

# The Courier

January 28, 2026 Volume 27 Number 19

## Cropper brings The Pines Café to Ocean Pines

By Elaine Bean

Phil Cropper was at an appointment at the Tidal Health campus in Ocean Pines when he saw it - a COVID-abandoned coffee shop in the lobby of the large medical building. Cropper knew it was the opportunity he had been looking for, a space to run a teaching café while feeding the community with healthy well-prepared food.



Chef Phil Cropper

Cropper got the idea for a teaching café from a State of Maryland apprenticeship program that set the goal to train students in the culinary industry. But the school year and the work year in a seasonal resort like Ocean City didn't sync.

"It got me to thinking how can I create opportunities for the students, but also have control, where I know a student is actually going to learning all the different job skills they'll need as an apprentice," Cropper said. "That's what got me to thinking about opening our own school-based business, and that's where The Pines Café came from. I went to the doctor one day and realized, whoa, what is this little café that's been shut down since COVID. Here's the perfect little space. But one of the biggest things in education is there's no money."

Cropper was well aware that renting a space to open a student teaching café on a school budget was next to impossible. But the chef persevered, negotiating a partnership between Tidal Health and Worcester Co. schools.

"We came up with a nice community partnership, where we could take over that location in the Tidal Health campus and open The Pines Café," he said. "It's solely run by myself and the program. Students in their senior year

please see **cafe** on page 8



### Playing in the snow

*Rhys Anthony* tasting snow flakes Sunday morning.  
Photo by Amanda Bertino

*Inset: Snowman photo by Ariana DeGregorio*



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# WorCOA provides assistance to county seniors

Seniors living within Worcester County have access to numerous programs and services that support quality of life, independence and health goals through the Worcester County Commission on Aging (WorCOA), a nonprofit agency established in 1978.

In a recently released overview of the past year, WorCOA grew in services and programs. Nearly 50 employees and over 40 volunteers served more than 1,200 clients.

The Senior Ride program remains a vital component of service offerings, addressing one of the primary needs of the aging population - mobility. In 2025, Senior Ride provided over 15,000 trips to over 200 passengers. Worcester County's elderly and disabled populations were brought to their medical appointments, 50plus Centers, shopping outings, adult day care, and other personal destinations.

WorCOA 50plus membership increased close to 300 regularly active seniors across four sites with over 800 individuals in total participating in activities including over 40 different day trips, weekly opportunities

for health-related activities, and educational and socialization experiences.

Last year WorCOA launched its newest program, Coast Villages. The program serves 36 members supported by one WorCOA staff coordinator and eight community volunteers. The program is dedicated to enabling seniors to live safely and independently in their homes with meaningful connections to others.

Worcester County's Meals on Wheels program served more than 240 clients in 2025. The Congregate Meals program provided close to 400 adult day care and 50plus participants with nutritious meals in five centers. The Nutrition team of seven full and part-time employees and over 30 volunteers prepared, served and delivered over 26,858 meals in total to the County's aging and frail population.

The Senior Care program served over 70 clients in their homes, providing assistance with personal care, household chores and companionship. This was accomplished with four full and two part-time staff,

made possible through additional funding from the State of Maryland. Even with the department's endeavors, 102 Worcester residents are on a waiting list to receive these services due to a funding shortage.

River Oaks is the only adult medical day center in Worcester County with 37 individuals attending the center on a regular basis. The center offers social engagement and professional medical care in a safe and enjoyable atmosphere. River Oaks now offers an expanded pro-

gram that specifically serves the growing population inflicted with dementia. In serving the frail elderly and disabled, River Oaks provides a service to the clients' caregivers who can experience respite and/or continue working because their loved ones are cared for.

Wor COA operates centers in Berlin, Ocean City, Pocomoke and Snow Hill. For more information about programs and services, contact 410-632-3583.

-Chip Bertino

## Financial aid forms available

Wor-Wic Community College is encouraging all students to fill out financial aid forms to help them pursue their education. The 2026-2027 Free Application for Federal Student Aid (FAFSA) opens the door for federal, state and school financial aid programs including grants, scholarships, work-study funds and loans.

That includes the Maryland Community College Promise Scholarship, which can cover up to \$5,000 of any remaining tuition and mandatory fee expenses after federal or state financial aid has been ap-

plied. It can essentially mean free college for some.

The FAFSA and Promise scholarship do not have an age limit, so high school seniors can apply, as well as anyone who has put off working on a degree for financial reasons. Filling out the FAFSA has been streamlined over the past year and should take less than an hour to complete. Maryland scholarships use FAFSA data to award Maryland state funds.

Students can get guidance and a link to the FAFSA form at worwic.edu/Pay-For-College, or by calling 410-334-2905.

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In your letter be sure to:

- Explain what unalienable rights are (life, liberty, and the pursuit of happiness)
- Describe at least two ways you believe the king or British government has violated these rights
- Explain how these actions affect your life as a colonist

• Open to all 8<sup>th</sup> graders in Worcester public and private schools.  
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## Art League announces Smithsonian bus trip

The Art League of Ocean City announced a bus trip to the Smithsonian American Art Museum in Washington, D.C. to view a special exhibition, Grandma Moses: A Good Day's Work.

The bus will depart the Acme parking lot at 94<sup>th</sup> St. and Coastal Highway in Ocean City on Monday, March 30 at 8 a.m. The bus will make a second pick-up stop at 8:30 a.m. in Salisbury at the Boscov's parking lot facing Rte. 13. The return time is approximately 7 p.m. to 7:30 p.m. The cost is \$95 for Art League members, \$115 for non-members and covers the bus and admission to the museum. Water and snacks will be provided on the bus.

Guests will experience an up-close and personal one-hour guided tour led by trained museum docents. The bus will depart the museum at 4 p.m. to return to Ocean City and will pass the Tidal Basin for a peek at the iconic cherry blossoms.

"Our bus trips are always a special adventure for art lovers," Rina Thaler, executive director of the Art League, said. "Sit back and relax and leave the driving to D.C. to us. You'll connect with other art enthusiasts and be inspired."

Grandma Moses: A Good Day's Work sheds new light on a beloved body of work by Anna Mary Robertson, "Grandma" Moses (1860 – 1961). Grandma Moses used creativity, hope, and togetherness as tools for shaping a life she metaphorically likened to "a good day's work." A multidimensional force in American art who painted recollections of rural life, she earned a distinctive place in the cultural imagination of the postwar era.

The exhibition reveals how Moses' art fused creativity, labor, and memories from a century-long life, introduces the artist to new generations, and examines her legacy in the context of America today.

More information about the bus trip is available by calling the Arts Center at 410-524-9433 or at [OCart.org](http://OCart.org).



**Art show** - Ocean City Elementary School hosted its second annual schoolwide art show. Over 500 students and family members attended Art Night and viewed work ranging from sculpture and drawings to paintings. This was followed by a winter concert highlighting student vocal and dramatic skills. This event was made possible with a grant from the Worcester County Arts Council and the Maryland State Arts Council.

Pictured is third grade student from Ms. Foreman's class, **Harper Howard**.



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# Snow wonder

As I write this it's 36 hours from the time weathercasters predict snow will begin to fall. Estimates vary from between six inches to more than a

inner child, conjuring up Kodachrome memories of a time when snow meant school cancellations, snowball fights, sledding and mom preparing mugs of hot chocolate capped with dollops of Cool Whip. Those days are a long way back for me. Now, I think about what needs to be done before the first flake falls. For instance, I'm looking out my window making a mental note to



**It's All About. . .**  
By **Chip Bertino**

chipbertino@delmarvacourier.com

foot, although that's unlikely. There's speculation we'll experience snow turning to ice turning to rain. But who knows? By the time you read this we'll all know what actually happened.

Shortly, I'll head to the store to purchase eggs, bread, toilet paper, batteries and milk. We already have each of these items in the house but a pending storm triggers uncertainty over how much is too much. What if the snowfall is greater than expected and my wife and I find ourselves trapped in the house for an extended time? *Note to self - stop at the liquor store.*

Predictions of snow awakens our

retrieve the snow shovel from the shed to place by the back door so it will be available to me when the dogs need to go out and a path to the backyard needs to be cleared. I think I'll also position a shovel at the front door.

I've already filled my truck with gas and will lift the wipers off the windshield so they won't freeze to the glass when the temperature plummets. This morning my wife assured me that should the electricity go out, we have enough candles to see us through. My snow boots are at the ready.

I plan to head to the library to check out a Clancy novel or two to

have something to read in case of forced hibernation.

I still need to get ready the snow blower, taking it from the shed where it has sat folded up and stored since last season.

Back in the day when my brother and I were children and snow fell beneath an ink blue night sky, he and I often gazed out the family room bow window overlooking our front yard. Traffic, like the evening, was muted. A street lamp illuminated golden the falling snow of white. Peaceful was the view; the mood serene. Outside was cold but my brother and I were comfy in our flannel footy pajamas and matching robes. My mother once painted the snowy vignette from that window on a canvas that hung for years in our dining room before melting in a house fire.

A hill at Pennypack Park was *the* place to be on snow days. We trudged the half mile or so through the snow pulling our Flexible Flyers behind us. The crowded hill was the image of a Currier and Ives lithograph. We'd climb to the hilltop then run and jump on our sleds for the ride down, targeting little humps along the way to use as ramps to hurl us into the air. Despite getting colder and wetter, we'd

spend hours there. By the time we returned home, our feet were soaked (despite being packaged in Stroehmann bread bags), our lips were blue and our mother was flush with discontent.

Learning to drive in snow was nerve-racking, not so much for me but passengers. Once I was driving my mother's car, a Dodge Aspen station wagon, on snow covered Verree Road heading toward Rhawn Street. My mother was riding shotgun. Heeding a stop sign I applied the brakes too hard putting the car into a slow, curving slide into the oncoming traffic lane. Fortunately, no one was heading toward us. We eventually came to a stop, facing the opposite direction. No damage except to my ego.

Returning to the present. I see the snow is now predicted to start late Saturday night. Whatever the result of this storm, the nostalgia of those childhood snow days will not be relived. There will be no sleds, no snowball fights nor Stroehmann bread bags for that matter. There will be no street lamp across the street.

What will there be? Well, I anticipate I will look out my front window and think ... *Jeez, now I have to clear that all away.*

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OCTOBER 10	FRIENDS GETAWAY! LOCATION: SANDALS DUNN'S RIVER
NOVEMBER 14	GOLF TRIP TO SANDALS CURACAO HOSTED BY SANDALS ROYAL CURACAO
NOVEMBER 22	CARNIVAL THANKSGIVING CRUISE LOCATION: NORFOLK, VA PORT

GROUP TRIPS

2027

FEBRUARY 4	FIRE & SUNSET SOIRE'ES - MIAMI, KEYWEST, BIMINI, MIAMI PRESENTED BY VIRGIN VOYAGE CRUISE
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OCTOBER TBD	SOUTH PACIFIC WONDERS - NEW ZEALAND, AUSTRALIA & EXTENSION IN FIJI PRESENTED BY COLLETTE



# Boating course offered

Start the new year right. This is a great time to refresh boating skills and plan for a fun and safe boating season. The safe boating course offers tips on boat maintenance, care and storage.

The Maryland Safe Boating Course is taught by certified instructors from the Ocean City Coast Guard Auxiliary. The comprehensive class covers all the required material plus additional information on local waters and nautical navigation.

The Maryland Boating Safety Education Act requires that anyone born after July 1, 1972 possess a Maryland Basic Boating Safety Certificate to operate a boat in the state of Maryland. Those attending and passing the class will receive a Maryland Boating Certificate which is valid in all states.

The course will be taught at the Ocean Pines library on February 10 and 11 between 5 p.m. and 9 p.m. and 6 p.m. and 9 p.m. respectively.

A fee of \$20 covers the cost of the course and materials. Checks should be made payable to USGCAUX 12-05 and mailed to USGCAUX 12-05, PO Box 1682, Berlin, MD, 21811. Payment via PayPal is accepted.

For more information or to register please contact Barry Cohen at 410-935-4807 or E-mail at CGAUXOC@gmail.com.

## Elks Hometown Heroes Banner program underway

Ocean City Elks Lodge 2645 has started looking for Worcester County military veterans and active-duty personnel who would like to participate in the 13th Annual Hometown Heroes Banner program.

Veterans or active-duty service members can nominate themselves or be nominated by a relative or friend. Those selected will have banners with their photographs displayed on light poles on the Ocean City's legendary boardwalk this summer.

The program that began in 2014 has so far displayed banners for 439 veterans who have served our country from World War II, Korea, the Cold War and Vietnam. Now the Lodge is adding veterans and active-duty personnel who served in the Gulf War, Afghanistan, and the War on Terror.

At no cost to the veteran, banners will display a photo of the honoree, name, rank, branch, and era of service in all branches of our armed forces. The veteran will be given the banner at a ceremony in October that the Elks hold each year to honor their service.

Nomination forms are available by emailing [hometownhero2645@gmail.com](mailto:hometownhero2645@gmail.com).

## Volunteers sought for Administrative Charging Committee

The Worcester County Commissioners are seeking interested area residents to serve on the Administrative Charging Committee under the Maryland Police Accountability Act. There is one vacant position on this board, and the deadline to apply is March 31, 2026.

The Administrative Charging Committee consists of five members who review complaints and investigations of police misconduct, determine whether an officer should be charged with misconduct, and, if charged, recommend discipline from the State-created matrix.

Individuals interested in serving are strongly encouraged to submit a letter of interest and a resume or cover letter out-

lining any relevant experience. Submissions should describe the applicant's background, skills, and perspective, and explain how their experience would contribute to fair, thorough, and impartial decision-making on the committee.

Members of the board must receive 40 hours of training before beginning service.

To apply for this board, visit [co.worcester.md.us/PAB](http://co.worcester.md.us/PAB), click on "Attached Files," and then click on "Application for Accountability Charging Committee." Send the completed application along with a letter of interest and a resume or cover letter to [khammer@co.worcester.md.us](mailto:khammer@co.worcester.md.us) or Worcester County Administration at One West Market Street, Room 1103, Snow Hill, Maryland 21863.

## Construction academy registration open

Wor-Wic Community College in Salisbury is accepting applications for the spring session of its free construction academy, a 13-week program that allows students to earn up to five certifications to get their start in the construction industry.

The program runs for half days, Monday through Friday, and is for people at least 17 years of age who have graduated high school or have a general equivalency diploma (GED). Participants learn basic construction techniques while practicing and applying carpentry skills on actual projects, and can earn OSHA 10, first aid/CPR, rigging, fall safe and confined space certifications. They can also connect with local employers who visit classes and attend the completion ceremony. The competitive selection process includes the application, an interview, a background check and a drug screening. Successful applicants must commit to working in the construction/carpentry fields.

The training is provided free of charge through the Maryland Department of Labor. Visit <https://eastern-shorejobs.com/job-training/> to apply. Application questions may be directed to Quality Staffing Services at 410-742-2600. For program-specific questions, call 410-334-2867.

## Courier Almanac

At 11:38 a.m. EST, on January 28, 1986, the space shuttle *Challenger* lifts off from Cape Canaveral, Florida, and Christa McAuliffe is on her way to becoming the first ordinary U.S. civilian to travel into space. McAuliffe, a 37-year-old high school social studies teacher from New Hampshire, won a competition that earned her a place among the seven-member crew of the *Challenger*. She underwent months of shuttle training but then, beginning January 23, was forced to wait six long days as the *Challenger's* launch countdown was repeatedly delayed because of weather and technical problems. Finally, on January 28, the shuttle lifted off.

Seventy-three seconds later, hundreds on the ground, including Christa's family, stared in disbelief as the shuttle broke up in a forking plume of smoke and fire. Millions more watched the wrenching tragedy unfold on live television. There were no survivors.

Though experts may insist that it's never too late to change jobs, data indicates it's increasingly less likely after reaching age 55. According to an analysis from USA Facts - How Long Americans Stay, workers between the ages of 25 and 34 hold positions for a median tenure ranging from 2.7 years to 3.2 years.

Among professionals between the ages of 55 and 64, the median tenure increases to 9.6 years. Seniority at a current employer and compensation levels reflecting decades of experience may make workers 55 and older less willing to take a new job. Despite that analysis, the AARP noted in a 2023 report that older workers who have changed jobs, which the organization defines as professionals 45 and older, reported positive outcomes after making the switch. Indeed, 50 percent of such workers said switching jobs had a positive impact on their mental health and 48 percent indicated they earned more as a result of switching employers.



Chip Bertino Publisher/Editor

Mary Adair Comptroller

Linda Knight Advertising Representative

Contributors

Jack Barnes, Elaine Bean Dan Collins, Douglas Hemmick

Robert B. Adair 1938-2007

The  
Courier

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98 Nottingham Lane Ocean Pines, MD 21811  
410-629-5906

[thecourier@delmarvacourier.com](mailto:thecourier@delmarvacourier.com)

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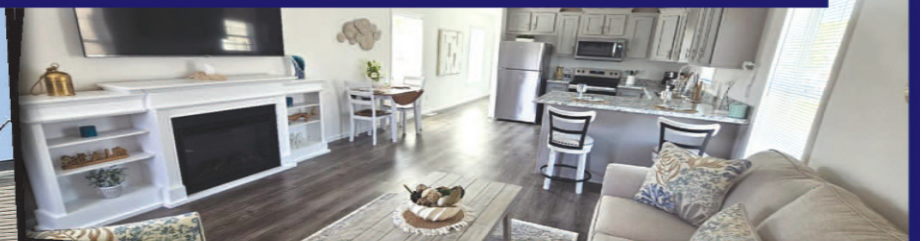


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**cafe**  
from page 1

can work there, furthering their apprenticeship and getting paid, and build that community gap so need in the area.”

Located next door to the Tidal Health pharmacy, The Pines Café is now in its second year and successful. Locals gather to have coffee and pastries with friends at several tables, get there early to score Grab-and-Go dinners, take home ever-changing soups and quiches, and stock up on the café’s now “famous” chicken salad.

“It’s been amazing, probably four or five times what I thought we would do business wise from the conception,” Cropper said. “It’s rewarding for the students. Not many high school kids can say they earn money and credit their senior year during the school day. So it’s giving kids employability.”

In case anyone doesn’t know Phil Cropper, he is an Ocean Pines resident, a graduate of Stephen Decatur High School, and a noted chef who ran The Palette restaurant in Snow Hill for three years. Cropper is now executive chef and lead instructor in the Culinary & Pastry Arts Programs at Wor-

cester Technical High School in Newark and the 2025 Worcester County Teacher of the Year.

Cropper experienced the farm-to-table movement at an early age, growing up on a large farm near Berlin. His mother fed the family with country cooking, and his grandfather was a waterman, providing fresh seafood for the table.

“My grandparents were always cooking, and I was always around them as a kid,” Cropper said. “My best friend’s family, the DeVitos, had an Italian restaurant, and I started working for them at nine years old. My creativity went from the Eastern Shore to Italian food. Then I fell in love with cooking in general, and all the different cultures.”

In high school, Cropper displayed a passion for putting on events, entertaining, and cooking, producing set designs for the theater department and coordinating the post-production banquets.

“When I thought about what brought me the most happiness, it was always around food,” he said.

The Baltimore International College, School of Culinary Arts was Cropper’s next stop where he received dual degrees in culinary/pastry arts

and management and studied abroad during his senior year.

Destiny lent a hand when Cropper starting working at The Hobbit Restaurant in Ocean City, long regarded as one of the premier restaurants in the resort. What was meant to be a summer job turned into a ten-year gig as executive chef until the property closed for redevelopment.

Cropper then moved to Fager’s Island as pastry chef, and helped John Fager open The Atlantic Hotel in Berlin. In 2010, Cropper opened The Palette in Snow Hill, and kept it running for three years. “We were kind of before our time in a sense,” Cropper said.

But Cropper had always wanted to teach and pass on his knowledge, instructing classes at Wor-Wic Community College. In 2011 when the executive chef/lead instructor culinary arts position became available at Worcester Tech, Cropper jumped at the chance.

The culinary arts program Cropper teaches at Worcester Tech follows the American Culinary Federation program of studies, a one-year program where the students finish as certified culinary cooks. Cropper started an additional baking and pastry program in 2014. Most students take the program in their junior or senior years.

The students prepare the food with staff assistance in the commercial kitchen at Worcester Tech, and Cropper transports it to Ocean Pines in a new refrigerated truck purchased with proceeds from the café. Cropper starts his days between 3 a.m. and 4 a.m. at the café, getting the place ready to open, then heads to Newark to teach. Sundays are prep day, and Cropper, along with chef and former student Anna Martin and the students, spend seven or more hours prepping for the week ahead.

“Not only do the students make the food, they help purchase the food, cost out the recipes, and do the nutritional analysis,” Cropper said. “It’s 100% transparent. The kids in the program see the numbers. So, they’re learning

how to run a business from marketing to ordering to food costing to prepping. It’s the whole process.

“All the income that comes in through the café goes right back into the school system.”

The program has recently signed on with the state-run Maryland Host



left to right: Will Meehan, Oliva “Prex” Brink and Dylan Pusey

Program, set up for students between high school and college who are unsure of their future paths. Former students of Cropper’s now act as manager/mentors at the café.

“Here they are, 18 years old, with a high school diploma, but they’re making top salaries with benefits in a management roll, mentoring other students, just like they were mentored in high school,” Cropper said.

The demographics of Ocean Pines make the café’s location ideal for the retirees and singles in the community who don’t want to cook anymore, can’t cook, or simply want a well-priced, well-prepared meal. Cropper reports the café sells about 150 to 200 Grab-and-Go dinners per week and 200 lbs. of chicken salad per week.

Cropper, taking a cue from his theater days at Decatur, decorates the café for the seasons, and also merchandises cookbooks, candies, and decorative items, as well as the café’s private label collection of jams, jellies, and sauces, developed during COVID when students were learning remotely. The café also blends its own signature coffee, with specially chosen beans roasted locally in Snow Hill.

Cropper regularly posts the week’s offerings on Facebook, and the café’s menu is posted on their website - thepinescafe.com. The Pines Café is located at 11101 Cathage Rd. and open Monday-Friday 7:30 a.m.-4 p.m.



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# Understanding health insurance

By **Billy Hamilton**

Every year around this time, many people find themselves confused, and sometimes frustrated, when reviewing their health insurance or receiving medical bills. A common phrase heard in clinics and medical offices is, "I've never had to pay this much before." In most cases, nothing has gone wrong. The confusion usually comes from a misunderstanding of how health insurance works and how costs reset at the beginning of a new year.

Health insurance includes several different components, each playing a role in what a patient ultimately pays. One of the most misunderstood terms is the deductible. A deductible is the amount a person must pay out of pocket before their insurance company begins contributing toward covered medical services. For example, if a plan has a \$2,000 deductible, the patient is responsible for the first \$2,000 of care each calendar year. Once that amount is met, insurance then begins sharing costs. Because deductibles reset every January, people who had little or no out-of-pocket cost late last year may suddenly find

themselves responsible for more at the start of the new one.

Another common source of confusion is the copay. A copay is a flat dollar amount a patient pays for a service, such as \$25 to see a primary care physician or \$40 for a specialist visit. Physical Therapy is typically considered a specialist, so that copay amount would apply to every visit. Some plans use copays only after the deductible is met, while others require copays regardless. In many cases, copays do not count toward the deductible but do count toward the out-of-pocket maximum, which can make insurance statements difficult to interpret.

In addition to copays, many plans include co-insurance. Co-insurance is a percentage of the cost that the patient pays after meeting their deductible. A typical arrangement is an 80/20 split, meaning the insurance company pays 80 percent of the approved charge while the patient is responsible for the remaining 20 percent. This cost-sharing continues until the patient reaches their out-of-pocket maximum.

The out-of-pocket maximum is

designed to protect patients from unlimited medical expenses. It represents the most a person will pay in a calendar year for covered services. Once that amount is reached, insurance generally pays 100 percent of covered care for the remainder of the year. Deductibles, copays, and co-insurance all count toward this maximum, though monthly premiums and non-covered services do not.

Medicare operates differently from most private insurance plans, which adds another layer of confusion. Original Medicare Part B typically covers 80 percent of approved medical charges. The remaining 20 percent becomes the patient's responsibility unless they have additional coverage. Unlike many commercial plans, Original Medicare does not include an out-of-pocket maximum, which means costs can continue to accumulate throughout the year.

To help with this, many Medicare beneficiaries carry a secondary insurance policy, often referred to as a Medigap plan or retiree supplemental coverage. These secondary plans are designed to help cover the 20 percent that Medicare does not pay. However, not all secondary plans function the same way. Some cover

the entire remaining balance, while others require a copay per visit or only cover a portion of the cost. This is why patients may still see a bill even though Medicare has already paid its share.

For individuals who have Medicare without any secondary insurance, the responsibility for that remaining 20 percent falls entirely on the patient. This often comes as a surprise, especially for those newly enrolled in Medicare who assumed coverage would be more comprehensive. When Medicare approves a service, it pays its 80 percent, and the remaining balance becomes the patient's obligation.

Much of the frustration surrounding insurance arises early in the year because so many aspects of coverage reset at once. Deductibles return to zero, out-of-pocket maximums start over, employer plans may change, and secondary insurance rules may differ from the previous year. As a result, someone who paid very little for care last fall may face higher costs in January even though nothing about their health has changed.

Understanding how your insurance works is just as important as having insurance itself. Knowing your deductible, copays, co-insurance, and

*please see **insurance** on page 10*

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Money Watch

# New tax laws for 2026 that you should know

By **John Bennish**

The new year brings more than resolutions and fresh starts; it also ushers in several tax changes that could affect your wallet. Whether you're saving for retirement, funding your child's education or supporting your favorite charity, here's a few things you need to know about the tax landscape in 2026.



John Bennish

**More room to save for retirement and healthcare.** There's good news for savers: Contribution limits for retirement accounts are going up. If you're under 50, you can now contribute up to \$7,500 to an IRA, which is up from \$7,000 in 2025. Those 50 and older can contribute an additional \$1,100, for a total of \$8,600.

The limits for 401(k), 403(b) and governmental 457(b) plans are also increasing, with workers younger than 50 able to defer up to \$24,500. Visit IRS.gov and search "401k limit increases" for an article outlining the details.

Health savings account limits are rising too. In 2026, individual coverage increased to \$4,400 and family coverage to \$8,750. If you are age 55 or older and are not enrolled in Medicare, you can contribute an additional \$1,000 as a catch-up contribution.

The start of the year is an ideal time to review your contributions and consider increasing them, even by small amounts which can add up over time.

**A catch-up rule for high earners.** If you're 50 or older and earned more than \$150,000 last year, there's a new wrinkle in your retirement planning. You can still make catch-up contributions to your workplace retirement plan, but they must now be Roth contributions rather than traditional pre-tax contributions. This includes 401(k), 403(b) and 457(b) plans.

While you won't get an immediate tax break, Roth contributions offer tax-free income in retirement and can provide a tax-free legacy for your heirs.

**Expanded benefits for 529 education plans.** Families using 529 plans to cover K-12 expenses will see the annual federal distribution limit double from \$10,000 to \$20,000 per student. The definition

of qualifying expenses has also expanded to include curriculum, books, certain tutoring expenses and testing fees.

This change provides more flexibility for families with overfunded plans and increases options for managing education costs across multiple children or beneficiaries.

**New charitable giving provisions.** The rules around charitable deductions are shifting in two directions. Taxpayers who take the standard deduction can now deduct up to \$1,000 in cash donations (\$2,000 for joint filers) to qualified organizations.

However, those who itemize deductions face a new threshold: only charitable contributions exceeding 0.5% of adjusted gross income are now deductible. Donors may want to consider bunching strategies or using donor-advised funds to maximize their tax benefits.

**Getting help.** Navigating these tax changes can be challenging, but you don't have to go it them alone. A qualified financial advisor and tax professional can help you understand how these and other changes affect your specific situation. Together, you can develop strategies to make the most of new opportunities while minimizing your tax burden.

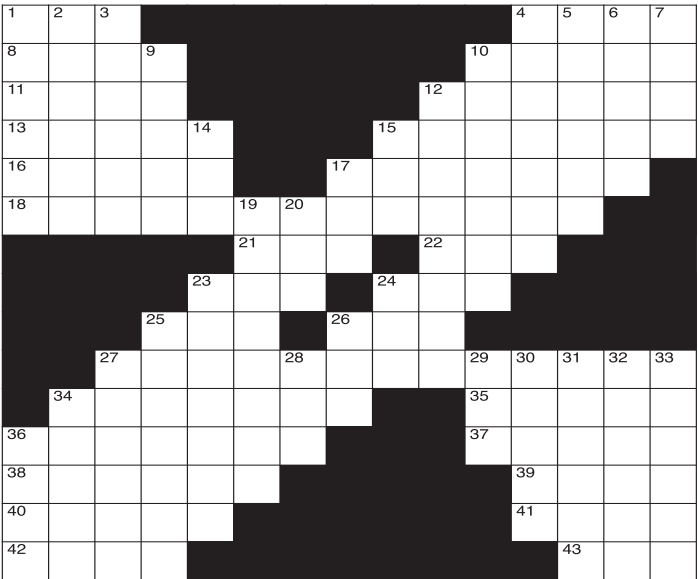
*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor John Bennish, Ocean Pines. He can be reached at 410-208-9083. Edward Jones, Member SIPC.*

insurance  
from page 9

whether you have secondary coverage can help prevent unexpected expenses. Asking questions early — before starting care — allows patients to make informed decisions and reduces stress later.

While health insurance can feel overwhelming, taking the time to understand these basic concepts can go a long way. When patients are informed about their coverage, they are better equipped to manage both their healthcare and their financial well-being.

*Billy Hamilton, DPT, CHT is a physical therapist and owner of Hamilton Hand to Shoulder. HE can be reached at info@hamiltonhand.com or 410-208-3300.*



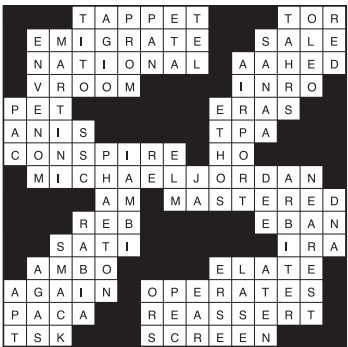
CLUES ACROSS

1. Racket sport pros  
4. Make tea  
8. City South of Moscow  
10. Spanish bullfighting term  
11. Egg-shaped  
12. Could not remember  
13. French modernist painter  
15. Persons  
16. Painful intestinal obstruction  
17. Professions  
18. Is up to the task  
21. Wood or metal bolt  
22. Tax collector  
23. A way to save for the future  
24. Georgia rockers
25. Midway between north and northeast  
26. High schoolers' test  
27. Does not accept responsibility  
34. One who prepares  
35. Gout-indicative deposits  
36. Place to play games  
37. Book of Genesis character  
38. Cleans oneself  
39. Unloaded for money  
40. Genus of flowering plants  
41. Take a puff  
42. Congressmen  
43. God of battle in Scandinavian mythology

CLUES DOWN

1. Type of bomb  
2. South Pacific islands  
3. Celestial body  
4. Negotiates  
5. Consider in a specified way  
6. Type of group in organic chemistry  
7. Buddhist monasteries  
9. Inhabitant of Bering Sea island  
10. Body part  
12. Milestone birthday  
14. Thyroid-stimulating hormone  
15. More (Spanish)  
17. Chicago ballplayer  
19. Leaves a place  
20. Cannot be found
23. One's internal body parts  
24. Tell on  
25. North American peoples of southwest  
26. Soviet Socialist Republic  
27. Extract used for jams and jellies  
28. Greek goddess of the dawn  
29. Old English letter  
30. A way to exaggerate  
31. Get up and leave  
32. "Boardwalk Empire" character  
33. More generous  
34. Hanging cloth used as a blind  
36. Ancient Greek sophist

Answers for January 21

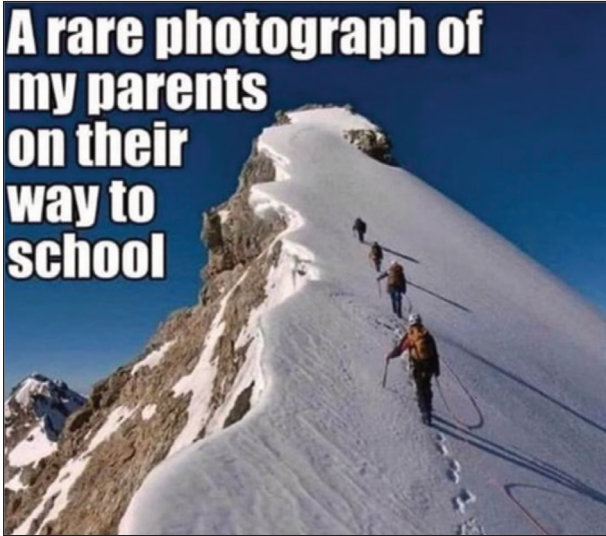




## Some things to think about

Gathered from the internet  
by **Jack Barnes**

### A rare photograph of my parents on their way to school



## Some thoughts

### The Commandments for seniors.....

You don't need anger management. You need people to stop pissing you off.

Your people skills are just fine. It's your tolerance for idiots that needs work.

"On time" is when you get there.

Even duct tape can't fix stupid – but it sure does muffle the sound.

It would be wonderful if we could put ourselves in the dryer for ten minutes, then come out wrinkle-free...and three sizes smaller.

Lately, you've noticed people your age are so much older than you.

"One for the road" means peeing before you leave the house.

### The police vs. the senior citizen

A senior citizen drove his brand new Corvette convertible out of the dealership. Taking off down the road, he floored it to 80 mph, enjoying the wind blowing through what little gray hair he had left. "Amazing," he thought as he flew down Route 50, pushing the pedal even more. Looking in his rearview mirror, he saw a state trooper behind him, lights flashing and siren blaring. He floored it to 100 mph, then 110, then 120. Suddenly he thought, "What am I doing? I'm too old for

this," and pulled over to await the trooper's arrival. Pulling in behind him, the trooper walked up to the Corvette, looked at his watch, and said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a reason for speeding that I've never heard before, I'll let you go."

The old gentleman paused. Then he said, "Years ago, my wife ran off with a State trooper. I thought you were bringing her back."

"Have a good day, sir," replied the trooper.



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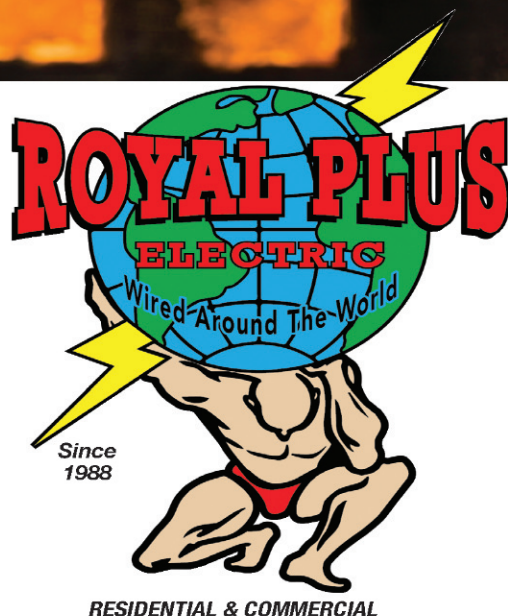
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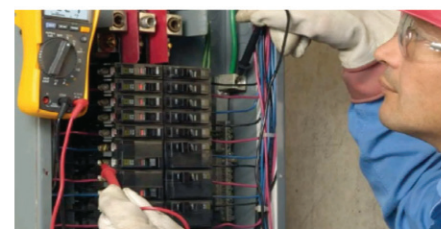
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