

The Courier

September 24, 2025 Volume 26 Number 4

Ghost Museum is eerily perfect for Halloween

By Elaine Bean

The entry door is small and plain. Inside, the old staircase up is long and steep. The rough wooden floors creak and groan. Large windows cast eerie shadows on a group of ghostly figures resting on old church pews. A solitary white figure looks out a window.

You are now in The Ghost Museum at 11 Pitts St. in Berlin above Pitts St. Treasures. The space is a creation of out-of-the-box thinker Alyssa Maloof, who also happens to be the proprietor of the Mermaid Museum a block away.

Like the Mermaid Museum, the Ghost Museum is family friendly. It is not a creepy, blood-soaked, terrifying experience where things jump out at you and children have nightmares for weeks after. The Ghost Museum's aim is to educate and entertain in a way suitable for all ages (except maybe grandma since there isn't an elevator). Their collection showcases artifacts, stories, and historical accounts of ghost sightings and paranormal phenomena.

The Ghost Museum was inspired by a fascination with the paranormal. "We are passionate about ghost stories and folklore and set out to create a space where visitors could engage with the supernatural in a respectful and enlightening way, and have a little fun doing it," Maloof said.

Maloof grew up as an only child in a creative family in Salisbury in a farmhouse by the Wicomico River. Her mother is Joan Maloof, a published author and nature advocate. Her father, Rick Maloof, was an artistic photographer. The family traveled the world, exposing their daughter to many unique cultures. "Perhaps that influenced me," she said, "I've always been creative ... As an only child living out in the country, you make your



please see *museum* on page 6



Winner - Jose Ramirez (left) stands with Senator Mary Beth Carozza (right). Ramirez's painting, "Fishing Boats," was entered in the 2025 Worchester County Arts Council Plein Air competition. The painting was honored with the Maryland Legislator's Choice and Wocester County Commissioner's Choice awards.

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Kindness - Students in Mrs. Engh's kindergarten class at Ocean City Elementary are learning to bring kind energy to the learning space each day. Students created rainbow paper using markers and water to recreate the Rainbow Fish, who learned how good it feels to share kindness with others. Pictured from left are **Gabby Larkin, Nash Bounds** and **Lucy Gilday**.

Nature fakers presentation presented at library

The sad howl of a wolf mourning the loss of a packmate. An otter mother patiently teaching her frolicking pups to swim. A woodcock setting its own broken leg.

Amid conservation efforts and the growing popularity of wilderness literature in the late-1800s and early-1900s came a genre of stories bestowing human traits onto animals - courage, kindness, reason, etc. - to portray them in a sympathetic light. Dr. Ralph H. Lutts, author of *Nature Fakers*, discusses this quirky turn-of-the-20th-century fad at the Ocean Pines Branch of the Worcester County Library on Thursday, September 25, at 2 p.m.

Much of his talk will focus on naturalist John Burroughs, who submitted a critical essay to "The Atlantic Monthly" at the time, calling out authors for depicting the works as nonfiction. President Theodore Roosevelt, a key figure in the story, joined Burroughs in condemning the pseudo-scientific accounts.

For more information about all Worcester County Library programs, check out the Events page at worcesterlibrary.org.

Chorus to host open house

The Delmarva Chorus, a chapter of Sweet Adelines International, is planning an Open House/Guest Night on Monday, September 29 from 6 p.m. to 8 p.m. at the Ocean Pines Community Center. Come sing with the group. All ladies are invited to attend and spend an evening to find out all about the chorus. For more information, call Elissa at 410-641-8050, www.delmarvachorus.org, or search "The Delmarva Chorus" on Facebook or Instagram.

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Keep Maryland Beautiful grant applications being accepted

The Maryland Environmental Trust in partnership with the Maryland Department of Transportation, Maryland Department of Agriculture, and the Chesapeake Bay Trust recently present this year's Keep Maryland Beautiful Grants program. The dead-

line to apply is December 1, 2025. About \$357,000 is available for this year's grant round. The Keep Maryland Beautiful Grants program awards annual grants to help volunteer groups, nonprofit organizations, communities, and land

trusts in Maryland support environmental education projects, community stewardship, and the protection of natural resources in urban and rural areas. This year's grants include:
-Community stewardship grants

for volunteer groups, nonprofits, local governments, and schools;
-Assistance, leadership, and capacity building grants for Maryland's land trusts; and
-Grants for nonprofits to implement forestry projects on agricultural land.

Funding for the Keep Maryland Beautiful Grants is provided by the Maryland Environmental Trust, a unit of the Department of Natural Resources; the Maryland Department of Transportation; and the Maryland Department of Agriculture. Awards will be announced in March 2026.

"I never cease to be amazed by the high quality of the projects and their meaningful impacts in Maryland's communities," said Maryland Environmental Trust Director John Turgeon. "While a modest grants program, it's a great example of how well-placed resources can build capacity, unlock innovation, and create new opportunities that inspire and engage our communities to protect and care for Maryland's natural resources."

Keep Maryland Beautiful was assigned to Maryland Environmental Trust at the Trust's creation by the state legislature in 1967. The nonprofit Chesapeake Bay Trust administers the program's grant application and award process.

"From civic organizations to schools to land trusts, this grant program empowers people of all ages from varied spaces to lead environmental projects for their communities," shared Dr. Jana Davis, president of the Chesapeake Bay Trust. "We are excited to support more community groups this year to implement local restoration and stewardship activities that promote the long-term protection of Maryland's natural resources."

The following grants are available:

Community Grants of up to \$5,000 are awarded to schools, nonprofits, and other community organizations whose missions are centered upon directly engaging community members (especially children and young adults) in environmental education and stewardship. These grants also support organizations that demonstrate active engagement as defenders of the environment by developing innovative solutions to

please see **grant** on page 8



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Life's foundation

The hectic and unpredictable years of when we were rearing our children seemed as if they would go on interminably. Moments of peace and quiet were punctuated with periods of chaos like when trying to get

them handle a situation and thought, "Gee, I wish I had thought of that."

Much more can be learned from failure than success. I believe that fully. I also believe it's important to own mistakes. That was a lesson my wife and I tried to make our kids understand from the time they were small.

Many years ago, when our daughter was about two years old or so, we were visiting my wife's grandparents in Philadelphia. We were outside in

the front yard; our daughter was dancing around. Several times we told her not to go near the rose bushes to avoid getting hurt on the thorns. She continued to dance around getting close and closer to the bushes. A relative suggested that we pick her up and move her so she doesn't fall into the roses. We said, "Well, she'll only do it once." Sometimes a lesson is learned best through experience. Admittedly my wife and I kept a very close eye on our daughter who fortunately, never came close to falling into the bushes.

It's not uncommon for children to blame outside forces for their own mistakes. Our kids were no different. If they got in trouble for not doing their homework, they articulated every excuse in the book as to why it wasn't their fault. Parents the world over have heard the same litany of woe as to why homework was not completed: "I didn't know it was due;" "She never told us we had homework;" "I was tired;" "I did do it but it got lost;" and, so on and so on. My wife and I never bought any of those flimsy retorts. "Your homework wasn't completed because you didn't do it, plain and simple. You have no one to blame but yourself." There were times when our kids would have preferred to have done their homework in the first place than have to listen to us lecture about the importance of personal responsibility.

Now, as I watch my children deal with their children or manage the uncertainty of life in general, I am heartened that the foundations my wife and I worked to construct for each of them when they were little have made them much stronger and able to deal with what they deal with as adults.

At some point I'm sure they'll thank us.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

the sleepy heads out of bed and ready for school, or when compressed schedules indicated that each of the three children had to be chauffeured to different places at the same time. I'd like to remember that I was always cool, calm and collected during those episodes but such wasn't always the case. There were times when my wife and I met ourselves coming and going. We did our best. And when we finally seemed to master conflicting schedules, meals on the run and unexpected school projects due the next day, it was over - the kids were on their own, out of the house and making their own way.

Funning thing though. My wife and are still parenting, not from the main stage where we once stood under the spotlight of parental responsibility, not even from the wings of the stage. Rather we're in the audience watching as our children navigate life. Sometimes we're sideline coaches ready to offer a suggestion or opinion when asked. And that's the important caveat, "when asked."

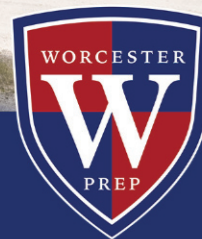
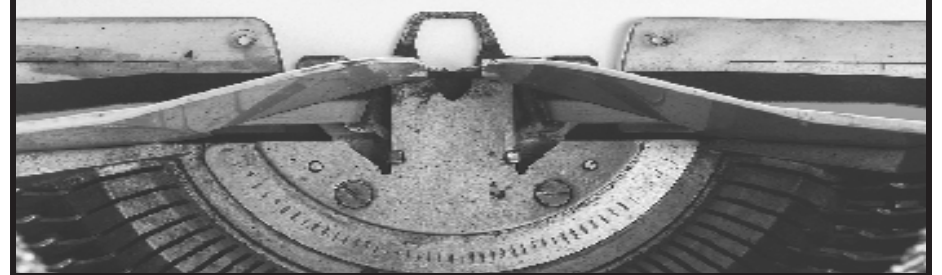
As my children transitioned from childhood to adulthood, it was difficult for me to learn when to engage with advice and when to sit back and let things unfold naturally. I haven't always had an easy time of it because as a parent, especially of young children who fell off their skateboards or faced a school bully, my natural inclination was to make things better, to heal boo boos and remove from their thoughts fear or uncertainty, at least I tried to. Now, so many years later, it's hard to let such tendencies go. I've gotten better, much better, reminding myself often that it's their turn in the sun. And to tell you truth, I've been amazed and proud at how they deal with and overcome challenges. There have been times when I've watched

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museum
from page 1

own fun. Living on the river influenced me, being by the water, just the flowing of energy."

Maloof studied both painting and filmmaking in Philadelphia and earned an MFA. "I continued to shoot photography - weddings, portraits,



lifestyle, food, restaurants - because nobody would buy my paintings," she laughed. She moved back to the Shore eight years ago, when her son was

four, to give him the upbringing she had known growing up. "It's a really nice place to raise a child," she said.

Once here, Maloof's mother pointed out an historic building in Berlin - the old Odd Fellows Hall - that in a former life had an art gallery upstairs where her father, Rick Maloof, had exhibited his fine art photography. Maloof remembers being there

when she was seven years old. "This was different" she remembered, "different from the country life. Creative things were happening."

Serendipitously, in 2018, the space was for rent. Maloof jumped at it as a space for her photography business. "When I got that space, my dad had been

gone for five or six years. It's where he had his first photography show."

Then Covid hit, and there was no business. But the beautiful building and space with the magnificent

pressed tin ceilings remained. "The beauty of the building - it always needed to have people come see it," Maloof said. "I felt like I was keeping it to have it closed to the public as a private photo studio."

She can't remember how she got her idea for a Mermaid Museum. "It was just a funny thing that came to me. I remember asking people what they thought of the idea. And they'd say, 'What? What does that even mean?'"

Maloof figured she could just make up the mermaid content as she went along. "Nobody believes anything anymore, so just make it up," she said. "But once you start researching, you find out the history of the mermaid is culturally significant on every continent in the world."

Never one to sit still, Maloof identified a large open space down the block upstairs from an antique store that had been empty for years. "The Ghost Museum was an idea a friend and I were laughing about," she said. "The space was just perfect for a Ghost Museum. The exposed brick. The rough squeaky floors ... They took care of the bats."

Then there are the ghosts, the residents of the place, eternally sitting in church pews. "We had to give the ghosts somewhere to sit because they couldn't stand on their own," Maloof said. "We were looking for a solution, and the church pews were on Marketplace."

The ghosts are dramatic and eerily realistic. White draped figures with dark negative inside spaces are grouped by the windows, catching the changing light. Friends helped Maloof make the ghosts from ideas she found online, using bed sheets, painting

tarps, and plaster.

"It was hard, but the ghosts were an integral part of the design of the museum, so this had to work," she said. "Models had to stay under for about five minutes while the plaster fabric was hardening." Maloof searched for other ghostly artifacts and discovered many of them from Michael Day.

While the visuals of the museum are dramatic, the custom music adds the final touch to the spectral aura. Local musician Brad Parks has composed a soundtrack for the museum, including recording on the old pump organ at Mariner's Country Down. He will preview the score on Oct. 23 at the Atlantic Hotel.

Information about the Ghost Museum is available at www.ghostmuseums.com. Hours vary so checking the website or Facebook is suggested.

Maloof thinks her Ghost Museum is the only one in the county. Only the spirits really know.

Pet blessing offered

In honor of St. Francis of Assisi, who loved all animals and whose feast day is October 4, the Church of the Holy Spirit in Ocean City will hold a Blessing of the Pets ceremony on October 1 at 1 p.m. in the church parking lot.

The church is located at Coastal Highway and 100th St. Pets should be on leashes or otherwise under their owners' control. Any size, shape or type of pet is welcome. You may also bring a photo of a departed pet, or a stuffed animal that means a lot to you.

Call the church at 410-723-1973 for further information.

Courier Almanac

On September 24, 1968, CBS airs the first episode of *60 Minutes*, a show that would become a staple of the American media landscape. A pioneer of the "newsmagazine" format, *60 Minutes* is the longest-running primetime show in American television history.



The Prostate Cancer Foundation reports that there are significant racial disparities in regard to prostate cancer cases. According to the PCF, one in six Black men will develop prostate cancer in their lifetime, a rate that is one in eight among white men. The PCF also notes that Black men are twice as likely to die from the disease as white men. Due to the racial disparities noted above, the PCF urges Black men to discuss prostate cancer screening with their physicians around age 40, which is five years earlier than the PCF recommends men without risk factors open a dialogue with doctors about screening for the disease.

The Courier

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First day feelings - On the first day of school, students in Mrs. Kristick's PreK-4 class at Ocean City Elementary School identified their feelings using weather analogies. Left to right: **Riley Clifford, Aren Unal, Charlie Wolf and Levi Post.**

Yacht Club to host Bourbon Dinner

The Ocean Pines Yacht Club invites guests to an exclusive evening of legendary bourbon and chef-inspired cuisine on Saturday, October 18, from 6 p.m. to 10 p.m.

The event will feature a decadent four-course menu, each dish thoughtfully paired with one of Kentucky's most celebrated bourbons.

The dinner menu features Steakhouse Bacon, Ragu di Manzo, Double Cut Top Chop, and New York Cheesecake for dessert.

Bourbon pairings include Eagle Rare 10 Year, Colonel E.H. Taylor Small Batch, Blanton's Single Barrel, and Weller Full Proof.

Tickets are \$129 per person and must be purchased in advance. For tickets and more information, visit opyachtclub.com and click on Music & Events.

AGH Trunk or Treat returns

It will be a sweetly ghoulish evening on Thursday, October 2, when the Atlantic General Hospital (AGH) Pathway to Excellence Committee hosts its second annual Trunk or Treat at the John H. 'Jack' Burbage, Jr. Regional Cancer Care Center located at 9707 Healthway Drive in Berlin.

AGH team members will decorate their vehicles and fill their trunks with Halloween goodies for a safe, supervised and family-friendly event. The event will run from 6 p.m. to 8:30 p.m., or until all goodies have been distributed.

All kids are invited, and costumes are encouraged. Parents are responsible for the supervision of their children.

Designated parking will be available at the event for the public. No public vehicles will be allowed in the Trunk or Treat area for the safety of all participants.

Pathway to Excellence, awarded by the American Nurses Credentialing Center, honors organizations that foster nursing excellence and a supportive work environment. This designation strengthens patient care and quality in our community. AGH is proud to be on this journey and anticipates receiving the designation in Winter 2026.

To learn more about this event, please contact Kayla Wallace at 410-629-6480 or kayla.wallace@tidalhealth.org.

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October 22, 2025: Lighthouse Sound, Ocean City/Berlin, MD



October 23, 2025: Black DIAMOND Lounge, Salisbury, MD

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Court resurfacing underway

Superior Tennis began resurfacing the pickleball courts at the Ocean Pines Racquet Center on Monday.

Courts 9 & 10 and the lower pickleball courts will be closed while the upper courts will remain open.

Work is anticipated to conclude within one week, weather dependent. The courts will remain closed until work is complete.

For questions, call 410-641-7228 or email tunderkoffler@oceanpines.org.

Jr. lifeguard program offered

The Ocean Pines Aquatics Department will host a Junior Lifeguard Program this fall, offering children ages seven and older the chance to learn and practice lifesaving water skills they can use in the future.

The program, taught by instructor Steve Yarzinsky, will focus on building swimming strength and endurance, water safety skills around various types of water, first aid, and how to help others in an emergency. Participants will also learn how to recognize an emergency and receive a brief introduction to CPR, including what it is and why it is important.

The program will be held from 11 a.m. to 4 p.m. at the Sports Core Pool on the following dates: October 17, January 1, February 16 and April 2.

Participants must be strong swimmers, able to swim the length of the pool with strength, and tread water for one minute.

The cost is \$80 for Ocean Pines residents and \$90 for non-residents. The fee includes a Junior Lifeguard T-shirt and whistle.

For more information or to register, call the Sports Core Pool at 410-641-5255 or stop by at 11144 Cathell Road, Ocean Pines.

grant

from page 4

local environmental problems. \$47,000 is available for Community Stewardship Grants.

Land Trust Assistance Grants of up to \$10,000 are awarded to Maryland land trusts to increase capacity, support programming and innovation, and foster stronger, better-connected land trusts that will protect natural resources and enhance the lives of residents and generations to come. \$55,000 is available for Land Trust Assistance Grants.

Aileen Hughes Grant of up to \$5,000 is awarded to an individual

representing a Maryland land trust for outstanding leadership, partnership, and innovation in a conservation project or organization development. \$5,000 is available for the Aileen Hughes Grant.

Tree Planting on Agricultural Land Grants of up to \$50,000 are awarded to nonprofits to implement reforestation or afforestation projects on qualifying agricultural land to support Maryland's efforts in planting and maintaining 5 million trees by 2031. \$250,000 is available for Tree Planting on Agricultural Land Grants.

Last year's awards included 20 grants totaling \$238,751 for projects in nine Maryland counties and Baltimore City.

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Turner named to Wor-Wic board, Newton reappointed

Bill Turner of Salisbury was recently appointed to the board of trustees of Wor-Wic Community College by Maryland Governor Wes Moore.

Turner is the executive vice president and chief lending officer at Farmers Bank of Willards, where he has served for over two decades. With more than 35 years of experience in banking, financial leadership and public accounting, Turner has built a respected career rooted in service, integrity and community development. He is a licensed certified public accountant and holds a bachelor of science degree in accounting from Salisbury University. His professional journey began at Wor-Wic Community College, where he earned his associate degree in accounting, an experience he credits as foundational to his personal and professional growth.

Turner is committed to serving the Lower Eastern Shore, serving as a member of the board of directors of Salisbury Neighborhood Housing Services and as finance chair at The Uprising Church in Hebron. He is also a past president of the Salisbury Jaycees, a past executive vice president of the

Maryland Jaycees and has held leadership roles with the Lower Eastern Shore Boy Scouts of America. Turner and his wife of 29 years, Diane, have three children and two grandchildren.

"Bill brings a wealth of experience as a local resident and alum of Wor-Wic. We look forward to him joining the trustees and contributing to our shared mission," said Deborah Casey, Ph.D., president of Wor-Wic.

Anna G. Newton of Bishopville was recently sworn in for a new term on the board of trustees. Newton was originally appointed to the board by Governor Larry Hogan in 2021. Newton is a senior vice president with the Giles Newton Wealth Management Group in Ocean City. She has a bachelor's degree from High Point University in North Carolina, and has earned the designation of certified financial planner from the Certified Financial Planner Board of Standards. In addition to her service to the board of Wor-Wic, she previously served on the Wor-Wic foundation board of directors and is a past president of the Ocean Pines Chamber of Commerce.

Juried art competition winners announced

The Worcester County Arts Council announced the winners of the "Tell Me Your Story" juried art competition, a themed exhibition inviting artists to explore and express personal narratives through visual art.

The winning entries were selected by Tamara Mills, Fine Arts Coordinator for Worcester County Public Schools, and celebrated during the opening reception held on Friday, September 12 at the Worcester County Arts Council Gallery.

Award Winners:

-1st Place: Kathy Huegel – "Fish Story" (Acrylic)

-2nd Place: Joanne Guilfoil – "Final Approach" (Gouache)

-3rd Place: Judy Benton – "Feeling the Jazz" (Acrylic)

Honorable Mentions: Lisa Leo: "Her Sacrifice" (Mixed Media), Jeanne Locklair: "FAM" (Watercolor/Pen/Acrylic) and Joyce Rose: "My Father – My Teacher" (Acrylic)

please see **competition** on page 11

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When should you seek physical therapy?

By **Billy Hamilton**

When most people think of physical therapy, they picture someone recovering from surgery, rehabbing after a major injury, or living with chronic pain. While these are certainly times when physical

therapy (PT) can be life-changing, you don't need to be in severe or long-lasting pain to benefit. In fact, physical therapy can be just as useful for minor aches and pains that interfere with daily life. Whether it's a nagging shoulder

stiffness, low back tightness from sitting too long, or a mild knee ache that shows up when you walk the dog, PT can help. By addressing issues early, you may prevent them from developing into bigger problems that require longer treatment.

PT is not a long-term commitment

One common misconception is that physical therapy locks you into weeks or months of appointments. That's simply not true. Sometimes just one or two visits can give you the

*please see **pt** page 12*

competition
from page 9

"Each of these works reflects the artist's unique voice and experience, and we are proud to highlight such powerful storytelling through art," said Anna Mullis, Executive Director of the Worcester County Arts Council. "This exhibit is a beautiful reminder of how art can connect us on a deeply human level."

The "Tell Me Your Story" exhibition is currently on display at the Worcester County Arts Council Gallery and will remain open to the public through November 2. All artwork is available for purchase.

For more information about the exhibit or upcoming events, please visit www.worcestercountyartscouncil.org.



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Art League to host 'Color Run for the Arts'

The Art League of Ocean City invites runners, walkers, and families to the inaugural "Color Run for the Arts" on Saturday, November 15 at Veterans Memorial Park in Ocean Pines. The run is a challenge for 5K runners and a fun event for families to do together. The event benefits the community programs of the nonprofit Art League.

The deadline to register is November 12. All participants must pre-register; walk-ins will not be accepted on the day of the race. The first 300 registrants will receive free Color Run for the Arts tee shirts. More information and registration are available at OCart.org/colorrn or by calling the Art League at 410-524-9433.

Boating course offered

The US Coast Guard Auxiliary is offering the Safe Boating Course at the Ocean Pines library on October 7 and 8 between 6 p.m. and 9 p.m.

The cost is \$20. Register or get more information by calling Barry Cohen at 410-935-4807, or Email: CGAUXOC@gmail.com.

Check-in begins at 8 a.m., with a kids' run at 9 a.m. for ages nine and under. The 5K Color Run takes off at 9:30 a.m. A two-mile walk around the scenic South Gate Pond starts at 10 a.m.

During a color run, a popular family event around the country, runners and walkers wear white tee shirts at the start of the race or walk. As they maneuver the course around the pond, they will be doused in a rainbow of colored powder, a different color at each point along the course. Participants finish the race plastered in bright colors. The colors and non-toxic chalk, safe on the skin and for the environment, and simply wash off.

Art League photographers will take before and after photos of run participants, and those images will be available for purchase.



"This isn't just a run; it's a full-on celebration of the arts," Aubrey Sizemore, Art League event coordinator, said. "Enjoy a festive atmosphere featuring an artisan marketplace, music, raffles, Grateful Grub food truck, Kona Ice truck, and so much more. Whether you're running, racing for a cause, walking with friends, or just soaking it all in, there's something for everyone and every age."

The costs to participate are \$15 for kids 9 and under and \$25 for both the 5K run and the two-mile

walk.

The Art League is continuing to seek sponsors for this family and sporting event. Interested parties should contact Jessica Bauer, Art League Development Director,

at development@artleagueofoceancity.org.

Volunteers will help staff this fun event, including color throwers. Those interested should contact Aubrey Sizemore, Art League Volunteer and Event Coordinator, at aubrey@artleagueofoceancity.org.

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pt
from page 10

education and tools you need to manage your condition on your own. If you're too busy for consistent treatment sessions, therapists can show you targeted exercises and strategies to use at home, so you still benefit without being tied to frequent clinic visits.

Physical therapists are educators as much as they are clinicians. Our goal isn't to keep you coming back forever—it's to empower you to understand your body and take control of your recovery.

What to expect when seeking physical therapy

Getting started is simple. You can call a clinic or stop by in person to schedule your first appointment, known as the Initial Evaluation. At that time, you'll be asked to show your ID and insurance card(s), and provide some basic contact information. From there, you'll set up a day and time to meet with your therapist.

During the initial evaluation, your physical therapist will conduct a thorough interview. They'll want to know what your main concern is, when it started, and how it impacts

your daily life. This discussion helps the therapist narrow down which muscles, joints, or nerves might be contributing to the problem.

Next comes the physical assessment. The therapist may test your strength, flexibility, balance, or posture. Once they confirm their findings, they'll explain what's happening, why you're feeling discomfort, and what can be done to help. Education is a key part of the first session—most patients leave with a clear understanding of their condition and a plan for improvement.

Importantly, you'll usually receive some form of treatment that very first day. This may include exercises, manual therapy (hands-on treatment), or pain-relieving techniques. At the end of the session, your therapist will let you know whether your condition looks manageable with a home program alone, or whether a few follow-up sessions would be beneficial.

If you do decide to continue with a few treatments, here's what you can expect:

Warm-up with heat or ice. Most sessions start with a method of heating or cooling the affected area. Heat can be applied using warm packs, moist towels, or other devices to relax

muscles and increase blood flow. Ice may be used instead if swelling or inflammation is the main concern.

Targeted exercises. Next, your therapist may guide you through stretches or strengthening movements designed for your specific condition. These exercises are tailored to improve mobility, stability, or endurance, and they always come with instructions on how to perform them safely at home.

Hands-on treatment. If exercise isn't appropriate right away—or once the warm-up is done—your therapist may provide manual therapy. This can include massage, joint mobilization, or other hands-on techniques to reduce pain and improve movement.

Education and homework. Before you leave, your therapist will review what you should do at home, such as specific exercises, posture adjustments, or activity modifications. This step ensures you're not just improving in the clinic, but also carrying that progress into your daily routine.

Sessions are usually efficient and focused, aiming to give you noticeable improvements while equipping you to manage your health independently.

Why consider PT sooner rather than later

The beauty of physical therapy is its versatility. You don't have to wait until pain is unbearable or your condition feels "serious" to reach out. Addressing minor issues early often means faster recovery, fewer visits, and a better quality of life overall.

By seeking PT, you gain access to expert knowledge, hands-on care, and strategies tailored to you. Sometimes that means a full plan of care, but often it simply means one or two sessions that set you up for long-term success.

If you've been putting off getting help for an ache, stiffness, or nagging pain—big or small—consider giving physical therapy a try. The process is straightforward, the commitment can be as short or long as you prefer, and the benefits can be life-changing.

Your health doesn't have to wait until tomorrow. Sometimes, all it takes is a single visit to learn how to get back to doing the things you love—stronger, safer, and pain-free.

William "Billy" Hamilton Jr., DPT, CHT is owner of Hamilton Hand to Shoulder located in Ocean Pines and Salisbury. He can be reached at Billy@hamiltonhand.com.

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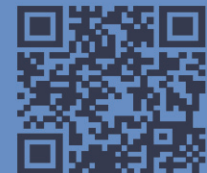
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Tracy K. Jones

Living 50 Plus

Considerations for retirees thinking of working part-time

Retirement is an opportunity to wave goodbye to the daily grind. Retirees may focus on rest and relaxation, and many make travel a major component of their lifestyle.

According to a 2022 Gallup poll, Americans expect to retire at an average age of 66, up from 62 in 2022.

However, most do not hold out that long; the average actual retirement age is 61. Canada used to have a mandatory retirement age of 65, but that mandate was overturned in 2009. Today, the av-

erage retirement age for Canadians is 64.4 for men and 63.8 for women, according to Statistics Canada.

Upon retiring, many retirees discover that they sorely miss getting out of the house and being productive through some sort of employment. Others may find it necessary to supplement their retirement incomes. There are a few things to know about working during retirement, particularly if a person is collecting government benefits.

According to the Social Security Ad-

ministration, those falling under full retirement age for the entire year (which was raised to age 67 for those born in 1960 or later) will be subjected to an SSA deduction of \$1 from your benefit payments for every \$2 you earn above the annual limit. For 2025, that limit is \$22,320. In the year you reach full retirement age, SSA deducts \$1 in benefits for every \$3 you earn above a different limit, but they only count earnings before the month you reach your full retirement age. For full retirement age reached in 2025 your limit on earnings for the months before full retirement age is \$59,520. After full retirement age, there is no limit on earnings.

The Financial Consumer Agency of Canada reports that individuals between the ages of 60 and 65 who continue to work while receiving a Canadian Pension Plan (CPP) retirement benefit must still contribute to the CPP. Your CPP contributions will go toward post-retirement benefits. These benefits increase your retirement income when you stop working. However, if you continue to work

while getting a CPP retirement pension and are between the ages of 65 and 70 years old, you can choose not to make any more CPP contributions.

Keep in mind that if you are on Medicare, extra income could potentially trigger surcharges for parts B and

It's beneficial to speak with a financial consultant to weigh the pros and cons of part-time work during retirement.

Part-time work does not need to be daily work. Many retirees work according to how they feel. Some options include seasonal jobs, such as driving shuttles in national parks or working during the holidays in retail stores. Or you may use your expertise to consult or start a business.

A number of people work part-time during retirement simply to get out of the house. Jobs that help you interact with a number of people can be beneficial, as socialization has been shown to benefit the mental health of seniors.

Working during retirement can supplement savings and provide structure that some retirees may be missing.

Tips to get a more restful night's sleep

There is no magic formula to ensure long-term health. However, if there were such an equation, sleep would be a critical component. Though adults may be able to function with less sleep than doctors recommend, the National Institutes of Health note that consistent lack of sufficient sleep can interfere with work, social functioning and driving ability.

The National Institute on Aging notes that adults of all ages generally need the same amount of sleep, typically between seven and nine hours of rest per night. That's an important distinction, as busy adults in mid-life might feel as though they can operate on less sleep without adversely affecting their overall health. However, in addition to the problems noted by the NIH, the NIA reports that ongoing lack of sleep, or even consistently poor sleep quality, can increase risk for cardiovascular disease, high blood pressure, diabetes, depression, and obesity.

Adults who feel their sleep quality is poor or those who aspire to sleep more each night can consider these three strategies to ensure a more restful night's sleep.

Keep devices out of the bedroom. Screens are everywhere in modern life, and that includes the bedroom. In fact, the National Sleep Foundation's 2022 Sleep in America™ Poll found that 58 percent of survey participants acknowledged looking at screens within an hour before bedtime. The NSF reports that device usage so close to bedtime can adversely affect sleep quality because the blue light emitted from screens has shorter wavelengths than other colors in the visible light spectrum, which results in more alertness than warmer tones. The blue light actually confuses the brain into thinking it's earlier in the day, thus making it harder to fall asleep.

Skip late afternoon naps. Short naps can help people reenergize, but the timing of naps could adversely affect how well people sleep at night. The Mayo Clinic notes that napping after 3 p.m. can make it harder to sleep soundly at night. And while short naps can provide a necessary jolt, it's important that naps be no longer than 30 minutes. Naps that exceed a half hour can contribute to feelings of grogginess and even compromise



your ability to get restful sleep overnight.

Avoid alcohol. Some may consider alcohol a sleep aide, and there's good reason for that perception, even if it's misguided. Hackensack Meridian Health notes that alcohol acts as a depressant for the central nervous system that can cause brain activity to slow down. As a result, alcohol can increase feelings of relaxation and tiredness. However, that effect is not long-lasting, and as alcohol levels in the blood drop, individuals are likely to wake up and may even find it hard to fall back asleep. Waking up in the middle of the night cuts down on the time individuals spend in the most restorative stage of sleep, which is why individuals often feel as if they got little rest after a night of drinking.

Sleep is an important component of a healthy lifestyle. Some simple strategies may help adults get a more restful night's sleep.

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The real meaning of diversification in investing

By **John Bennish**

In the world of investing, we’ve all heard the phrase, “Don’t put all your eggs in one basket.” It’s solid advice that emphasizes the importance of diversifying your investments. Unfortunately, some people misinterpret this wisdom to mean they should avoid consolidating their investment accounts and keep their money spread across multiple financial institutions, often working with several different financial advisors.

However, when financial professionals talk about diversification, they’re referring to diversifying your investment assets, not your accounts. There’s a big difference between the two, and confusing them could hurt your financial future.

Scattered accounts may affect costs, paperwork and advice. When your assets are spread among multiple financial institutions, you could face several drawbacks. First, you’re likely paying more in fees than necessary. Multiple providers often mean multiple account fees, transaction costs and mutual fund expenses that can add up quickly. Generally, the more assets you have with one financial provider, the more opportunities you have for reducing or eliminating these costs.

Managing scattered accounts also could create a paperwork nightmare. You’ll receive multiple monthly statements and numerous tax forms, making it much harder to see the big picture of your financial health. This complexity can lead to missed opportunities and poor decision-making.

Perhaps most important, working with multiple financial advisors may result in conflicting advice and duplicated investment strategies. Without a comprehensive view of your entire portfolio, each financial advisor may recommend investments that don’t work well together, potentially delaying your progress toward reaching financial goals.

There’s strength in consolidation. Consolidating your accounts with a single financial advisor offers numerous benefits. You’ll have opportunities to develop a closer, more comprehensive relationship with someone who under-

stands your complete financial picture. This financial advisor can provide informed guidance and help eliminate the conflicting advice that may come from working with multiple professionals. Consolidation also makes it easier to implement a well-diversified portfolio that fits your level of risk tolerance. When all your investments are in one place, you can see exactly how your assets are allocated and make strategic adjustments as needed. It becomes simpler to gauge aggregate investment returns, assess your portfolio assets and rebalance when necessary.

For retirement planning, consolidation can be especially valuable. IRAs at different providers can be consolidated at any time without tax consequences when assets are transferred directly between providers. When you retire, your 401(k) can typically be rolled over into an IRA, streamlining your retirement income strategy.

True diversification still matters. While consolidating accounts makes sense, diversifying your actual investments remains crucial. A good financial advisor will help you carefully build a balanced mix of stocks and bonds appropriate for your age and goals. As you approach retirement, this typically means shifting toward a more balanced portfolio that still provides growth to combat inflation while offering stability and income.

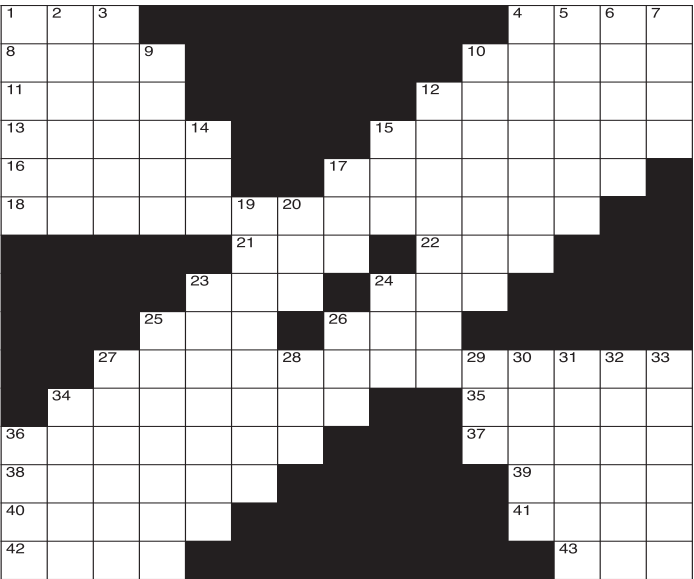
Diversification goes beyond just stocks and bonds. Take bonds, for instance: You can diversify by bond type (municipal, corporate and government), bond maturity (through a strategy called “laddering”) and bond sector to spread risk across different parts of the economy.

If your retirement savings and investment accounts are scattered among various financial institutions, consider consolidating everything with one trusted financial advisor. The streamlined record-keeping, potential for reduced fees and comprehensive financial guidance can help improve your wealth-building potential while making your financial life simpler to manage.

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.



John Bennish

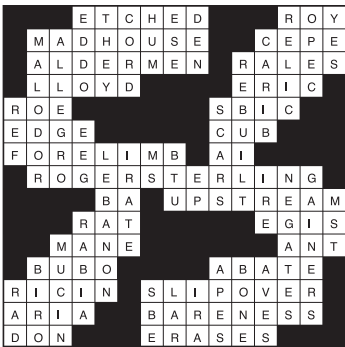


CLUES ACROSS

1. Gas usage measurement
4. Muslim mystic
8. Towards the mouth or oral region
10. Monday (Spanish)
11. Frame for a coffin
12. Rub out
13. John __, English educator 1467-1519
15. Small round particle
16. Chilean seaport
17. News service
18. Pay for dinner
21. Glamorous city
22. Subway rodent
23. “The Raven” author
24. Buddhist festival
25. Cost, insurance and freight (abbr.)
26. Indigenous person of Thailand
27. “The Blonde Bombshell”
34. Series-ending episodes
35. Bluish greens
36. Aquatic mammal
37. Unit of measurement
38. Eye membranes
39. Indian god of dissolution
40. People of Scotland
41. Leak slowly through
42. Rock icon Turner
43. Midway between south and southeast

CLUES DOWN

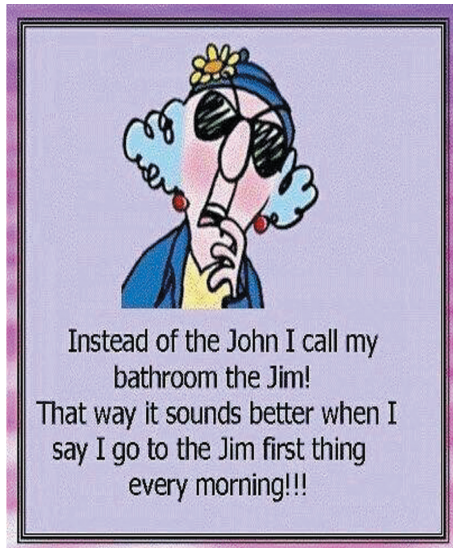
1. Large hat covering
2. “From what is earlier” (Latin)
3. Celtic
4. Retirement region
5. A way to change posture
6. Touches
7. A small island
9. Rubbish
10. A citizen of Laos
12. A place to dance
14. 19th letter of Greek alphabet
15. Mild expression of surprise
17. 17th letter of Greek alphabet
19. Descriptions
20. Men’s fashion accessory
23. Thieves of the sea
24. Prohibit
25. Card game
26. French and Belgian river
27. Underling
28. Downwind
29. Type of medication
30. German city
31. Animal disease
32. Martini ingredients
33. Get away from
34. Stuffed (French)
36. Type of precipitation



Answers for September 17

Some things to think about

Gathered from the internet
by **Jack Barnes**



He was a widower and she a widow. They had known each other for a number of years being high school classmates and having attended class reunions in the past without fail.

This 60th anniversary of their class, they had a wonderful evening,

their spirits high. The widower throwing admiring glances across the table. The widow smiling coyly back at him.

Finally, he picked up courage to ask her, "Will you marry me?"

After about six seconds of careful consideration, she answered, "Yes, yes I will!"

The evening ended on a happy note for the widower. But the next morning he was troubled. Did she say "Yes" or did she say "No?" He couldn't remem-

ber. Try as he would, he just could not recall. He went over the conversation of the previous evening, but his mind was blank.

He remembered asking the question but for the life of him he could not recall her response. With fear and trepidation, he picked up the phone and called her. First, he explained that he couldn't remember as well as he used to. Then he reviewed the past evening.

As he gained a little more courage he then inquired of her, "When I asked if you would marry me, did you say 'Yes' or did you say 'No?'"

"Why you silly man, I said 'Yes. Yes, I will.' And I meant it with all my heart."

The widower was delighted. He felt his heart skip a beat.

Then she continued.

"And I am so glad you called because... I couldn't remember who asked me."



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AGH's flu clinics are free of charge and open to anyone ages 12 and older. Individuals under age 18 must bring a parent or legal guardian to sign consent.

- Tuesday, Sept. 30, 2025, 5:30 to 8 pm at the John H. 'Jack' Burbage, Jr. Regional Cancer Care Center (9707 Healthway Drive, Berlin, MD 21811). **This event is a drive-thru flu clinic.**
- Wednesday, Oct. 1, 2025, from 10:30 am to 1 pm at St. Peter's Lutheran Church (10301 Coastal Highway, Ocean City, MD 21842).
- Thursday, Oct. 2, 2025, from 9 am to 1 pm at the Pocomoke City Volunteer Fire Company (1410 Market St., Pocomoke City, MD 21851).
- Friday, Oct. 3, 2025, from 8 am to noon at the Ocean Pines Community Center's Assateague Room (235 Ocean Parkway, Berlin, MD 21811).
- Wednesday, Oct. 8, 2025, from 11 am to 1 pm at Stevenson United Methodist Church Spirit Kitchen (123 N. Main St., Berlin, MD 21811).

- Thursday, Oct. 9, 2025, from 10 am to 1 pm at Holy Savior Catholic Church (1705 Philadelphia Ave., Ocean City, MD 21842).
- Friday, Oct. 10, 2025, from 8 am to noon at the Ocean Pines Community Center (235 Ocean Parkway, Berlin, MD 21811). **This event is a drive-thru flu clinic.**
- Saturday, Oct. 11, 2025, from 8 am to noon at the Gudelsky Family Medical Center (10614 Racetrack Road, Berlin, MD 21811). **This event is a drive-thru flu clinic.**
- Thursday, Oct. 16, 2025, from 11:30 am to 3:30 pm at the Atlantic Club (11827 Ocean Gateway, Ocean City, MD 21842).
- Saturday, Oct. 18, 2025, from 10 am to 2 pm at the Snow Hill Volunteer Fire Department (4718 Snow Hill Road, Snow Hill, MD 21863).

Learn more about these free flu clinics at tidalhealth.org/flu

