny Sunday at the Yacht Club. Among them were Maryland Del. Wayne Hartman, Ocean Pines Association President Rick Farr, General Manager John Viola, and several Ocean Pines Board members.

“It was nice to see so many members of our Ocean Pines community come together and support our incredible military in putting together 1,000 care packages,” Farr said. “I would like to thank the Ocean Pines

Community that participated, my fellow Board colleagues, Steel Blu Vodka, the staff with the Matt Ortt Company, the Ocean Pines Get Involved Facebook Group, and all the other sponsors for rallying the community for this great event,” Farr said.

The event was scheduled to run from 11 a.m. to 4 p.m., but so many helpers showed up that work finished in about an hour. Volunteers moved between stations set up on the Yacht Club patio to box up donated items and hand-written letters of support.

“It was such a beautiful turnout!” Chelsey Chmelik, a Matt Ortt Companies manager who helped to organize the event, said. “We busted it out in less than an hour because of all the wonderful volunteers who came out to support us.”

Chmelik said she will continue to collect additional donations and handwritten letters of support for members of the U.S. Military. For more information, contact chelsey@mattorttcompanies.com.



AGH Donation - The Synepuxent Post #166 American Legion of Ocean City, Maryland, recently donated \$15,000 to Atlantic General Hospital for the purchase of a Trilogy EV 300 noninvasive ventilator. This machine provides noninvasive (NIV) and invasive mechanical ventilation (IMV) for a wide range of adult and pediatric patients. Non-invasive ventilation refers to the provision of ventilator support through the patient's upper airway via positive pressure, eliminating the need for endotracheal intubation which reduces the length of stay of patients. NIV is used to treat both acute and chronic respiratory failure.

Above from left: **Ben Dawson**, Synepuxent Post #166 American Legion of Ocean City, Maryland, Charity Committee member; **Mitchell Loring**, Atlantic General Hospital cardiopulmonary services manager; **Toni Keiser**, Atlantic General Hospital vice president of public relations; **Emily Tunis**, Atlantic General Hospital Foundation vice chair; **George Barstis**, Synepuxent Post #166 American Legion of Ocean City treasurer and Charity Committee member.

aid
from page 3

vests are always a crucial need for the Police Department, and the state fund-

ing will allow the department the ability to commit to transparency in a manner expected in 2023.

He said the additional funds will help defray the costs of mandated psychological testing for new hires, as well as mandated mental health screenings for existing officers. Additionally, the funds will go towards implementing new computer software that will assist with the internal management of the Ocean Pines Police Department and help with the development of a new website dedicated to the police department.

The funding for the mental wellness screenings and the new software and website will assist the Ocean Pines Police Department with maintaining compliance with requirements under the Police Accountability Act of 2021, Robinson said.



Using natural gas
in your home or at
your business
can reduce your
carbon footprint.

Learn more at
sandpiper-energy.com



E-subscribe **FREE** to
The Courier and get it
delivered to your
computer each week!



delmarvacourier.com

The art of conversation

It's amazing what can happen when you dare to turn off the television. I'm not kidding. You should try it some time. The opportunities are endless. Books can be read. Hobbies can be enjoyed. Why if you're not careful you could actually find your-



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

self in the middle of, dare I say, a conversation.

I don't care how many cable channels or streaming options are accessible, nothing tops sitting in a comfortable chair having a conversation with family members or friends. Sure, it may take a little more effort than zoning out in front of the television watching for the umpteenth time a rerun of "Law & Order," or "Seinfeld." But the return is well worth the investment.

Conversation, good conversation, is I believe is a dying art form, going the way of handwritten correspondence, dressing for dinner and holding the door for a lady. And such a shame it is too because it doesn't have to be that way at all. Sure, there's a place for television but for so many it becomes a substitute for personal interaction.

Conversation is a give and take. There's nothing worse than listening to someone drone on and on about themselves or something of which you couldn't care less. Been there, done that. You can keep the T-shirt. In such situations I'd prefer to watch a rerun of "Full House." But when you find yourself smack dab in the middle of a good old fashion conversation that incorporates engaging storytelling and laughter, well, just sit right back and stay a while. Few experiences equals being party to a dialogue of ideas, a tete-a-tete, a gabfest or a

plain old, knockdown bull session. Nothing compares, not even satellite television.

I was flipping through a magazine not long ago when I came across an article discussing life a century ago. At that time, it was not uncommon for neighbors to stop by and sit a spell on the front porch to talk. Interestingly a common accoutrement in most homes was a piano. Families and friends would gather around the old eighty-eights and sing while Mom or Dad played.

Yes, I know it sounds a little hokey but the point is people interacted with one another. And regardless of how the singing sounded, they were doing something together that strengthened personal bonds.

There's no special requirement for engaging in a conversation except interest, especially in what the other



person is saying. Whether as whimsical as swinging down memory lane or as weighty as the troubles of life, conversation is rewarding beyond any measure calculated by commercial intermissions.

You can't force conversation. It's organic, with a life of its own. You may not know where it's going to take you. And yes, taking those first tentative steps can be a little scary. Don't fret performance anxiety, hang in there. One thing is for sure, you're never going to succeed if you're preoccupied with the remote control or the screen on your phone.

Okay now, are you ready? Come on you can do it. On the count of three. One. Two....

HOLIDAY CRAFT FAIR

ONLY HANDMADE ITEMS FOR SALE

JOIN US
NOVEMBER 4, 2023
9-3PM

OCEAN PINES COMMUNITY CENTER
235 OCEAN PARKWAY BERLIN, MD 21811

free admission, free parking
food and baked goods offered until sold out

Visit our Artisan Shop in the park for more gifts

SPOOK-TACULAR EVENT AT MY BACKYARD

Friday, October 27th
10:00 to 5:00 all day
fun with Refreshments and savings

Stop by MY BACKYARD and "Keep an EYE Out" for Savings

But WAIT!!
After hours Wine & Cheese Spook-Tacular continues from 5:30-7:00 pm
"Eyeball" Discounts continue!

Happy Halloween

OPPD, Kiwanis partner to support the Cricket Center

The Ocean Pines Police Department will partner with the Kiwanis Club of Greater Ocean Pines-Ocean City for a special "Shop with a Cop" pancake breakfast event on Saturday, November 18 from 8 a.m. to 11 a.m. in the Assateague Room of the Ocean Pines Community Center.

The event will benefit the Cricket Center in Berlin, which is the only state-supported child advocacy center in Worcester County.

Tickets are \$9 at the door and children under 10 are free. Carryout and dine-in options are available.

According to the Kiwanis, the Shop with a Cop event is a "partnership with Worcester County law enforcement agencies, giving children the chance to shop with a local law enforcement officer for holiday gifts for their families."

Traditionally, the campaign gave local at-risk children \$150 to spend on gifts for themselves.

According to the Kiwanis, "The Cricket Center realized that instead of buying holiday gifts, they were buying

basic necessities for their families. To assist this effort, the 'Shop with a Cop' local drive provides our community the opportunity to donate these basic necessities, enabling children to focus on holiday gifts."

There will be a drop box at the pancake breakfast to help collect those items. A spokesperson for the Kiwanis said essentials that are needed are new, unexpired, items (30 of each): boxed stuffing, canned vegetables, canned cranberries, jelly/jam, peanut butter, pancake mix, trail mix, crackers, fruit snacks, powdered drink

mix, popcorn (unpopped), toothpaste, toothbrushes, deodorant, toilet paper, paper towels, hand soap, bar soap, boxed cereal, granola bars, cereal bars, pasta, pasta sauce, mac and cheese, and, canned tuna

Additional drop boxes will be available in the Community Center lobby, The Parke at Ocean Pines clubhouse on 2 Arcadia Court, and the Ocean Pines Racquet Center on 11443 Manklin Creek Road.

Ocean Pines Police Chief Tim Robinson said it's important for local law enforcement to support these types of

projects.

"We're very honored to partner with the Kiwanis to support a worthwhile endeavor like the Cricket Center," he said. "Things like the Cricket Center are instrumental in helping to keep some of our vulnerable youth safe."

Additional information about the collection items and online ticket sales are available at www.kiwanisofopoc.org.

For more information, contact David Landis at 410-641-7330.

Veterans Day ceremony returns to Pines

The Worcester County Veterans Memorial Foundation will host a traditional ceremony to commemorate Veterans Day on Saturday, November 11, starting at 11 a.m. at the memorial grounds in Ocean Pines.

Memorial Foundation President Marie Gilmore said the ceremony will include patriotic music from the Delmarva Chorus, a color guard presenta-

tion, highly distinguished career spanning 35 years," Gilmore said. "He served in the Middle East, Granada, Panama, South Korea, and on major Marine Corps bases. He was actively involved in wars and conflicts during Iraqi Freedom, Enduring Freedom, the Gulf War, Beirut, and Grenada. We are honored to have Col. Cahn as our Keynote Speaker."

Some seating will be provided, but

those attending are encouraged to bring a chair.

In the event of inclement weather, the ceremony will move to the Ocean Pines Community Center.

For more information on the Worcester County Veterans Memorial at Ocean Pines and the Worcester County Veterans Memorial Foundation, visit www.opvets.org.

Courier Almanac

On October 25, 1964, after recovering a fumble against the 49ers in San Francisco, Minnesota Vikings star defensive end Jim Marshall ran 66 yards the wrong way into his own end zone. The four-year veteran believes he has scored a touchdown, so he throws the ball out of bounds in celebration, resulting in a safety for San Francisco and putting an exclamation point on one of the worst gaffes in NFL history. Despite Marshall's error, the Vikings win, 27-22.

Wor-Wic earns military spouse friendly designation

For the sixth year in a row, Wor-Wic Community College was named a Military Spouse Friendly School by VIQTORY, a veteran-owned company whose mission is to assist military personnel transitioning to a civilian life. Earlier this year, Wor-Wic also received a top 10 recognition as an overall Military Friendly School.

"Wor-Wic understands the unique challenges that come with being a military spouse, and the often unsung contributions they make to our nation's defense. We support our military spouses with the same exceptional resources that we provide to our veteran and active-duty military students. They receive the highest level of academic, financial and personal support from our dedicated veterans services staff, and this designation is a reflection of that," said Jason M. King, di-

rector of veterans services at Wor-Wic.

Every year, hundreds of students from veterans, active-duty members, National Guard, reservists and their eligible family members – including spouses – are enrolled at Wor-Wic. The college has been named a Military Friendly School for the past 12 years.

Institutions earning the 2023-2024 Military Spouse Friendly School designation were evaluated using public data sources and responses from a proprietary survey. Methodology, criteria and weightings were determined by VIQTORY, the publisher of Military Spouse magazine, with input from the Military Friendly Advisory Council of independent leaders in the higher education and military recruitment community.


please see **designation** on page 7

Candy is a popular treat on Halloween. While trick-or-treaters will often accept just about any confection in their bags and buckets, certain products reign supreme across the United States and Canada, according to RetailMeNot and Halloween Alley.

These include:

- Reese's Peanut Butter Cups
- Kit Kat
- Snickers
- Skittles
- M&Ms
- Starburst
- Twizzlers

In Canada, Mars, a chocolate bar in the same family as Snickers, and Coffee Crisp also are popular among trick-or-treaters.



Surprise

George (Bo) Spicer has been a mainstay at Ocean City American Legion Post 166 for years, volunteering for numerous projects, serving on the Executive Committee, and currently the chair of the Post's Donation Committee. Under his leadership, the Post in Fiscal year 2022-2023 that ended June 30, contributed more than \$307,000 to help veterans and local community groups, and local First Responders.

Recently the Post learned he was impressed by a quilt given created by Quilters by the Sea of Ocean Pines. That led to the Post asking the local craft group to create one for Spicer as a token of appreciation for all he has done over the years. He was surprised with the gift at the last Post Membership meeting in September,

Above **Bo Spicer** (L) holds up his quilt presented to him by Post Commandant **Tom Wengert**.



designation from page 6

Final ratings were determined by combining the institution's survey scores with the assessment of the institution's ability to meet thresholds for retention, graduation, job placement, loan repayment, persistence and loan default rates for all students and specifically for student veterans.

"Schools who achieve awards designation show true commitment in their efforts, going over and above that standard," said Kayla Lopez, national director of military partnerships for the Military Friendly organization.

Lobecker named Crafter of the Month

The Pine'eer Craft Club announced club member Bill Lobecker as the October 2023 Crafter of the Month.



After retiring from a career as circulation director of a chain of local newspapers in the Quakertown, Pennsylvania area, Lobecker and his wife, Terry, settled in Ocean View, Delaware in 2017. Lobecker joined the Craft Club about four years ago.

He had been assisting his son with a home decor business until Covid-19 hit, and the business closed.

"With the loss of my son's business and his move, I had time on my hands," Lobecker said. "I like to stay busy in retirement, so I became a member of the club at that time. It's nice to be creative in a side business."

Today, both Bill and Terry are involved in the Craft Club. Together, they create wreaths, candles, sublimation

mugs, tumblers and coasters.

Lobecker's home decor signs, which often feature the phrase "this is my happy place Ocean Pines, MD," are popular in the artisan gift shop. He also sells crafts at a booth at the Ocean Pines Farmers & Artisans Market and has been a fixture there for the last three years.

In addition to crafting, Lobecker recently joined the U.S. Coast Guard Auxiliary, which is the uniformed, nonmilitary volunteer component of the Coast Guard comprised of about 26,000 members. The membership supports the Coast Guard and has advanced training in boating and water safety.

To see Lobecker's works and more creations, stop by the Pine'eer Artisan Gift Shop, open every Saturday from 8 a.m. to 3 p.m. and Sunday from 10 a.m. to 3 p.m., except holidays.

The club is always seeking new crafters, and club meetings are open to the public.

Artisans interested in selling their creations at the shop should contact Debbie Jiwa or Barbara Herzog, shop managers, or email opcrafterclub@aol.com for more information.

**WHEN YOU'RE HERE,
YOU'RE FAMILY**
Scheduling patients for:
All Orthopedics | Aquatic Therapy
Pelvic Floor Therapy | Peripheral Neuropathy
Pregnancy/Postpartum

AQUACARE
PHYSICAL THERAPY

NOW OPEN IN BERLIN!

Call 443-513-3910 or go to www.aquacarephysicaltherapy.com

**ATTENTION
WORCESTER COUNTY
RESIDENTS ONLY!!!**

**FREE Household
Hazardous Waste
Collection**

**Saturday, October 28, 2023
10 AM-2 PM**

Collections to be held at
**CENTRAL LANDFILL
7091 CENTRAL SITE LANE
NEWARK, MD 21841**

**Household Hazardous
Waste Collection**

WHAT WILL BE ACCEPTED:

- Computers & Laptops (No Other Electronics)
- Gasoline • Gas/Oil Mixtures • Fuels • Acids
- Cleaners • Solvents • Automotive Fluids • Bleach
- Ammonia • Pool Chemicals • Pesticides
- Dark Room Supplies • CFL Light Bulbs • Batteries
- Insecticides • Herbicides • Oil-Based Paints
- Thinners • Turpentine • Wood Preservatives
- Wood Strippers • Etc.

All of these materials will go to a HAZ MAT disposal site.

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

**THESE ITEMS WILL BE ACCEPTED AT
CENTRAL LANDFILL
7091 CENTRAL SITE LANE
NEWARK, MD 21841
OCTOBER 28, 2023 10AM-2PM**

WHAT WILL NOT BE ACCEPTED:

- Explosives • Ammunition • Medical Waste
 - Radioactive Materials • Picric Acid • Asbestos
 - Televisions • TV Remotes • Keyboards
 - Mouse • Printers • Modems • Scanners • Cables
 - Misc. Computer Parts • VCR's • CD Player's
 - Calculators • Cell Phones • Radios • Stereos
 - CB Radios • Fax Machines • Misc. items
- ELECTRONICS WILL NOT BE ACCEPTED**

**For more information on this event, Please
call Bob Keenan, Recycling Manager
410-632-3177 Ext. 2405 or email at
bkeenan@co.worcester.md.us**

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

Avoid these investment mistakes

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

We all make mistakes in many areas of life. These mistakes are usually fairly harmless – we took a wrong turn while driving, used the wrong ingredients in a recipe and so on. But sometimes, our mistakes can be costly – especially those connected to investing.



John Bennish

Here are some of the most common investment mistakes:

Too much buying and selling – Some people find it exciting to constantly buy and sell investments in the pursuit of big gains. Yet, frequent trading can work against you in a couple of ways. First, it can be expensive – if you're always buying and selling investments, you could rack up taxes, fees and commissions. Perhaps even more important, though, excessive purchases and sales can make it difficult to follow a unified, cohesive investment strategy. Such a strategy requires, among other things, careful construction and management of an investment portfolio that's appropriate for your goals, risk tolerance and time horizon. Heavy trading can disrupt this strategy.

Failing to diversify – If you only owned one type of asset, such as growth-oriented stocks, your portfolio could take a hit when the financial markets go through a downturn. But not all investments will respond the same way to the same forces – for example, stocks and bonds can move in different directions at any given time. And that's why it's usually a good idea to own a mix of investments, which can include domestic and foreign stocks, bonds, certificates of deposit (CDs) and government securities. Keep in mind, though, that while diversification can help reduce the impact of market volatility, it can't guarantee profits or protect against losses in a declining market.

Trying to "time" the market – "Buy low and sell high" might be the original piece of investment advice, but it's pretty hard to follow – because no one can really predict when an investment will reach "low" or

"high" points. Also, trying to "time" the market in this way can lead to bad decisions, such as selling investments whose price has dropped, even if these same investments still have good business fundamentals and strong prospects.

Not understanding what you're investing in – If you don't know the nature of investments when you buy them, you could set yourself up for unpleasant surprises. For example, some companies, by the very nature of their business and the type of industry they're in, may consistently pay dividends to their investors even though their stock prices may only show relatively modest price gains over time. If you bought shares of this stock, thinking it had the potential to achieve quite substantial appreciation, you might end up disappointed.

Making the wrong comparisons – You're no doubt familiar with some of the most well-known investment benchmarks – the S&P 500, Dow Jones Industrial Average and the Nasdaq Composite. But it might be counterproductive to compare your results against these indexes. If you have a diversified portfolio, you'll own an array of investments that won't fit into any single index or benchmark, so you won't get an apples-to-apples comparison. You're better off comparing your portfolio's performance against the only benchmark that really matters – the progress you need to make to help achieve your goals.

Investing will always have its challenges – but you can help make it easier on yourself by staying away from as many mistakes as possible.

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.

**Boating
course offered**

The US Coast Guard Auxiliary will offer the Maryland Basic Boating Safety Course, virtually, on November 14, 15 & 16 between 6 p.m. and 9 p.m. The cost is \$20 for all three evenings. Register or get more information by calling Barry Cohen at 410-935-4807 or Email: CGAUXOC@Gmail.com.

Pumpkin carving - don't become a statistic

By **Jennifer S. Hamilton**

Fall has become my favorite time of year: the beauty of the fall colors as the leaves change, the cooler, crisper air, and for my family - the start of ice hockey season! What do you think of when you think of fall? Some say Halloween, some say Thanksgiving, many people think pumpkins!

Pumpkins have quickly taken over in the form of decoration, color schemes and pumpkin-spiced everything. If you have kids, you likely also go to the pumpkin patch or local market to purchase pumpkins to carve. The pumpkin carving tradition was brought to the United States by immigrants from England, Ireland and Scotland in the 19th century. In 2021, it was reported that close to 50% of households surveyed planned to carve pumpkins during the Autumn season. Since 2001, the pumpkin production in the United States has doubled and is now between 1.5 to 2 billion pounds, with many of these being used for decoration. That's a lot of pumpkins.

There is an art, and some risk to carving a pumpkin. Let's talk about both. If you are planning to do some pumpkin carving, the tools you choose can make all the difference. They sell specific pumpkin carving knives that have a small serrated blade, but it has a blunt end to reduce the risk of a stabbing injury. Using sharp, pointed knives can also cause more risk for the blade to get stuck in the pumpkin requiring more force to remove. Injuries can occur from a person's hand slipping down the handle of the knife when

using force to cut through the skin. This can not only cause a cut to the hand, but sharp knives will likely go much deeper than the skin's surface causing laceration of the tendons, vessels, and nerves in the hand. This requires surgical repair and a prolonged recovery time. You can reduce the risk of your hand slipping on the knife by making sure the pumpkin, and your hands, are clean and dry. Children should always be supervised when attempting to carve a pumpkin, and it may be beneficial to allow kids to draw the design they want on the pumpkin, then leave the actual cutting to the adults.

Research has shown that injuries to the hand are the most common body part to be involved in a pumpkin-carving related accident - up to eighty-seven percent. Men and women are equally affected, and the most common age demographic is between the ages of ten and nineteen. The thumb and index (pointer) fingers are the most commonly affected. Often these injuries result in surgical intervention to repair the damaged structures: bones, tendons, nerves, vessels, soft tissue, etc. After surgery, these injuries often require months of rehabilitation to restore normal function of the hand. Safety is key to enjoying a fun-filled Fall holiday tradition. If you can take the above measures to prevent an injury, you can avoid unnecessary accidents and keep only positive memories around pumpkin carving.

Jennifer S. Hamilton is a Doctor of Physical Therapy and a Certified Hand Therapist. She and her husband William Hamilton Jr are the owners of Hamilton Physical Therapy PA with locations in Ocean Pines and Salisbury.



Jennifer Hamilton



Is that ache just not going away?

We can help with that TODAY!



Ocean Pines

Salisbury

410.208.3300

410.742.3300

www.HamiltonPTcares.com



DELMARVA'S PREMIER DESIGN BUILD COMPANY

REDEEM TODAY - NOVEMBER 30 ONLY!

\$2,500 OFF

NEW ADDITION, FULL BASEMENT, FULL KITCHEN, OR PRIMARY BATH REMODEL.

*TERMS & CONDITIONS APPLY. MUST PRESENT COUPON AT FIRST CONSULTATION. SINGLE USE, CANNOT BE COMBINED WITH OTHER OFFERS.



443-389-3099

CLARKSVILLECONSTRUCTION.NET

Licensed, Bonded, Fully Insured MHIC #78947

A BAGEL and...

Free Wireless Internet

Serving Breakfast and Lunch

410-208-0707

Open 6 a.m. - 2 p.m.
Wednesday - Sunday

Pastries and Cookie Trays

Boar's Head Meats

RTE. 589	
Manklin Creek	O.P. South Gate Entrance
OCEAN PKWY	
Southgate - Ocean Pines (Manklin Creek & Ocean Pkwy)	

Visiting Indianapolis

By **Kurt and Jean Marx**

Indianapolis is the capital of Indiana and its largest city with over two million people. It is also a great place to visit.

The biggest logistical challenge from Worcester County, Maryland is getting there. It is over 700 miles away, and as a result, it takes about 12 hours by car. Flying to Indianapolis is doable, but if you were to fly from Philadelphia or Washington, it wouldn't save that much time once you factor in the time it takes to drive there, park, take a shuttle bus to the airport, and go through security. Flying from Salisbury may be your best option but, as always, you have to make one or more flight connections. No matter how you decide to get there, the city is well worth the effort.

The downtown area of Indianapolis is quite walkable and the amenities it offers typically cost less than other major cities. While the city does experience some crime, staying in the tourist areas is considered safe, including when walking around at night.

If you like sports, there are lots to choose from. Without even touching on college sports (of which there are several teams), the NFL's Colts play at Lucas Oil Stadium. On game days, the entire city wears Colts' gear and there are usually numerous events connected to a home game. The NBA's Pacers play at Gainbridge Fieldhouse. We were pleasantly surprised at what a high-energy and fun experience it was to attend a Pacers game, even from the nosebleed seats. The minor league Indianapolis Indians have been in the city since 1902 and presently play at Victory Field; the team is the AAA affiliate of the Pittsburgh Pirates. If you prefer hockey, the Indy Fuel compete in the East Coast Hockey League. The team was started in 2014, is an affiliate of the Chicago Blackhawks, and plays its games at the Indiana Farmers Coliseum.

White River Park is a great place to stroll and also houses the fun Indianapolis Zoo. The zoo has something for everyone, including large land mammals, reptiles, fish, and marine mammals. We were excited to hear a male lion roaring, see tigers just on the other side of the glass from us, and listen to an

interesting presentation on brown bears. If you are walking to the zoo, make sure to look at the sculptures along the way. They are very colorful and creative.

There are also a number of museums in Indianapolis. We found the Indiana Historical Society's location to be excellent. The exhibit, *Eva Kor: From Auschwitz to Indiana*, is very well done and even includes virtual-reality headsets. The staff were very helpful as we had some initial challenges with the technology. The *Documents that Shaped America* exhibit is also comprehensive and fascinating. The on-site Stardust Terrace Café has tasty food at a reasonable price. The museum admission is \$15 for adults, but educators and members of the military are free. The Eiteljorg Museum is an interesting museum of Native American and Western Art and has beautiful outdoor spaces.

Across the Central Canal from the Eiteljorg Museum is the Medal of Honor Memorial. This is a moving tribute to each of our nation's Medal of Honor recipients. It should not be missed. The Central Canal is a great way to walk around parts of Indianapolis, or just to stroll for relaxation. During the warmer months you can rent a canoe or take a gondola ride. There are restaurants along the canal for whenever you'd like to take a break.

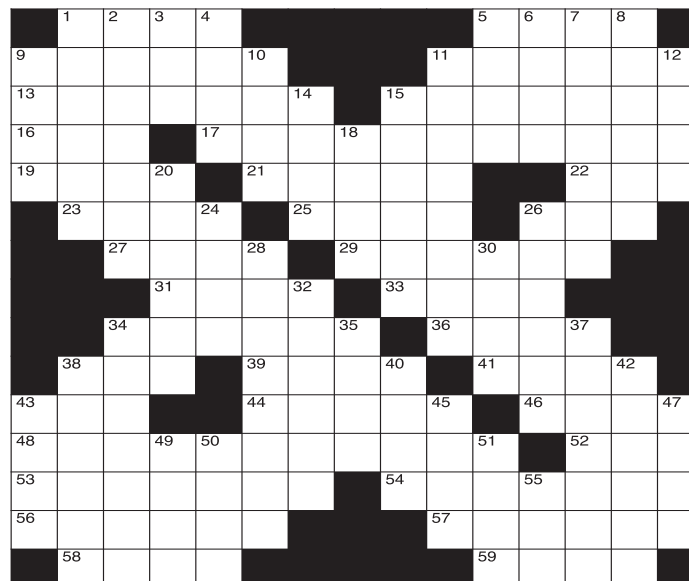
Indianapolis has a number of excellent restaurants. We can personally vouch for Jack's Donuts for breakfast and the Weber Grill for either lunch or dinner. In all, we highly recommend putting Indianapolis on an upcoming trip agenda.



e-subscribe **FREE** to *The Courier* and get it delivered to your computer each week!



delmarvacourier.com



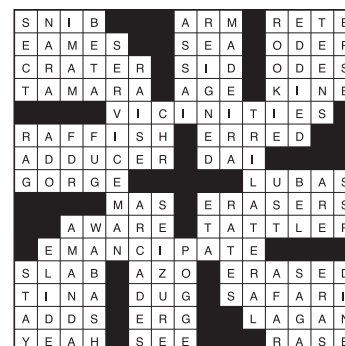
CLUES ACROSS

- 1. Male children
- 5. Robert Wagner series "Hart to ___"
- 9. Unfolded
- 11. Digestive disease
- 13. Wednesday
- 15. Malignant tumor
- 16. Conscientious investment strategy (abbr.)
- 17. Slowed
- 19. Letter of the Semitic abjads
- 21. Weights of cars without fuel
- 22. Former CIA
- 23. Asian country
- 25. Instead
- 26. Ancient Egyptian King
- 27. Privies
- 29. Shopping trips
- 31. Paradoxical anecdote
- 33. It's on the table
- 34. Ancient Persia ruler
- 36. Small American rail
- 38. File extension
- 39. Days (Spanish)
- 41. Everyone has one
- 43. South American plant
- 44. About ilium
- 46. Vanished American hoopster
Bison
- 48. A type of breakfast
- 52. Uncooked
- 53. Examined
- 54. Christian recluse
- 56. Strong posts
- 57. Some are for pasta
- 58. Skinny
- 59. School-based organizations

CLUES DOWN

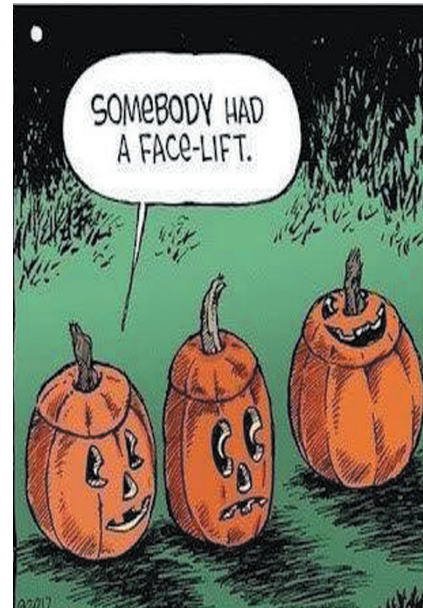
- 1. Ringlet
- 2. Type of complex
- 3. Midway between north and northwest
- 4. It becomes something bigger
- 5. German courtesy title
- 6. Genus of birds
- 7. Marked by public disorder
- 8. Least aggressive
- 9. Russian city
- 10. Insect repellent
- 11. Interruptions
- 12. Scoundrels
- 14. 1,000 calories
- 15. What one does overnight
- 18. Dwarf planet
- 20. Pipe
- 24. Black powdery substance
- 26. Set of four
- 28. Canned fishes
- 30. North Carolina college
- 32. Secured
- 34. A disgraceful event
- 35. Physical suffering
- 37. The home of the free
- 38. Some are boys
- 40. Satisfy
- 42. Makes very happy
- 43. South American plants
- 45. Modes of transportation
- 47. Female sheep
- 49. Type of torch
- 50. Piece of merchandise
- 51. Jump over
- 55. Wife of Amun

Answers for October 25



Some things to think about


Gathered from the internet by **Jack Barnes**



Support Local Businesses

To place your business card call **410-629-5906**

BOAT LIFTS



Ocean City Boat Lifts & Marine Construction, Inc.

Jessica Short oceancitylifts@aol.com
 12010 Industrial Park Road Unit 11 **410-352-5095**
 Bishopville, MD 21813 MHIC 133392

FINANCIAL SERVICES



Consulting & Business Services



- Tax Debt Relief
- Credit Repair
- Tradelines for Individuals & Businesses
- Tax Lien Removal
- Full Service Accounting
- Business Credit

We get results!
434-219-6692
www.AMAconsultingbusiness.com

PATIO

PAVER PATIOS & DECKS

Brick Paver Patios Fire Pits Decks
 Call for a FREE ESTIMATE
 Decks, Patios & Improvements - Family Owned & Operated

410-390-1499

DANCE

Jean Marie OC Dance Studio
 Private Dance Studio in South Point KIDS & ADULT CLASSES

Ballet Pointe Jazz Hip Hop Lyrical
 Contemporary Senior Moves
 Wedding & Partner Moves Small Group
 Private Lessons



443-994-8561
www.jeanmarietancestudio.com

PHOTOGRAPHY


OC BEACH PICS

- Portraits (Senior Class Photos)
- Family Portraits
- Event Photography

443-365-9428
www.OCBeachPics.com



DENTISTRY



Gerard Ott, D.M.D., PA
Jeremy Masenior, D.D.S.
 Family Dentistry

1 Pitts Street
 Berlin, Maryland 21811

(410) 641-3490
ott.masenior@gmail.com

If you live in Ocean Pines, be sure to contact The Courier if you want the paper each week in your driveway.
Call 410-629-5906

FINANCIAL SERVICES



MITCHELL AND HASTINGS FINANCIAL SERVICES

STEVEN E. SWEIGERT, CRPC®
 CHARTERED RETIREMENT PLANNING COUNSELOR®
 INVESTMENT ADVISOR

9927 STEPHENDECATUR HIGHWAY, SUITE 18, OCEAN CITY, MD 21842
 410-213-2150 800-647-8727 Fax 410-213-2151

MEDICAL

Chesapeake UROLOGY®

Leading Providers.
 Convenient Locations.
 The Superior Care You Need.

Seaford, DE
 220 Pennsylvania Ave.
 Seaford, DE 19973
 302-628-4222

Berlin, MD
 314 Franklin Ave, Ste 302
 Berlin, MD 21811
 410-641-3735

chesapeakeurology.com

The Courier

Place your business card here!
 Call Linda Knight



443-366-4184

D.A. Kozma Jewelers

Prompt, Friendly & Affordable Service



*Large Selection of
Fine Jewelry at
Irresistible Prices*



Check out our
website!
kozmajewelers.com

*Watch Battery Replacements
Custom Designs
Bridal Design & Consultation
Repairs
Custom Work Welcome*

WE BUY

*Gold & Silver Coins Gold Jewelry
Silver Jewelry Silverware*

*Immediate Evaluation & Payment
Highest Prices Paid*

Welcoming and Friendly Service since 1978

Open Regular Hours Monday through Saturday 10 a.m. to 6 p.m. Closed Sunday
Appointments Welcome But Not Necessary

410-213-7505 410-524-GOLD

www.kozmajewelers.com

on Route 611 at Route 50 in the Food Lion Shopping Center

MD #2294