

The Courier

October 22, 2025 Volume 26 Number 8

Students visit Veterans Memorial

On October 9, the fifth grade class of Worcester Preparatory School (WPS) embarked on a field trip to the Worcester County Veterans Memorial in Ocean Pines. The goal of the visit was to educate students on the significance of the Memorial and to instill a deep appreciation for the sacrifices made by veterans in service to their country.

During the trip, students participated in a variety of educational activities, including a guided tour of the Patriot's Pathway, where they learned about major American conflicts throughout history. They also explored stories of local heroism and gained insight into the creation and purpose of the Memorial itself. Volunteer docents shared the history of the U.S. flag and discussed the meaning behind the commemorative pavers that line the pathway.



Georgia Duffie, Adee Carmean, Michael Bouzaglo, Emery Anthony and Ellie Bookwalter listen attentively to the docent on the Patriots Pathway tour.

To broaden their understanding, members of the Stephen Decatur High School Navy Junior Reserve Officer Training Corps (SDHS NJROTC) met with students to teach flag etiquette and demonstrate the proper techniques for displaying and folding the flag.

Luna Wierengo, Gracie Hornung and Landon Moreland place the patriotic rocks they painted in the Worcester County Veterans Memorial in Ocean Pines.



This experience provided Worcester Prep students with valuable lessons in American history, service, and patriotism—lessons that will stay with them for years to come.



Carter Merryman, Colton Vescovi, Aryan Verma, Zia Salem and Sophia Nistazos watch closely as members of the SDHS NJROTC program carefully prepare the flag.

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Boating Course offered

The US Coast Guard Auxiliary is offering the Recreational Safe Boating Course at the Ocean Pines library on November 5 and 6 from 6 p.m. to 9 p.m. The cost is \$20 for the two evenings. Register or get more information by calling Barry Cohen at 410-935-4807 or Email at CGAUXOC@Gmail.com.

Monster Mash Night at the Gallery scheduled

The Art League of Ocean City invites children and their families to a Halloween "Night at the Gallery" with a "Monster Mash" theme. The evening is open to children ages six to 13.

The evening will begin with a light dinner, and then kids will decorate (not carve) a pumpkin. Other art-filled activities include Halloween mask making, icky slime making, a Monster Mash dance party, and a costume parade.

Parents may drop-off children for a fun-filled evening. Children should bring costumes to participate in the costume parade.

The cost is \$25 for Art League members, \$30 for future members. Pre-registration is required and available at OCart.org/classes or by calling 410-524-9433.

Annual Trail of Horrors kicks off

Ocean Pines Recreation and Parks will host its annual Trail of Horrors.

The event takes place at a new location this year - the White Horse Park Boat Ramp Trail. Visitors can look forward to fog-filled paths, eerie sights, and spine-chilling surprises around every corner.

Admission is \$8 per person. The Trail of Horrors takes place 24 and 25 from 7 p.m. to 10 p.m.

For more information, contact Ocean Pines Recreation and Parks at 410-641-7052 or email ddonahue@oceanpines.org.

Carozza files for reelection

Senator Mary Beth Carozza last week filed with the Maryland Board of Elections in Annapolis to run for reelection to the Maryland State Senate representing Maryland Senate District 38 – Worcester, Wicomico, and Somerset.



Mary Beth Carozza

She is a member of the Senate Education, Energy and Environment Committee, the

Apprenticeship 2030 Commission, the Veterans Caucus, and she is the only female Republican Senator in the Maryland State Senate.

Carozza was elected to the Maryland House of Delegates in 2014. She was elected to the Maryland Senate in 2018 and reelected in 2022.

As of last Wednesday, no other candidates have filed for the seat.

For the 38-C House of Delegate seat that encompasses northern Worcester County and parts of Wicomico County, only incumbent Wayne Hartman has

filed so far.

In local races several incumbents have already filed for reelection including Sheriff Matthew Crisafulli, Clerk of the Circuit Court Susan Braniecki, Registrar of Wills Terri Westcott and Judge of the Orphan's Court Cheryl Jacobs.

Roxie Dennis and Steve Green have filed for the commissioner seats in Districts 2 and 4 respectively. Kathy Cater has filed for the board of education seat in District 6.

The candidate filing deadline is February 24.

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Wor-Wic receives grant to fuel student success

Wor-Wic Community College will benefit from a state-philanthropic partnership that will allocate funds toward a program to help ensure more students graduate on time: the Accelerated Study in Associate Programs (ASAP) initiative.

Originally created at the City University of New York (CUNY), ASAP helps eliminate barriers by providing students with a comprehensive suite of financial, academic, and personal resources and services, ensuring that they stay on track and graduate on time. A randomized control trial found ASAP almost doubled graduation rates and reduced the cost of degrees thanks to time saved.

At Wor-Wic, students in the ASAP program will receive enhanced tutoring, financial aid for transportation and materials, and wraparound supports tailored to adult and nontraditional students.

“We have seen this work at other colleges, so we’re glad to be able to offer it on the Lower Shore,” said Dr. Michael Hutmaker, vice president for

student affairs. “Students will be able to attend school full-time and complete their degree in a shorter amount of time. This will allow them to move on to the workforce or transfer to a four-year school sooner. These components all lead to meeting the college’s goals.”

In 2024, Wor-Wic started its Fins to the Finish Line program pilot, supported by a grant from the Maryland Higher Education Commission to help students move from part-time to full-time studies. “We are building on the foundation created by the success of Fins to the Finish Line to help our students complete their degree quicker and provide the additional wrap-around supports and some financial assistance,” Hutmaker said. “Additional focus will be placed on transfer and career readiness will be a part of the student experience. The program focuses on student completion by encouraging students to stay on track as full-time students.”

*please see **grant** on page 13*



Heart beat - After reading *The Circulatory Story* and learning how the heart works, students in Mrs. Wrench’s fourth-grade class at Ocean City Elementary had an unforgettable experience. They got to see a real heart beating and watched the valves opening and closing in action courtesy of the Ocean City Fire Department who made science come alive for the students.



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The negotiations

Shortly I will be on my way to visit my granddaughter. I'm very much looking forward to seeing her as well as her brother and parents. As I was preparing this week's column, I came across this one I wrote a dozen years ago when my grand-



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

daughter was just a year-and-a-half. I could not help being a little nostalgic as I read it. Back then I had just the one grandchild. Today I have four, two girls and two boys. Back then my hair still had hints of black. Today, it's all silver.

I thought you might enjoy this past column. Admittedly, I'm still working on my list of demands for my visit.

So, I get a call from my daughter, my only daughter; the mother of my granddaughter, my only granddaughter. Now let me preface with this by writing that my daughter is a bit of a character, possessing shall we say an ebullient, at times sardonic personality. I have no clue from where she inherited that trait. Anyway, she called me not long ago. The conversation went something like this.

Me: "Hello."

Daughter: "Hello. Yes, I'm calling on behalf of your granddaughter. She has decided to go on tour and expects to be in your area later this month."

Me: "I see."

Daughter: "Yes. We will forward a list of non-negotiable requirements for her stay with you."

Me: "I see."

The conversation went on from there. She told me that I was the first to be told the news of their visit. Admittedly that made me feel good. I suspect any father of a daughter, especially an only daughter, appreciates when his little girl makes him feel special even though she may have decided to get married (albeit to a great guy) and move away taking his granddaughter. But I digress. That's another story for another time.

The day following our conversation I received the following e-mail:

In accordance with her visit, your granddaughter requests the following:

ahem

- 1. A bed in her old room. The room is to be no warmer than 75 degrees at any time.*
 - 2. A pool in which to play in made of vinyl, NOT hard plastic.*
 - 3. A trip on Nino's boat.*
 - 4. A cold cup of WHOLE milk to start and end her day.*
 - 5. Fresh towels.*
 - 6. Her own chair in the living or family room.*
 - 7. A chair in the dining room.*
 - 8. Easy access to pots and pans.*
 - 9. Bananas and blueberries.*
 - 10. A viewing of the movies "Wreck it Ralph" and the "Princess and the Frog."*
- Thank you for your time. Giana looks forward to her visit.*

Now don't get me wrong I am very much excited about seeing my granddaughter; my daughter? Eh. But you know I really don't think any negotiation should be one-sided. I mean, really, I should be getting something out this deal. So after giving the matter diligent consideration, I sent the following e-mail to my granddaughter via my daughter.

Pursuant to your list of requests it is necessary to apprise you in advance of your visit of certain and specific non-negotiable terms and conditions for which you will be responsible.

- 1. A smile from you at the beginning of the day.*
- 2. A kiss goodnight before you or I go to bed (whoever is first).*
- 3. You must accompany me for a walk on the beach so we can collect shells.*
- 4. Your dining room chair is to be positioned next to mine.*
- 5. Multiple hugs throughout the day.*

Terms and conditions are subject to change without prior notification.

Your visit is greatly anticipated.

*Love,
Nino*

We are still wrangling over some of the minor details. I decided late in the negotiation that in addition to her movie viewing requests that "The Rescuers" also be part of the schedule. I suspect negotiations will be concluded shortly with each party happy with the results.

I'm a little concerned that my granddaughter is not being represented as well as she could be in these negotiations. To that end I spoke with her other grandfather who shared my concern. It's likely the grandfathers will have to step in, at least during her visit, to ensure our granddaughter is properly cared for. After all, isn't that what grandfathers are supposed to do?

NOTICE TO READERS

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Reader Letter

Questions raised about turbine blade recycling

Editor:

On Saturday, October 11th we celebrated Harbor Day at the Docks and, as in years past, I helped “man” the Stop Offshore Wind Table.

We had a lot of irrefutable information to share, most of which I have written about over the last 3 - 4 years.

One thing I did notice is that a couple of people (I assume proponents of OSW) seemed excited to tell us that the turbine blades are now being recycled. This recycling is apparently taking place mostly in Europe and includes re-purposing the blades as park benches and bridges. Repurposing is not always a viable method of recycling, so

other methods are being explored. (I obtained a lot of information at cleanpower.org Decommissioned Wind Turbine Blade Management Strategies.

This all sounds nice and hopeful (certainly better than burying the 100-yard long blades made of fiberglass and other composite materials and forever chemicals in landfills), but when I thought through the logistics of the process, I had a lot of questions, including:

The turbine blades are approximately 100 yards long (basically the length of a football field) and will be installed at the top of structures that are approximately 900-1100 feet high. How will the

blades be disconnected from these structures and lowered to the ocean surface? How large must the ships be that will transport the necessary manpower to the OSW farm and then transport the used - possibly damaged - blades from the wind farm to a harbor. I assume these ships will be run on fossil fuels, not electricity?

Once the ships reach harbor, I assume these blades will then need to be off loaded to trucks to be hauled to recycling plants. Again, how large must the trucks be that will transport these blades and again, I assume the trucks will run on fossil fuels (such as diesel).

Considering the size of the trucks brings up questions concerning the roadways upon which these trucks loaded with their football field length cargo must travel. I’m pretty

sure neither U.S. Route 50 nor U.S. Route 113 (and certainly not the local county roads leading from our (or any) harbor to these major highways) can handle this sort of traffic.

Finally, I had to think about the size a facility would have to be in order to recycle something as large as these blades. I can’t for the life of me visualize this - where it would be or even how many facilities would be required (after all - the ultimate goal for the Atlantic Ocean wind farms is, I believe, 700 or so total turbines). That’s a lot of blades.

Recycling sounds nice, but is it always practical?

If anyone has any thoughts or answers I would appreciate hearing them.

Carol Frazier
Ocean Pines

Courier Almanac

On October 22, 2012, Lance Armstrong is formally stripped of the seven Tour de France titles he won from 1999 to 2005 and banned for life from competitive cycling after being charged with systematically using illicit performance-enhancing drugs and blood transfusions as well as demanding that some of his Tour teammates dope in order to help him win races. It was a dramatic fall from grace for the onetime global cycling icon, who inspired millions of people after surviving cancer then going on to become one of the most dominant riders in the history of the grueling French race, which attracts the planet’s top cyclists.

OPVFD golf tournament returns

Space is still available for the Ocean Pines Volunteer Fire Department’s annual Golf Tournament, returning Sunday, November 2, at the Ocean Pines Golf Club.

The event is open to players of all skill levels, featuring a competitive round of golf, contests, and raffles – all while raising funds to support the OPVFD.

Proceeds will help fund apparatus replacement, training equipment, and the construction of the department’s new South Station.

Registration is \$150 per person and includes golf, a cart, and driving range, as well as breakfast and lunch provided by Touch of Italy. Players may register individually or in teams of two to four. The deadline to register is October 23. Sponsorship opportunities are also available.

For more information and to register, visit <https://opvfd.com/golf/>

Domestic violence is a complex issue. The U.S. National Library of Medicine indicates family and domestic violence is a common problem, affecting an estimated 10 million people every year in the United States. Domestic violence affects as many



as one in four women and one in nine men. Although domestic violence can be perpetrated by anyone, men are more likely to be the perpetrators of physical violence in intimate partner relationships. Women’s Aid, an information and support organization in the United Kingdom, says women experience higher rates of repeated victimization and are much more likely to be seriously hurt during episodes of domestic violence. However, other studies indicate that men and women can be perpetrators at similar rates, and that women may be more likely to be the perpetrators in relationships with mutual violence.

Lumen Learning says low socioeconomic status, poverty and unemployment are frequently cited as risk factors for domestic violence. Also, those who have a history of abuse, whether as children or adults, tend to be more likely to perpetrate domestic violence crimes themselves.

The Courier

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The Courier

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A night of music - Musician and composer Daniel Bowen of Salisbury performed for a capacity crowd on October 14 at the Ocean City Center for the Arts. Bowen is the Art League of Ocean City's 2025 Orem and Harriet Robinson Fellow for Contemporary Art and Community Engagement, funded by Laura Jenkins in honor of her parents. The free evening introduced Bowen and his Symphony 21 project to the Art League community. He performed several original compositions, accompanied by Grammy-award winning cellist Eru Matsumoto. Bowen's goal for his fellowship is to bring a free Symphony 21 concert to the Ocean City Performing Arts Center for all Worcester County school children and to raise the \$35,000 needed to accomplish that. Donations are being accepted at OCart.org/donate.

Above are **Rina Thayler, Daniel Bowen and Laura Jenkins.**

Berlin Fall Glow Walk set

The Fall Glow Walk in Berlin will take place Friday, November 14. The walk begins at Stephen Decatur Park and follows a scenic 4.5-mile route through downtown Berlin. Participants are encouraged to bring and wear glow-in-the-dark gear to light up the night. A limited supply of glow items will also be available at registration.

Enjoy an evening of health-focused fun. Representatives from the Worcester County Health Department and Atlantic General Health System will be on-site offering blood pressure checks, prediabetes screenings, health information, and free giveaways.

Admission is free. Register on Eventbrite by searching "Berlin Glow Walk" or contact Special Projects Administrator Kate Daub at kdaub@berlinmd.gov or 410-641-4002. Day-of registration opens at 5 p.m. at Stephen Decatur Park (130 Tripoli Street), and the walk begins promptly at 5:30 p.m.

This family-friendly event welcomes strollers and leashed dogs. All participants will receive a free raffle entry for a chance to win a Berlin Basket filled with local goodies.

Holiday vendor fair is December 6

The Ocean Pines Recreation and Parks Department will host its new Holiday Vendor Fair on Saturday, December 6, from 8 a.m. to noon at the Ocean Pines Community Center gym.

The event will feature a wide selection of vendors offering creative holiday gift ideas, including Pampered Chef, Mary Kay, Vera Bradley, and Scentsy products, as well as custom art, tumbler cups, candles, and more.

The Holiday Vendor Fair is free and open to the public, and all ages are welcome to attend to enjoy a morning of holiday browsing, gift hunting, and community fun.

Vendors are currently being accepted. The vendor fee is \$35, which includes an 8-foot table and one chair.

For more information or to reserve a vendor space, contact the Ocean Pines Recreation and Parks Department at 410-641-7052 or email rec@ocean-pines.org.



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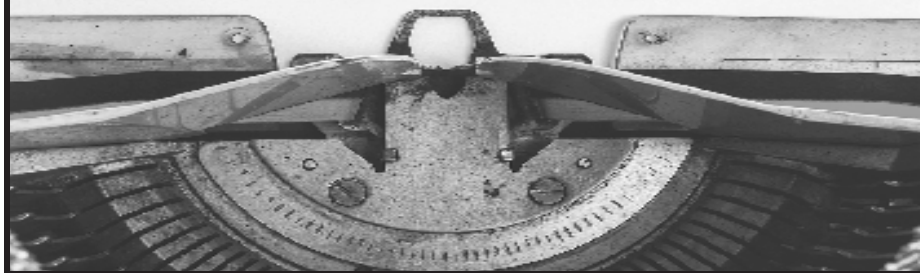
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Canakis joins TidalHealth gastroenterology in Ocean Pines

TidalHealth recently welcomed Andrew Canakis, DO, a gastroenterologist specializing in advanced endoscopic procedures, to TidalHealth Gastroenterology in Ocean Pines, Maryland.



Andrew Canakis

A native of Maryland's Eastern Shore, he is proud to bring cutting-edge care back to his home community.

Dr. Canakis earned his bachelor's degree in history from the College of William and Mary and his Doctor of Osteopathic Medicine from the Philadelphia College of Osteopathic Medicine, where he received the prestigious 2018 Mason Pressly Award. He completed his internal medicine residency at Boston University Medical Center, followed by a gastroenterology fellowship at the University of Maryland Medical Center and an advanced therapeutic endoscopy fellowship at the University of North Carolina at Chapel

Hill, with focused training in therapeutic EUS.

Board-certified in both internal medicine and gastroenterology, Dr. Canakis has authored more than 140 publications and presented at national and international conferences. His work appears in peer-reviewed journals and textbooks, and he has held leadership roles in academic scholarships, including chairing residency scholarship committees in both Boston and Maryland. He is passionate about education and currently serves as Associate Program Director for the TidalHealth Gastroenterology Fellowship, mentoring students, residents and fellows.

In addition to general gastroenterology, his clinical interests include pancreaticobiliary disease, management of early-stage gastrointestinal cancers, and minimally invasive approaches to complex hepatobiliary conditions.

TidalHealth Gastroenterology is located at 11103 Cathage Road, Suite 101 in Berlin. To schedule an appointment, call 410-912-6021.

The pros and cons of students working during the school year

Adolescence is marked by various changes, including teenagers' desire to be more independent. Working may be a priority at this stage in life, as teens may find themselves with financial responsibilities, such as money needed for date nights or hobbies, or having to pay for gas and car insurance after getting their driver's license. Some teens may need to contribute financially to their household to help make ends meet.

Working can be a transformative experience for teenagers. The U.S. Department of Labor's Committee on the Health and Safety of Child Labor says having a paying job at some time during high school has become a near-universal occurrence. Some youth begin to work informally at around age 12 by doing odd jobs and babysitting. By the age of 16, adolescents are more likely to have formal jobs with consistent hours. But working comes with certain pros and cons that families must consider, particularly if kids

hope to work during the school year.

The pros. The primary draw of adolescent employment is financial independence. Having a job enables teens to earn their own money. That income can be used for their own interests or to save for future expenses. This may be the first time teens learn about money management and financial responsibility.

Another benefit is teens are able to gain work experience. This helps teens develop essential skills like time management, communication, teamwork, and problem-solving. Having jobs throughout adolescence can enhance a professional resume and future job prospects. Work experience also can look good on college applications, as it shows a more well-rounded individual.

Walden University says holding down a job can give teenagers confidence and help them feel more ca-

please see **working** on page 10

The story of Count Dracula

The image of a menacing yet somewhat alluring man with canines piercing the neck of an unsuspecting victim has been circulating for more than 100 years, and is believed to have evolved from ancient Romanian folklore.



Count Dracula, a mythical, blood-sucking undead creature, is based on a very real individual who has a unique place in

Romanian history. Vlad Dracula, nicknamed "Vlad Tepes" ("Vlad the Impaler"), was the ruler of Wallachia in the mid-1400s. He hailed from Sighisoara in Transylvania, but spent most of his adult life in southern Romania, according to Romania Tourism.

"Dracula" translates to "Son of Dracul," meaning "dragon" or "devil." Vlad the Impaler was the second legitimate son of Dracul and is one of the most important rulers in Wallachian history as well as a national hero in Romania. Vlad plundered Transylvanian Saxon villages who supported his opponents, and took captured people back to his home where

he had them impaled.

Despite his brutal military strategy, there is no evidence that Vlad the Impaler had any ties to the supernatural. That connection is due in large part to the 1897 novel "Dracula" penned by Irish author Bram Stoker, which inspired the vampire trope. Having never traveled to Romania himself, Stoker evoked authority by including many real locations in the country in his work. The book's narrative was built around letters, diary entries and

newspaper articles, so that readers could very well believe that Vlad the Impaler truly was condemned to live off the blood of the living for all eternity.

"Dracula" helped pave the way for more Dracula adaptations, including the 1922 film "Nosferatu," which is the Romanian word for vampire. This, combined with the dense, dark ancient forests of Transylvania, and the fact that Romania Tourism says that Transylvania sits on one of the earth's strongest magnetic fields, help add to the mystery surrounding this area of the world - and the possibility that there really could be an

undead predator feeding on the living.

Depending on the account, Dracula can shift his shape to a vampire bat or even mist. Additional accounts say that he will be burned by sunlight, although in Stoker's version he is able to move about during the day despite typically being nocturnal. Hollywood films helped solidify the persistent myths about Dracula over the years.

Count Dracula is a famed character that often inspires Halloween costumes. The fictional count is based on a Romanian ruler who may have killed, but not by sucking anyone's blood.

Black cats, witches and Halloween

It's hard to miss the many indelible images associated with Halloween. Homeowners may decorate their home exteriors with scarecrows, inflatable ghouls and goblins, and jack-o-lanterns. Local businesses also may get in on the fun, offering "spooktacular" sales and decorating their storefronts with images of vampires, witches and other symbols of Halloween.

Black cats have become synonymous with Halloween decor, but few may know how this association came to be. According to History.com, the notion of black cats as bad omens can be traced to the Middle Ages. Back then, people believed witches avoided detection by turning themselves into black cats.

The perception of black cats as something more than mere felines may even pre-date the Middle Ages. For example, in Norse mythology, Freyja, a goddess of, among other things, a type of Late Scandinavian Iron Age magic known as "Seior," was believed to have ridden a chariot pulled by two cats. That connection to sorcery could explain the link between black cats and witches that continues to be made today.

Despite the lengthy history suggesting black cats are bad omens, it's not all bad for these dark-colored felines. One researcher at the Carnegie Museum of Natural History found that Welsh folklore depicted black cats as harbingers of good luck, and even noted their ability to predict the weather.

Black cats are one of many symbols of Halloween. And much like jack-o-lanterns and trick-or-treating, the story of how black cats came to be associated with Halloween is interesting and thought-provoking.

OCEAN PINES RECREATION & PARKS PRESENTS:

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New location! White Horse Park Boat Ramp Trail

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For more info: Ocean Pines Recreation and Parks | 235 Ocean Parkway, Ocean Pines | 410-641-7052

FAQ about pet health insurance

Through the years veterinary medicine has become more technologically advanced and that has led to longer life expectancies for beloved pets. But as care offerings expand, the cost of such care increases. Pet health insurance is designed to offset many of the costs of keeping a pet happy and healthy.

Pet insurance wasn't always as readily available as it is today. The

typically are add-ons to other coverage, but increasingly they are becoming standalone policies, says U.S. News and World Report.

What is the cost? Cost of coverage is based on the animal's age, health profile and the level of care chosen. Older animals usually cost more to cover, and some companies place age limits on their policies, says the III. That being said, Forbes reports the average monthly premium for accident and illness pet insurance in the U.S. is about \$53 per month for dogs and about \$32 per month for cats. The North America Pet Health Insurance Association State of the Industry Report 2022 and 2023 indicated the top paid medical-related pet insurance claim for dogs was \$60,882.

Are there exclusions? It is important to thoroughly research potential pet insurers before purchasing an insurance plan. Some may exclude preexisting conditions, including any disease and conditions the pet has now or has had in the past, advises the American Veterinary Medical Association. Pet owners are urged to learn how each provider defines preexisting conditions. Also, in some cases providers will not insure a specific pet or breed of pet, or they may limit the number of pets one can insure, if the pets are considered "high risk." Individuals should make sure that they can choose their own veterinarians for pet care and that there isn't a required provider.

How do you get paid? Most pet insurance plans are reimbursement plans. That means the pet owner pays the bills up front and then is reimbursed by the insurance provider. The timeframe for reimbursement varies by provider. It's best to know about the average time to process and pay out claims.

Pet insurance can offer peace of mind to pet owners. While it isn't a mandatory purchase, new pet parents may want to consider it to help manage the rising cost of pet care.



Berlin Fire Company educates WPS - Worcester Preparatory School (WPS) recently hosted the Berlin Fire Company for a Fire Prevention Assembly to raise awareness of fire safety measures.

WPS's Lower School attended the assembly, where the Berlin Fire Company highlighted the importance of establishing fire safety practices, such as having an escape plan with your family in case of an emergency. Students listened intently to the presentation and, following the assembly, were excited to meet Sparky the Fire Dog.

Above: Heather Dennis and Ingrid Poffenberger's Kindergarten class takes a photo with Berlin Fire Company's special guest, Sparky the Fire Dog, following the fire prevention assembly at Worcester Preparatory School.

working
from page 8

pable. Furthermore, working gives teens something to do, helping to avoid boredom and keeping kids out of trouble.

The cons. Although there are many benefits to working during adolescence, it does come with some down sides. Working may negatively affect



academic performance, particularly when teens work too many hours each week. Choosing work over study and homework can cause grades to slip. Working long hours also may cut into the required eight to 12 hours of sleep most adolescents require to function optimally.

Jobs also may require a significant time

commitment, which can cut into hours that could be spent doing other things. Many students must make a choice between employment and sports as both take up considerable chunks of time.

Taking on a job can contribute to stress and burnout for teens who have trouble juggling all of their responsibilities. Working creates a Catch-22 situation where teens need money to socialize, but then have less time to be social. Many teens also work tedious jobs that can spark a less than favorable impression of working.

According to data from ASCD, a global leader of professional learning resources, research has found that most jobs held by high schoolers do not teach skills that can lead to any kind of career advancement. It may be better to wait to get a job that offers more substance.

It is up to families to decide if a part-time job is right for a student during the school year.



first insured pet in the United States was Lassie, the famous television collie, who was insured back in 1982, according to the Insurance Information Institute (III). Today, there are 5.36 million insured pets in the U.S., according to Forbes, with 80 percent of them being dogs. The North American Pet Health Insurance Association says there was a 12.7 percent increase in the total number of insured pets from 2023 to 2024.

What does pet insurance do? Pet insurance reimburses a person for a percentage of veterinary expenses relating to a pet's illness or injury. While pet insurance isn't required, it provides peace of mind to owners in case their companion animals need expensive treatment or routine care.

What is covered? Policies vary regarding pet insurance. Some cover accidents and illnesses, others accidents only, and others will include wellness, which reimburses owners for routine and preventative care. Wellness plans

Strategies to protect your personal information online

It used to be that criminals who wanted to access a person's sensitive information could only do so by breaking into their home. That all changed during the digital age,



when it became possible for tech-savvy criminals to access internet users' personal information in a matter of seconds, and do so from nearly any corner of the globe.

The Identity Theft Resource Center reported there were more than 3,200 publicly reported data compromises that affected more than 350 million individuals in 2023.

The 3,200 compromises indicated an increase of more than 1,400 such incidents over the year prior, which underscores the growing frequency of such actions and the need for individual users to do everything possible to safeguard their information.

In recognition of the threat posed by online hackers and scammers, the Federal Trade Commission offers the following tips consumers can follow to safeguard their personal information.

Update your software. The FTC notes that software updates contain critical fixes

and protections against security threats, making this step an absolute necessity. Whether you're using a desktop, laptop, tablet, smartphone, or another connected

device, be sure to turn on automatic updates so security software is updated the moment it's possible to do so. Updated internet browsers and mobile apps are not bulletproof, but they're far less vulnerable than older versions.

Secure your home wi-fi network. Make sure your home wi-fi network is password protected. Without such protection, anyone with a nearby internet connection can monitor your online activity, including anything you do related to online banking and bill-paying. Periodically change the password to your wi-fi network as an added security measure. A new router with the latest built-in security features also can be a smart move if it's been a while since you purchased your existing router.

Utilize two-factor authentication. Two-factor authentication can seem like a nuisance, but it's much safer than simply using a password. Two-factor authentication sends a unique code via text message or email to users after they enter their login information when trying ac-

cess bank accounts, utilities and other personal accounts. The FTC notes that a hacker who steals a password cannot log into an account with two-factor authentication unless he also has gained access to your email or smartphone, making this a step worth taking.

Wisely choose security questions. Some banks, financial institutions and service providers ask users to answer a handful of security questions as an added measure of security. Avoid choosing questions that hackers can easily answer for you, such as what was your high school mascot, who is your favorite sports team or even your place of birth. Such information often can be easily gleaned from social media accounts or other places where your personal information may be shared.

There's no way to fully safeguard yourself from online criminals in the digital age. But a few simple strategies can make it much more difficult for hackers to gain access to your personal information online.

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Waste Collection**

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

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**October shines light on the
importance of hand therapy**

By **Billy Hamilton**

October is recognized across the country as National Physical Therapy



Billy Hamilton

Month, a time to reflect on the role rehabilitation plays in helping people recover from injury, manage pain and return to meaningful activities. While physical therapy is often associated with sports injuries, knee replacements, or back pain, the month also provides an opportunity to highlight a lesser-known but vital specialty: hand therapy.

Most people do not think much about their hands until an injury or condition limits their use. Simple activities such as buttoning a shirt, turning a key, or lifting a coffee cup can become daunting challenges after an accident, surgery or the onset of arthritis. Hand therapy is a specialized area of rehabilitation focused on the hand, wrist, forearm, and elbow. Certified Hand Therapists undergo advanced training to help patients restore strength, mobility, and function in these areas. They work with people recovering from fractures, tendon or nerve injuries, carpal tunnel syndrome, trigger finger, arthritis, and even complex surgical procedures. For many, this kind of targeted rehabilitation makes the difference between long-term disability and a return to work, hobbies and independence.

The practice of hand therapy combines exercise, manual techniques, education, and the use of custom-made orthoses to support healing. No two treatment plans are exactly alike. A professional musician recovering from a finger injury may need a very different program than a retiree healing from a wrist fracture. Early intervention and specialized care have been shown to shorten recovery times and improve long-term results. Hand therapists often work closely with physicians and surgeons to ensure safe and effective progress.

Beyond the clinic, the ultimate goal of hand therapy is to restore a person's ability to function in daily life. Success is measured not only in range of motion or grip strength, but in

whether someone can return to the activities that matter most to them, whether that is typing on a computer, tending to a garden or holding the hand of a loved one. In this way, hand therapy goes beyond healing the body. It also restores confidence and independence.

The need for this type of care is growing. Hand and wrist injuries remain some of the most common workplace accidents in fields such as construction, manufacturing and service industries. At the same time, the aging population faces higher rates of arthritis and repetitive stress injuries. Greater access to qualified hand therapy can reduce the long-term impact of these conditions for individuals and families while also lowering costs to the broader healthcare system.

One of the biggest challenges, however, is awareness. Many people do not realize that hand therapy exists or that they may be able to access it directly, without waiting for a referral, in states that allow Direct Access to physical therapy. National Physical Therapy Month serves as a reminder not only of the profession's broad benefits, but also of its many specialties that are still underrecognized. Raising awareness can help ensure that more people know where to turn when their hands limit their independence.

Community members can take several steps to protect and preserve hand health. Learning to recognize the signs of hand and wrist problems is important; symptoms such as numbness, tingling, stiffness, or a decline in grip strength should not be dismissed as minor inconveniences. Seeking care early often leads to better outcomes. Asking about therapy options after surgery or injury is another way to ensure the best possible recovery. Prevention is also powerful—simple steps like taking breaks from repetitive tasks, practicing proper ergonomics at work, and stretching regularly can make a difference.

As October brings attention to physical therapy as a whole, it is also an opportunity to acknowledge the specialists who dedicate their careers to restoring function in one of the

*please see **therapy** on page 13*

Free horror film night offered

The Ocean City Film Festival invites the public to Horror Film Night on Saturday, October 25, at the Ocean City Center for the Arts, 502 94th St. bayside. Doors open at 6:30 p.m., and films begin at 7 p.m.

Admission is free. Donations are welcome at the door.

A Q&A session with the filmmakers will begin after the films as well as a Halloween costume contest. Attendees are encouraged to attend in costume for a chance to win surprise OC Film Fest swag.

Films are not rated and viewer discretion is advised. Some films contain graphic content including vulgar language, violence, gore, sexual situations, horrific sequences, and visually disturbing sequences that may not be suitable for epileptic viewers.

The films screening during Horror Film Night are:

"Dreams of R'lyeh" directed by John Terebetsky. A young artist is

plagued by dreams of an ancient city and the malevolent entities that live there. Cosmic horror.

"The Post-Lore Chapter I," the premiere, created by THAT'S MY BIKE! Productions. The ancient demon Megagoth Gorgophone Nizhalgal Mohandas threatens to lay waste to the peaceful realm of Crundalk. Sci-Fi thriller.

"All That Remains of Project Falcon," the premiere, directed by Trevor Taylor. Two former members of a top-secret military project meet up again in Washington D.C. Sci-Fi thriller.

"Emergency Broadcast" directed by Holden Connor. A young man moves into a new apartment and receives strange messages from his TV. Sci-Fi thriller.

"Tomorrow's Dujour" directed by B.L. Strang-Moya. A sleazy restaurateur sends a pathetic line cook to pick up an order from a mysterious new vendor. Horror comedy.

grant

from page 4

The program will be supported at Wor-Wic thanks to grants from the Maryland Partnership for Proven Programs, an evidence-based, philanthropic partnership between the state of Maryland and Arnold Ventures, who put \$14.4 million in matching funds to four community colleges in the state to support implementation of ASAP. The Wor-Wic foundation will help finance the matching portion.

"Helping our students succeed is at the heart of what we do, and the foundation is proud to support this program which has demonstrated measurable, positive outcomes by providing matching funds," said Stefanie K. Rider, executive director of the foundation and development.

"We extend our thanks to Gov. Wes Moore, Secretary Sanjay K. Rai, Brad Phillips, Ed.D., our state partners and Arnold Ventures for their vision and commitment to Maryland's community in colleges," said Deborah Casey, Ph.D., president of Wor-Wic. "At Wor-Wic, our faculty and staff work tirelessly to create pathways to success. This opportunity represents a major step forward in expanding access and ensuring more of our students can earn a credential or degree that changes their lives."

therapy

from page 12

most essential tools we have: our hands. Their work often helps people return not only to independence, but to the passions and responsibilities that give life its meaning. In shining a light on this unique specialty, National Physical Therapy Month underscores the broader truth that therapy is not just about healing—it is about helping people live fully again.

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.

NOTICE

The Courier will be
on hiatus next
week and
will return
November 5.




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Money Watch

Smart financial moves to make before year-end

By **John Bennish**

As the year winds down, it's the perfect time to make some smart moves before the calendar flips to 2026. Think of it as a financial tune-up that could help with saving money and setting you up for success in the months ahead. Here are some things to consider.



John Bennish

Don't forget about required withdrawals. If you're 73 or older, you'll need to take your required minimum distribution from traditional retirement accounts to avoid a 25% penalty on any amount you should have withdrawn but didn't. This rule also applies to some people who inherited retirement accounts, including certain Roth accounts.

Use your flexible spending money. Got money sitting in a flexible spending account at work? Remember, these accounts follow a "use it or lose it" rule. Check with your HR department about your plan's specific deadlines for spending the money and submitting receipts. Whether it's that dental work you've been putting off or new prescription glasses you need, now's the time to use those funds before they disappear.

Boost your retirement savings. Consider ramping up your pretax retirement contributions before year-end. Not only will this help your future self, but it might also reduce your current tax bill. If your workplace plan allows it, you can even set up automatic increases for next year so you won't have to remember to do it later.

Share the wealth through gifting. In 2025, the current tax rules let you give family or friends up to \$19,000 per person without affecting your lifetime gift tax exemption. Married couples can combine their allowances to give up to \$38,000 per person. Plus, you can pay someone's tuition or medical bills directly without these payments counting against your gift limits at all.

Navigate new tax changes. The recently passed One Big Beautiful Bill Act has made several tax provisions

permanent, including lower individual tax rates and higher standard deductions. However, it also introduces new changes that might affect your situation. It's worth sitting down with a financial advisor or tax professional to understand how these updates impact your specific circumstances.

Examine your investments. Take some time to review your investment portfolio. Ask yourself: Did your investments perform as expected this year? Do they still match your goals and comfort level with risk? You might need to rebalance things to get back on track.

Build up your emergency fund. It's ideal to have enough cash saved to cover three to six months of living expenses in an easily accessible account. This safety net can prevent you from having to raid your retirement savings when unexpected expenses pop up.

Review your estate planning documents. This is especially important if you've had major life changes like marriage, divorce or a new baby. Don't forget to check the beneficiary designations on all your bank and brokerage accounts as well as life insurance policies – these often override what's written in your will.

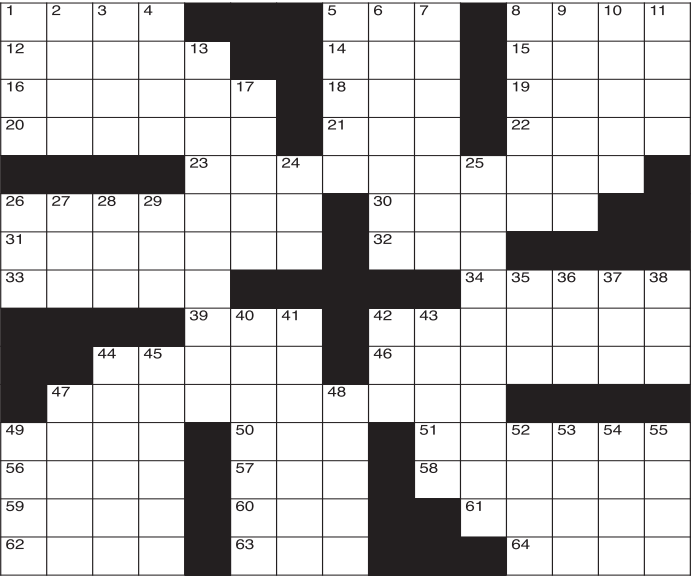
Taking care of these financial housekeeping tasks now can help you start the new year on solid ground.

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.



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CLUES ACROSS

1. Remark
5. Upper body part
8. Expression of dismissiveness
12. Alternate name
14. Popular beverage
15. Swiss river
16. Step-shaped recess
18. Rocker Stewart
19. Bright shade of color
20. Popular "street"
21. Wrath
22. Heat units
23. Nocturnal omnivorous mammals
26. Fall back into
30. Remove from the record
31. Sound a splash made
32. Popular Dodge pickup model
33. Jamaican river
34. Notable event in Texas history
39. Cool!
42. Subset of Judaism
44. Newly entered cadet
46. Duct in urinary system
47. Exterminator
49. Snatch quickly
50. Have already done
51. Less healthy
56. Therefore
57. What couples say on the altar
58. Mysteriously
59. Look angry or sullen
60. Bird's beak
61. Taco ingredient
62. Square measures
63. Google certification (abbr.)
64. Singer Hansard

CLUES DOWN

1. Pubs
2. Wings
3. Popular BBQ dish
4. Small sponge cake
5. Open-roofed entrance halls
6. Organize anew
7. Type of wine
8. Forums
9. North Atlantic islands (alt. sp.)
10. Pond dwellers
11. Large integers
13. Signaled
17. Brief
24. Type of student
25. Tibetan monasteries
26. Revolutions per minute
27. NY Giants great Manning
28. Local area network
29. Residue from burning
35. Illuminated
36. Vasopressin
37. Notable space station
38. Wood sorrel
40. Adhering to laws
41. Chose
42. Hovel
43. Stood up
44. European city
45. Works ceaselessly
47. Mistake
48. Sun-dried brick
49. Sicilian city
52. A steep rugged rock or cliff
53. Murder
54. Other
55. "Deadpool" actor Reynolds

Answers for October 15



Some things to think about

Gathered from the internet
by **Jack Barnes**



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