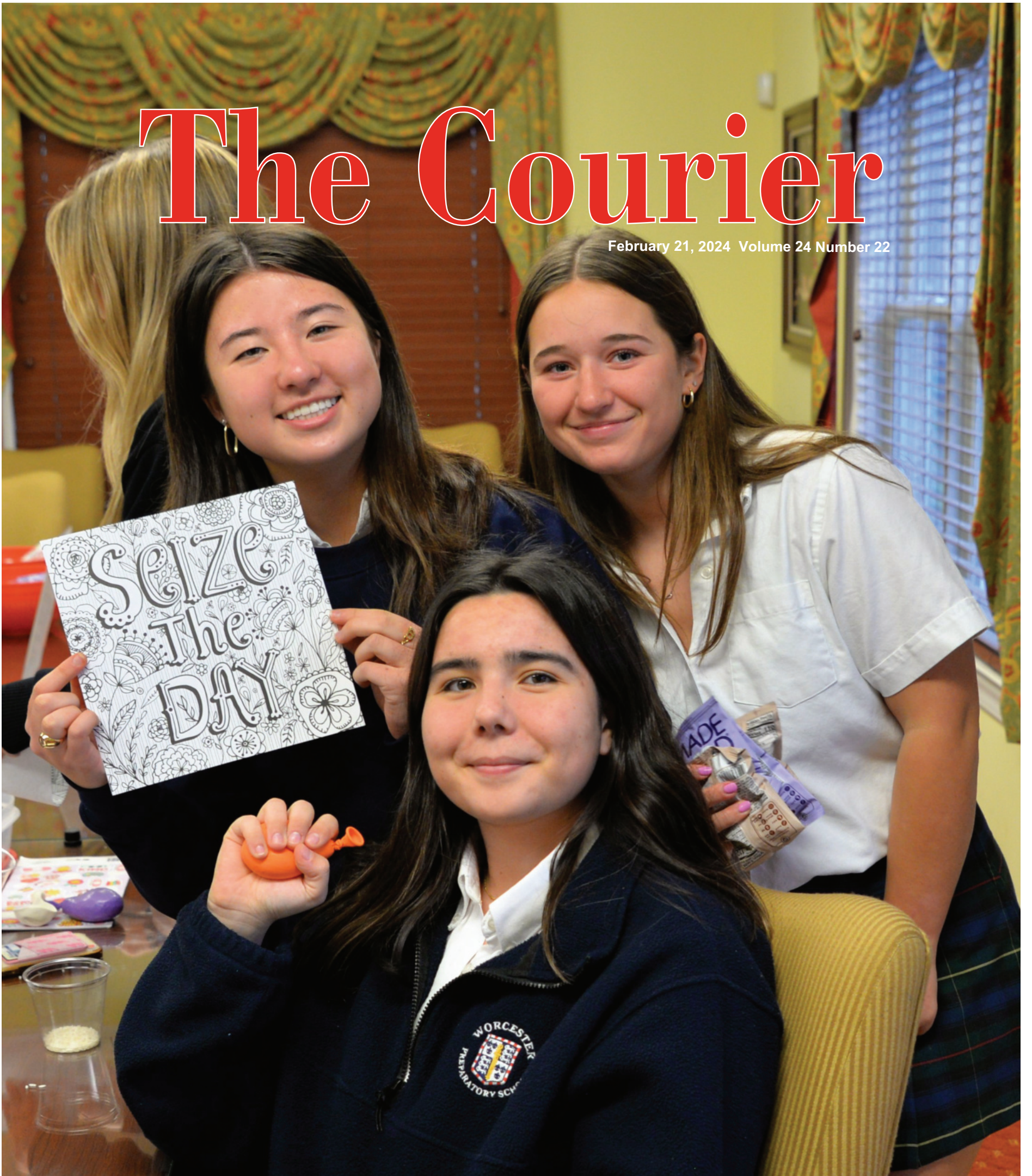


# The Courier

February 21, 2024 Volume 24 Number 22



## Church to hold flea market, breakfast

There will be an Indoor Flea Market & Breakfast on Saturday, March 9 at Bethany United Methodist Church located at 8648 Stephen Decatur Hwy. in Berlin between 8 a.m. and noon. Breakfast items will be on sale. For more information, contact 410-641-2186 or bethany21811@gmail.com.

## Commissioners to hold special meeting

On Thursday, February 22 at 1 p.m. The Worcester County Commissioners will hold a Special Session in the first-floor board room with the Interagency Committee on School Construction (IAC) and the Board of Education to discuss school construction funding for Buckingham Elementary School, as well as school construction and maintenance as a whole.

## Casino supports the Grace Center

On Sunday, February 25 from 2 p.m. to 6 p.m. you have the opportunity to support the Grace Center for Maternal and Women's Health in Berlin by participating in the Reel Difference Charity Slot Tournament at Ocean Downs Casino. You can play for a good cause for \$20 per try. For each \$20 donation you will receive \$20 in free play and get one play on the slots tournament machine. Spin to win your share of \$1,000 in free play: 1<sup>st</sup> place is worth \$650 in free play, 2<sup>nd</sup> place is worth \$250 in free play, and 3<sup>rd</sup> place is worth \$100 in free play.

The Grace Center supports women who are pregnant and/or parenting with medical testing, classes, support groups, etc. at no cost to them. Plan to come out for an afternoon of fun, win something to take home with you, and support a very worthy cause.

## Virtual poetry reading to be held

Wor-Wic Community College is inviting the public to a free virtual poetry reading by Ina Cariño on Monday, February 26, at 7 p.m., via Zoom.

Cariño is a 2022 Whiting Award winner for poetry whose work appears in the American Poetry Review, Poetry Magazine, the Paris Review Daily, Waxwing, New England Review and more. Cariño is a Kundiman fellow and the winner of the 2021 Alice James Award for "Feast," published in March 2023.

Visit the events section of [www.worwic.edu](http://www.worwic.edu) for more information.

## Chicken fundraiser set

On Saturday, March 9 the Bishopville Volunteer Fire Department Auxiliary will hold a Fried Chicken Carryout at the main station between noon and 2 p.m. The meal includes half a chicken (breast, leg, thigh, wing), French fries, cole slaw and roll for \$15. Please preorder by March 6 at 619-922-9950.

## Dine to support Kiwanis Club

Don's Seafood & Chophouse in Manklin Station at the South Gate of Ocean Pines is having a "Give Back Night" benefiting the Kiwanis Club of Greater Ocean Pines-Ocean City on Tuesday February 20. Dine-in from 4 p.m. to close and 10% of food and non-alcohol beverage costs go to the Kiwanis Club. Proceeds will help fund the club's programs for children and community

## RWWC to host Meet & Greet

The Republican Women of Worcester County will host a Meet and Greet on Thursday, March 7 from 5 p.m. to 7 p.m. at the Ropewalk Restaurant located at 8203 Coastal Hwy. in Ocean City. Come meet and socialize with other members and Republicans. Bring family and friends. All are welcome.



**Presentation** - The Art League of Ocean City donated \$500 to the Theater Department at Stephen Decatur High School in a check presentation on February 2. Left to right: **Rina Thaler**, executive director of the Art League; SDHS students **Saylor Amos** and **Abbi Weeks**; and SDHS theater director **Brandon Cater**.

## What buyers can do to get the best mortgage rate

Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around 7 percent by the end of that year, and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

Read your credit report and improve your score, if necessary. Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more fa-

vorable mortgage rate he or she is likely to get.

Take control of your debt-to-income ratio. Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

Maintain a strong employment record. Steady employment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back sev-

please see **mortgage** on page 11



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# Waters to present 'Hairspray' movie in live performance

Legendary filmmaker John Waters will headline the 8<sup>th</sup> Annual Ocean City Film Festival with a live performance on March 9 at the Ocean City Performing Arts Center.

Waters will present his 1988 cult-classic movie "Hairspray" and provide eye-popping commentary during the screening, sharing memories of making the film in Baltimore and the true events that inspired it.

"This is a once in a lifetime opportunity to hear from John Waters himself talk about his memories of Baltimore and what inspired him to make Hairspray," Rina Thaler, executive director of the Art League of Ocean City, producer of the Film Festival, said. "March 9 should be one of the most entertaining evenings in Ocean City all year!"

Teenagers in Baltimore in the 1960s would race home from school every day to gather in front of the black-and-white TV in the living room and watch the Buddy Deane Show. The iconic local music and dance show starred a group of kids nicknamed The Committee, who were the coolest kids in town -

and all white. Every couple of weeks, the show would host an all-Black "Negro Day," but refused to integrate the races.

Set in 1962 Baltimore, the film revolves around self-proclaimed "pleasantly plump" teenager Tracy Turnblad as she pursues stardom as a dancer on the TV show and rallies against racial segregation.

The movie stars Divine in his last role; the actor died three weeks after the film was released. It also stars Waters' eclectic cast of characters including Sonny Bono, Ruth Brown, Debbie Harry, Ricki Lake in her film debut, and Jerry Stiller, with special appearances by Ric Ocasek in his final film and Pia Zadora.

Hairspray was a dramatic departure from Waters' earlier works, with a much broader intended audience, and its PG rating is the least restrictive rating a Waters' film had received. Waters has said that Hairspray was his "one special obsession that didn't scare people."

After Waters attended a reunion of the Buddy Deane Show in the 1980s,

the idea for his movie "Hairspray" was sparked. He describes the film as "all fiction based on a little bit of truth." But The Committee kids who were present during Hairspray's filming said the movie set was so close to the real thing on The Buddy Deane Show, it felt like being in an episode of the Twilight Zone.

Waters will talk about his inspiration for the movie, his memories of Baltimore's Buddy Deane Show, and other eye-popping comments on Hairspray during a live performance and screening of the movie on March 9 at the Ocean City Performing Arts Center.

Tickets start at \$59, with a limited number of VIP tickets to meet and greet Waters after the show available at a special price and on a first-come-first-serve basis. Tickets are available at [OCMDFilmFestival.com](http://OCMDFilmFestival.com).

The 8th Annual Ocean City Film Festival, a production of the nonprofit Art League of Ocean City, returns to the resort March 7-10, screening 100 independent films from around the world. More information is available at [OCMDFilm Festival.com](http://OCMDFilmFestival.com). Resort

oceanfront and bayfront hotels are offering special rates to festival goers, starting at \$89 per night.

The films have not been rated, and some feature adult content. Viewer discretion is advised.

More information is available at [OCMDFilmFestival.com](http://OCMDFilmFestival.com) or by calling 410-524-9433.

## Hospice offers advanced lung care program

Coastal Hospice, in collaboration with the American Lung Association (ALA) and the National Partnership for Healthcare and Hospice Innovation (NPHI) today announces the Advanced Lung Care Program to improve care quality and access to hospice and palliative/advanced illness care. The program will provide specialized care for patients experiencing severe symptoms from chronic lung disease, which includes COPD, chronic bronchitis, emphysema, asthma, cystic fibrosis, bronchiectasis, pulmonary fibrosis, sarcoidosis, and pulmonary hypertension.

Chronic lung disease is a tremendous burden for the 34 million Americans who live with the disease as well as their families and caregivers. In 2016, there were more than 2 million emergency department visits and more than 650,000 hospitalizations due to chronic obstructive pulmonary disease (COPD), which is one of the most prevalent chronic lung diseases. COPD also costs the healthcare system more than \$50 billion a year - mostly due to ER visits and hospitalizations.

Dr. Stacy Cottingham, Special Programs Access Liaison RN and head of the Coastal Hospice Advanced Lung Care Program was proud to share, "Coastal Hospice designed our local program to help patients who are tired of being in and out of hospital emergency departments for their chronic lung disease. By wrapping the patient and caregiver with education and other health resources, we can give them the peace of mind that they don't have to leave home but have a specialized team come to them to help manage symptoms."

To learn more about the program call 410-742-7878 or ask your provider about contacting Coastal Hospice.



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# Trash bag issues

Hi Chip,

*My wife and I are at an impasse. I thought I would tap into your expertise in negotiations and problem solving.*

*She says that the chore of taking*

Like most husbands, my thorough understanding and acceptance of ensuring my wife's happiness before my own has taken many years to gel and admittedly I still stumble from time to time.

Despite the many self-help books and blogs heralding the elixir to a harmonious marital existence, marriage is state of being best experienced so best learned. Every marriage is nuanced, one size doesn't fit all. Admittedly

there are some universal, common fundamentals that husbands especially should learn. For instance: put the toilet seat down before exiting the bathroom; don't drink orange juice straight from the carton and put it back in the refrigerator; and, never ever refer to watching your own children as "babysitting."



## It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

*out the trash and recycling also includes placing a new trash bag in the now empty trash receptacle.*

*I maintain that the placement of the new trash bag is the responsibility of the next person to throw something away (thus leaving a convenient excuse that it was dark and I didn't notice there was no bag when I threw my trash away the next time).*

*Desperately need your advice!*

*John H.  
Ocean Pines*

The above email was received last week. In more than 20 years of writing this column, my advice has never been solicited on a domestic matter, or any issue for that matter.

Who am I to proffer an opinion on how husbands and wives should resolve "trash bag issues?" As my wife would answer anyone who asks, "Chip can't even load the dishwasher correctly." My wife has told me countless times during 37 years of marriage, "Big bowls go on the bottom" and "Don't put the serving plate across the front – the soap dispenser won't open!"

There are a lot of truisms in this world: "What goes up must come down." "You always find something in the last place you looked." "What's good for the goose is good for the gander." There's another truism even more true than the aforementioned: "Happy wife, happy life." Had there been room on the stone tablets carried by Moses, those words most certainly would have been etched just above "Thou shall not commit adultery."



*The Kramdens  
Perfect or happy?*

What's the best type of marriage? I don't know. I prefer a happy marriage to a perfect one. I think my wife would say the same provided I've put the laundry away correctly.

Getting back to John H's question. Wanting to ensure I provided him the very best guidance possible I sought wisdom from a higher authority.

When it comes to trash bag replacement, my wife told me that the course of action is so straightforward and unalterable: "**He** who removes the trash bag is **he** who replaces it." (Emphasis intended). It's that simple.

John, I hope that was of some help.

## BREAKING NEWS!



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# Commentary

By Joe Reynolds  
*OceanPinesForum.com*

## Ethics code redux

One generally described definition of insanity is doing the same thing over and over and expecting different results.

Rumors regarding the OPA Board of Directors again considering a Code of Ethics for board members came to fruition during the February 17 Board of Directors meeting when OPA Board member Steve Jacobs formally proposed language for a previously discarded Code of Ethics Resolution known as B-08. Jacobs was never involved in previous disasters related to Resolution B-08 but seems oblivious to the fact that bringing this to the floor and expecting passage would be the equivalent of the Board, as an entity, doing the same thing over and over again and expecting different results.

Prior to the meeting, OPA Pres-

ident Rick Farr told *OceanPinesForum.com* no version of B-08 would be passed by the current board, adding, "Jacobs is very aware that six Directors will not support whatever version of B-08 he is proposing. Counsel even advised Jacobs that director ethics is already covered in the bylaws and Maryland corporate law."

Farr's prediction was accurate. Director Jacobs did a required "First Reading" of his latest version of B-08. The other six board members all essentially said they would not implement any version of a B-08. Lots of talking but the talk didn't matter or change anything. At the conclusion, Farr noted the disagreement between Jacobs and the other six board members, adding the First Reading of B-08 would not be sent to the Bylaws & Resolutions Committee for review.

Director Lakernick asked Jacobs why he was bringing this up when he knew in advance the other six board members were opposed and OPA counsel Bruce Bright told the board B-08 was not necessary.

Jacobs responded that he wanted this to be a "beginning" or something to that effect. Clearly, at the board level, Jacobs is alone on this issue and it is the beginning of nothing.... other than opening old political wounds serving no purpose. B-08 in its most recent incarnations is more or less a resolution conceived and pushed by former Director Colette Horn. Horn is off the board and it appears her only political ally on the board is Jacobs. The Jacobs proposal was supported by Horn ally and former director Amy Peck in public comments. Given Peck was the only person to make public comments on the issue, B-08 sure does not look like a burning issue for the vast majority of association members.

For association members wondering what this is all about - perhaps 20 years ago, the Board of Directors adopted a B-08 Code of Ethics Resolution. The board majority at the time saw it as a means of controlling minority board members. Unfortunately for the majority, the minority used it against the majority. The board majority quickly voted to eliminate B-08.

Years later, OPA director Colette Horn again dredged up the idea of a Code of Ethics. Passed by the Board, it met the same fate as the first B-08, and was again eliminated by a subsequent board vote. For Jacobs, the issue of a Code of Ethics goes back to a prior 2020 board. Sources tell *OceanPinesForum.com* it voted in closed session to allow something that, on the surface, could be a violation of Maryland corporate law.

Specifically, the issue of directors accepting free booze and food from Matt Ortt Companies, the company contracted by the Board of Directors to manage all food and beverage facilities in Ocean Pines, came up during a public board meeting in October 2020. Unsurprisingly, the board quickly decided to move further discussion of

this sensitive issue to a closed session. Word leaked out the board decided board members could not accept free booze and food at Ortt facilities in Ocean Pines but could do so at Ortt restaurants outside Ocean Pines. The board never officially made any such vote public.

After the leak of the closed session discussion and vote, Director Frank Daly publicly confirmed the vote allowing Directors to accept free booze and food at Matt Ortt restaurants outside Ocean Pines took place, writing, "That is my understanding of our policy." Sources say those voting in favor of the so-called "Daly compromise" were Frank Daly, Camilla Rogers, Tom Janasek, Doug Parks, and Steve Tuttle. Those opposing were Colette Horn and Larry Perrone.

Farr was not involved in OPA politics at the time. Asked recently what he thought about such a policy or "compromise," Farr replied, "That would be crazy." A succinct and accurate observation. Another good description would be "unbelievable."

Whether or not this closed-door board decision was ever official OPA policy may be debatable from a semantics standpoint, but if sources are to be believed, the vote took place. Three board members voting in that closed-door meeting confirmed the vote happened. It would be interesting to see the minutes of that 2020 closed-session discussion. Was the vote even mentioned?

## Not diplomatic

**Editor:**

Feb 14th Joe [Reynolds] published what can only be labeled as juvenile name calling of a large community in OP. He labeled ALL pickleballers as whiners. He conveniently left out relevant facts that had passionate members of our community, HIS community, frustrated and ignored. Good job working to bring all residents together diplomatically.

**-Iris Barton**



## Courier Almanac

On February 21, 1948, the National Association for Stock Car Racing-or NASCAR, as it will come to be widely known-is officially incorporated. NASCAR racing will go on to become one of America's most popular spectator sports, as well as a multi-billion-dollar industry.



Kidney disease affects millions of people each year. The kidneys are responsible for filtering excess fluids and waste materials out of the blood through the urine. Individuals who are in kidney failure must use dialysis to mechanically perform this filtration process; otherwise, life cannot be sustained and a kidney transplant is needed. The American Kidney Fund says 37 million Americans have kidney disease, and about 807,000 Americans are living with kidney failure. More than 562,000 Americans are on dialysis, and more than 90,000 are on the kidney transplant waiting list.

# The Courier

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**Competition** - Students from Worcester County high schools received awards in the annual art competition sponsored by the Ocean City/Berlin Optimist Club and were honored during an open-to-the-public reception held on Friday, February 9 at the Worcester County Arts Council. A total of 28 entries were submitted for the contest and are showcased in the exhibit held at the Arts Council's Gallery in Berlin.

The selection of artwork entered for the competition was judged in three different categories including painting, drawing, and digital media by local artist and Arts Council's Board Member, Doris Glovier. The competition provided a total of \$2,000 in cash prizes, including a \$100 Blick Arts Supply gift certificate.

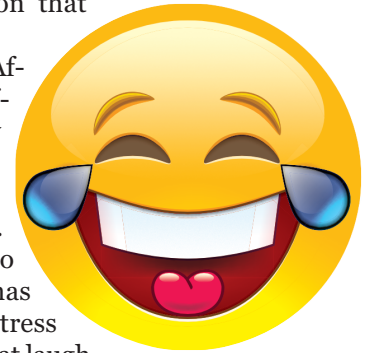
Back Row from left to right: **Monica Forrester**, art teacher, Snow Hill High School; **Jamari Savage**, first place - Digital; **Mara Minkey-Blick**, certificate winner; **Ella Haley**, first place - Drawing; **Genevieve Eggers**, honorable mention - Drawing; **Katie Gordon** -second place - Painting; **Karen Ciancitto**, art teacher, Stephen Decatur High School; **Abbigal Vadella**, **Alexia Shepherd**, second place - Digital; **George Zaiser** - art teacher, Worcester Preparatory School.

Front Row from left to right: **Alexandra Tobiassen**, Stem Teacher Worcester Technical High School; **Janet Cho** - art teacher, Pocomoke High School; **La'Kya Dickerson** -honorable mention - Painting; **Angeline Todorov**, second place - Drawing; and, **Daisy Harris**.

## Laughter is good medicine

There's some truth to the popular notion that "laughter is the best medicine."

The United States Department of Veterans Affairs notes that laughter has physiological effects on the body that lead to changes in body chemistry and brain function. For example, laughter increases heart and respiratory rates and oxygen consumption over a short period. These changes ultimately move individuals into a state of relaxation. Additional research has found that laughter can lower levels of the stress hormone cortisol, supporting the suggestion that laughter is an effective and even multi-faceted "medicine."



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**Health Watch****HPV vaccination: a key factor in reducing cervical cancer**

By **Michael J. DiClemente, MD**  
*Atlantic General Women's Health*

In 2006, doctors began recommending the first vaccine for the common sexually transmitted disease, human papillomavirus (HPV), with the potential to lower the risk of certain anogenital and oropharyngeal diseases in males and females.

Years later, the vaccine appears to be very effective, decreasing the prevalence of the two most dangerous strains of the virus, HPV 16 and 18. Infections with HPV types that cause most HPV cancers and genital warts have dropped 88% among teen girls and 81% among young adult women.

More than 90% of sexually active men and 80% of sexually active women will be infected with HPV in their lifetime. Around 50% of HPV infections involve certain high-risk types of HPV, which can cause cancer. After the vaccine was introduced, the prevalence decreased substantially in both vaccinated and unvaccinated women, demonstrating its efficacy.

However, the rate of HPV vaccination in the United States could be better. The vaccine, which is available for girls and boys starting as early as

age 9, is not as widely used as experts would like. From 2015 to 2016, about 55% of U.S. women aged 18 to 20 had received their vaccines, along with 52% of those aged 21 to 23 and 50% of those aged 24 to 26.

While these numbers are a good start, the objective for optimal coverage is 80%.

Reducing HPV infections is a big step toward reducing precancerous lesions and has the potential to reduce certain oral and anogenital cancer incidence nationally. After the introduction of the vaccine, there has been a significant reduction in cancer incidence among women less than 25 years old.

Among states with the lowest vaccination rates are those in the Midwest and Southeast, and HPV-associated cancer incidence remains high in those states. The reasons for not getting the vaccine are driven largely by unsubstantiated safety concerns from parents.

Stigma that getting the vaccine is somehow a license for sexual activity isn't true and has also hampered vaccination rates.

Despite the positive outlook in the

United States, cervical cancer rates are increasing globally because distribution of vaccines is not equitable worldwide. Worldwide, cervical cancer is the fourth most frequent cancer in women with an estimated 604,000 new cases in 2020. The World Health Organization estimates that about 90% of the new cases and deaths worldwide in 2020 were in low- and middle-income countries.

HPV is an umbrella term for about 200 related viruses, according to the U.S. National Cancer Institute. Some of them are spread through sexual contact. Some strains of the virus can cause cancer in the cervix, throat, mouth, vagina, vulva, anus and penis.

The U.S. Centers for Disease Control and Prevention recommends vaccination starting at age 11 or 12, though it is allowed in children as young as nine. It's only available through age 26, with some exceptions for people aged 27 to 45 after consultation with a doctor. The vaccine Gardasil-9 is distributed in the United States and it covers nine strains of HPV, including 16 and 18, which account for about 70% of cervical cancers.

However, even vaccinated people should continue to be screened because other types of HPV, not targeted by the vaccine, can also cause disease.

*Dr. Michael DiClemente is a board-certified gynecologist at Atlantic General Women's Health in Selbyville, Delaware. Appointments can be made by calling 302-524-5007.*

**Farlow earns DNP**

In December, Atlantic General Women's Health provider Michelle G. Farlow earned a Doctor of Nursing Practice (DNP) degree, the highest level of education for registered nurses, from Wilmington University. With the additional curriculum focused on evidence-based practices, advanced practice nurses who attain a DNP are better equipped to manage the increasing complexity of day-to-day patient care.

Prior to obtaining the DNP degree, Farlow earned a Master of Science in Nursing (MSN) in 2008 and her post-master's certificate in family nurse practitioner studies (FNP) in 2012, both from Wilmington University. She is an experienced nurse educator, having taught nursing students in both clinical and classroom settings, and served as a public health clinician for more than five years. Farlow has been providing care to patients of Atlantic General Health System since 2014.

Farlow is currently accepting new patients at Atlantic General Women's Health, in Selbyville, Del. The office can be reached at 302-524-5007.



*Michelle Farlow*

**Start preventing osteoporosis now**

Osteoporosis is a condition that weakens bones weakened to a point of making them brittle. It may only take a small bump or fall for bones affected by osteoporosis to fracture. The National Institute on Aging says osteoporosis is a "silent disease" because people who develop it may not notice any changes until a bone breaks. Typically, a hip, spine or wrist are the areas of the body where these fractures occur.

Johns Hopkins Medicine says that 50 percent of women in the United States age 50 or older will break a bone due to osteoporosis, and about 55 million Americans have the condition. Osteoporosis affects women more often than men, particularly because women have lower bone density than men. Loss of estrogen in the later years of life can increase a woman's risk for osteoporosis.

The good news is that osteoporosis

is largely preventable, and proper bone health that begins early and lasts throughout life can help.

**Sufficient calcium intake:** Women age 50 and younger should consume 1,000 mg of calcium each day (1,200 mg of calcium each day is recommended for women over the age of 51). Calcium can come from foods, beverages and supplements.

**Proper protein intake:** Protein also is a necessary nutrient for bone health, says the International Osteoporosis Foundation. Choose lean protein sources.

**Get enough vitamin D:** Vitamin D is made in the skin after exposure to the sun, but the average person does not get enough. Supplementation

often is the answer to ensure healthy levels of vitamin D and by eating foods rich in vitamin D, such as eggs, mushrooms and fortified dairy foods or juices.

**Keep active:** It is important to engage in regular weight-bearing and muscle-strengthening activities, which also helps to strengthen bones.

**Maintain a healthy weight:** Maintaining a healthy weight also is important, as being too thin or having a BMI under 19 is harmful to bone health.

**Prevent falls:** Take steps to reduce falls. This includes removing slippery rugs and installing grab bars in the bathroom. In addition, engage in activities that can improve balance, posture and coordination to prevent fall risk.

**Get screened for bone density:** A bone mineral density test is a special X-ray capable of detecting bone loss.

Women who are concerned about osteoporosis are urged to speak with their doctors to learn more about prevention and treatment.



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## Early spring crappie fishing

**Spring Crappie Fishing:** Mid-March is the time of year I like to start Crappie fishing. In our area we have white and black crappie. Often, they are the same colors and most can't tell them apart. Black Crappie have seven or eight dorsal spines and white only six. They also have many different names such as calico bass, white perch, croppie, and papermouth to name a few. They grow three to five inches their first year and to seven to eight inches their second year. Most Crappie caught are in the range of one half to one pound.

**Where to go?** One area I found to be a hot spot is the Pocomoke River at Shad Landing Just off MD Route 113. You will need a Maryland Freshwater Fishing License to fish this area. Check the current regulations but usually there is no closed season and no size requirement. Also, you are allowed 15 fish per day or 30 in possession in aggregate

**What equipment do I need?** An ultra-light spinning outfit spooled with 4lb test monofilament line is best. The rod can be 5.5' or 6' you will also need a good assortment of fine quality bobbers and size 6 and 8 short shank hooks.

**What bait should I use?** Crappie feed primarily on small minnows and insects. The bait of choice in my opinion is small live minnows of one to two inches maximum. These can be hooked through the lips on a size 8 hook with a bobber a couple feet above the minnow. Some fishermen prefer to jig for them and an assortment of crappie jigs can be found at local tackle shops.

**Where should I fish?** They prefer structure. Drop your minnow or jig next to boat docks, trees or cypress roots and wait for the bite with minnows or move your jig in a jiggling motion slowly so it looks like a minnow. Don't hesitate to move around until you find them. They are a schooling fish so when you catch one there are likely to more in the

area.  
**What about eating? How can I prepare them?** Crappie are one of the best eating fish around. Here are a few recipes.

*Pope's Texas Crappie provided by Russell Pope – This recipe uses the whole fish cleaned and scaled*

- Coat crappie in sour cream (don't thin the sour cream)
- Roll in mixture of salt pepper and corn meal
- Deep fry or skillet fry till light brown

Get out of the way or your own loving kin and friends will run over you to get to it.

*Sharp's Crappie Recipe provided by Douglas Sharp – uses fillets*

- Fillet your catch the way you like them
- Take equal parts of yellow corn meal and Parmesan Cheese.
- Add a tablespoon of Dill Weed (freeze-dried or fresh)
- Salt and pepper to taste

Mix the above according to how much you'll need to cover your fillets.

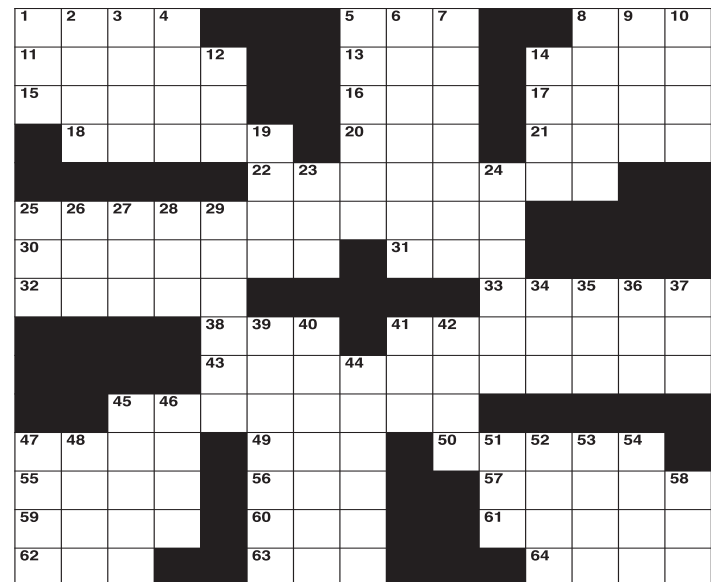
Heat your frying oil to at least 375 degrees, drop those fillets in, and let'em fry till brown. Take'em out and squeeze some fresh lemon on them! Your tongue will slap your face!! Hope you enjoy.

**Did you know?** Crappies are less active during the day, they feed mostly at dawn & dusk.

*Remember to take a kid fishing, Capt. Ron*

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**Call 410-629-5906**

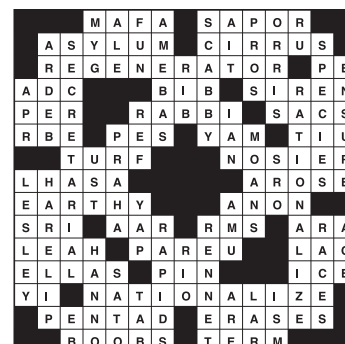


### CLUES ACROSS

- |   |  |
|---|--|
| 1. Golf scores                                    | 32. Cryptocurrency                     |
| 5. Shock therapy                                  | 33. Narrow path along a slope          |
| 8. Ballplayer's tool                              | 38. Disallow                           |
| 11. Quench one's thirst                           | 41. Joyousness                         |
| 13. Female relatives of American war vets (abbr.) | 43. Inaccessible                       |
| 14. Every one of two or more things               | 45. Evoke emotions                     |
| 15. Member of Muslim people                       | 47. Ancient kingdom near Dead Sea      |
| 16. Play  | 49. Boston Celtic punk rockers (abbr.) |
| 17. Type of cheese                                | 50. Sword                              |
| 18. Type of lounge chair                          | 55. Actor Idris                        |
| 20. ___ King Cole, musician                       | 56. Affirmative (slang)                |
| 21. Fellows                                       | 57. Afflicted                          |
| 22. North, Central and South                      | 59. One point north of northeast       |
| 25. In an early way                               | 60. Born of                            |
| 30. Foes  | 61. Arabic name                        |
| 31. Georgia rockers                               | 62. Traumatic brain injury (abbr.)     |
|   | 63. Extremity                          |
|   | 64. Post                               |

### CLUES DOWN

- |                                  |                                       |
|----------------------------------|---------------------------------------|
| 1. Pacific Standard Time         | 29. Economically-minded aircraft      |
| 2. Protruding ridge on nematodes | 34. When you hope to get somewhere    |
| 3. Indian king                   | 35. Tease                             |
| 4. Type of milk                  | 36. Actress Gretchen                  |
| 5. One who brings home the bacon | 37. Midway between northeast and east |
| 6. More comprehensible           | 39. Inoffensive                       |
| 7. Connected with sense of touch | 40. Yellowish cotton cloth            |
| 8. Red mineral                   | 41. Consume                           |
| 9. Breezed through               | 42. Does not tell the truth           |
| 10. Therefore                    | 44. Improved something                |
| 12. Supplement with difficulty   | 45. Spiritual leader                  |
| 14. Early kingdom of Syria       | 46. Abba __, Israeli politician       |
| 19. Satisfy                      | 47. Fix                               |
| 23. They confuse doctors (abbr.) | 48. Evergreen tree genus              |
| 24. Brass instrument             | 51. Swiss river                       |
| 25. Domesticated animal          | 52. Prejudice                         |
| 26. Ribonucleic acid             | 53. Major C. European river           |
| 27. Snakelike fish               | 54. Long, narrow strap                |
| 28. Woman (French)               | 58. Male parent                       |



Answers for February 14

## Some things to think about

Gathered from the internet by **Jack Barnes**

### Our Silver Years

- My doctor asked if anyone in my family suffered from mental illness and I said, "No, we all seem to enjoy it."
- Just once, I want a username and password prompt to say, "Close enough."
- I'm a multitasker. I can listen, ignore and forget all at the same time!
- Retirement to do list: Wake up.
- People who wonder if the glass is half empty or half full miss the point. The glass is refillable.
- I don't have grey hair. I have wisdom highlights.

- Sometimes it takes me all day to get nothing done.
- I don't trip, I do random gravity checks.
- One minute you're young and fun. Next, you're turning down the car stereo to see better.
- I came. I saw. I forgot what I was doing. Retraced my steps. Got lost on the way back.
- I'm at a place in my life where errands are starting to count as going out.
- I don't always go the extra mile, but when I do it's because I missed my exit.
- I may not be that funny or athletic or good looking or smart or talented... I forgot where I was going with this.
- Having plans sounds like a good idea until you have to put on clothes and leave the house.
- When I was a kid, I wanted to be older. This is not what I expected.
- Life is like a helicopter. I don't know how to operate a helicopter either.
- It's probably my age that tricks people into thinking I'm an adult.

- Never sing in the shower! Singing leads to dancing, dancing leads to slipping, and slipping leads to paramedics seeing you naked.
- We all get heavier as we get older, because there's a lot more information in our heads.

**mortgage**  
from page 11

eral years. Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.

Shop around for rates. Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.

Mortgage rates remain high compared to a half decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.


As you get older, you've got to stay positive. For example, the other day I fell down the stairs. Instead of getting upset, I just thought, "Wow, that's the fastest I've moved in years!"

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