

# The Courier

May 18, 2016 Volume 16 Number 38

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### Versakats to perform

Versakats, Inc., an all-volunteer charity performance group, will present its spring musical comedy "Rollin' On The River" at the Clarion in Ocean City on May 27 and 28. The event, which includes dinner followed by the musical, features a light hearted story with a variety of songs.. Tickets are \$40 per person. The 15 member cast and crew are all volunteers. The net proceeds are being donated to Coastal Hospice At The Ocean.

For more information or to reserve tickets, contact Pat Schrawder at 410 726-1234. See our new Facebook Page: Versakats, Inc. or email us at: [Versakats@comcast.net](mailto:Versakats@comcast.net). Seating is limited. Advance reservations are required.

### Cook to speak at town meeting

*BOE President is guest speaker*

Worcester County Commissioner Chip Bertino will hold his next Town Meeting on Saturday, May 21 at 10 a.m. at the Ocean Pines library.

Commissioner Bertino will provide information on issues and developments occurring within the district and the county as well as answer questions with Commissioner President Jim Bunting. Jonathan Cook, president of the Worcester County Board of Education will be the guest speaker. The Worcester County Commissioners and the Board of Education have been working cooperatively on several education issues including the budget and the construction of a new Showell Elementary School.



Jonathan Cook

### MSSA to meet

The Maryland Saltwater Sportfishing Association's Atlantic Coast Chapter is having its monthly meeting on Tuesday May 24. The meeting will be held at the Lion's Club on Airport Rd. in West Ocean City. The meeting starts at 7:30 p.m. Doors open at 7 p.m. There will be two speakers Jim Steinberg from Burrbenders Company and Big Bird Cropper will speak on various techniques to use artificial lures, for top and bottom fishing. The meeting is open to the public.



**Honors** - Stephen Decatur High School held its WeXL banquet last Tuesday evening at the Ocean City Convention Center. Students were honored for academic excellence. Above **Carol Frazier** (left) stands proudly with her granddaughter **Sarah Beesley**, a ninth grader, who received recognition for Distinguished Honors/Straight As for three consecutive marking periods. Photo by Chip Bertino

# Childrens' arts camp registration opens

The Worcester County Arts Council is now accepting registrations for the annual Summer Arts Camp for children to be held June 20 through June 24 at Berlin Intermediate School.

This camp is designed for students entering third through eighth grades in fall 2016 and last year over 120 children attended.

The cost is \$100 for the weeklong camp which is held from 9 a.m. to 2:30 p.m. Bus transportation from Pocomoke and Snow Hill for an additional \$15.00 for the week will be offered.

Registration form, including selection of various visual and performing art workshops offered this year, is available on the website [www.worcestercountycouncil.org](http://www.worcestercountycouncil.org) and the Arts Council's

office, located at 6 Jefferson Street in Berlin. The deadline for registration is June 6.

Financial support provided by Berlin/Ocean City Optimist Club and patrons of the Council will allow for offering limited financial assistance. For details how to apply, please call our office at 410-641-0809.

For volunteering opportunities at the Arts Camp please contact Anna Mullis at 410-641-0809 or [curator@worcestercountycouncil.org](mailto:curator@worcestercountycouncil.org).

## Church yard sale is this weekend

The semi-annual Taylorville United Methodist Church yard sale will take place Friday, May 20 and Saturday, May 21 between 7 a.m. and 2 p.m. There will be baked goods, a silent auction, furniture, clothing and housewares. Vendors are invited to bring their own table for \$10. Call Gail 410-208-6229 space limited. The event will take place at 11252 Adkins Road off Rt. 589.

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### Dinner Specials

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**Tuesday:** Burger Night \$6

**Wednesday:** 1/2 rack of Baby Back Ribs with fries, cole slaw and soup or salad \$12.95

**Thursday:** Steak Night with choice of side plus soup or salad \$12.95

**Friday:** Fried Shrimp with fries, cole slaw and soup or salad \$14.75

**Saturday:** Crab Cake Platter served with 2 sides and soup or salad \$15

### Catering Available

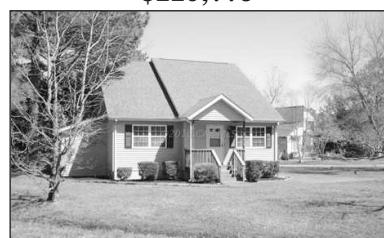
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## WPS launches WPS International Thespian Society

Eleven Worcester Prep Students were inducted to the inaugural chapter of the WPS International Thespian Society. The ceremony was held in front of family and friends in the WPS Guerrieri Library on May 10. The International Thespian Society (ITS) is the Educational Theatre Association's student honorary organization to recognize high school student achievement in Theatre.

Above are (front row left to right): Victoria Middleton, Chandler Dennis, Devin Hammond, (middle row) Isabel Dashiell, Sambina Anthony, Amy Lizas (back row): Zach Oltman, Nick Moondra, Biola Eniola, Davis Taylor and Jordan Kilgore.

## Smith awarded scholarship

Erin Smith of Bishopville was the recipient of 2016 scholarship from the Delmarva Poultry Industry, Inc. (DPI), the non-profit trade association for Delmarva's chicken business. From a field of 20 applicants

who are enrolled at or have been accepted at colleges and universities across the country, seven outstanding students were chosen to receive grants totaling more than \$12,000. Each has expressed an interest in working in a segment of Delmarva's chicken industry.

The Delmarva Poultry Industry, Inc. College Scholarship Program is funded by an annual golf tournament to be held on Wednesday, June 8, at Green Hill Country Club near Salisbury, Maryland.

Information on the 2017 scholarship program will be posted later this year on the DPI website, [www.dpichicken.org](http://www.dpichicken.org).

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stringed instruments** Isaiah 38.20



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# Residents encouraged to take precautions against Zika virus

By Kelsey Reichenberg

As the weather gets warmer and summer approaches, Worcester County residents are encouraged to take precautions against the Zika virus. The Zika virus disease is caused by the Zika virus which is spread to people primarily through the bite of an infected Aedes species mosquito or through sexual contact. Anyone is capable of catching the virus during the times of year when mosquitoes are prevalent.

The Zika virus was first discovered in 1947 and is named after the Zika Forest in Uganda. In 1952, the first human cases of Zika were detected and since then, outbreaks of Zika have been reported in tropical Africa, Southeast Asia and the Pacific Islands. Before 2007, at least 14 cases of Zika had been documented, although other cases were likely to have occurred and were not reported. Because the symptoms of Zika are similar to those of many other diseases, many cases may not have been recognized.

In May 2015, the Pan American Health Organization (PAHO) issued an alert regarding the first confirmed Zika virus infection in Brazil. On February 1, 2016, the World Health Organization (WHO) declared Zika virus a Public Health Emergency of International Concern (PHEIC). Local transmission has been reported in many other countries and territories. The Zika virus will likely continue to spread to new areas.

The type of mosquito that transmits the Zika virus is found throughout the United States, including in Maryland. At this time, there have been no confirmed cases of Zika being

spread by mosquitoes locally. However, cases of the Zika virus have been confirmed among individuals who have returned to the U.S. after traveling to other areas of the world where the virus is prevalent including Central America, South America, Mexico, and the Pacific Islands.

"The Zika virus illness is usually mild with symptoms lasting for several days to a week after being bitten by an infected mosquito," explained Debra Stevens, Director of Community Health for the Worcester County Health Department. "People usually don't get sick enough to go to the hospital, and they very rarely die from Zika. For this reason, many people might not realize they've been infected." The most common symptoms of Zika are fever, rash, joint pain and conjunctivitis.

One of the major concerns associated with the Zika virus is its effects on newborns. "The Zika virus infection during pregnancy can cause a serious birth defect called microcephaly as well as other severe fatal brain defects," Stevens explained. The virus has also been linked to eye defects, hearing loss and impaired growth in infants. For these reasons, people who are returning from areas with Zika should use protection to prevent the sexual transmission of Zika.

People are able to take preventative measures to avoid catching the Zika virus, including preventing mosquito bites, avoiding methods of transmission including unprotected sexual contact and eliminating mosquito breeding areas around their homes. Common breeding sites include con-

please see **virus** on page 6



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## Be Part of National Safe Boating Week

West Ocean City Boat Ramp  
10 a.m. to noon Saturday, May 21



Special group photo of everyone in a life jacket to break the Guinness World Record at 10:30 a.m.

Tours of Coast Guard 47-foot motor life boat, the Maryland Natural Resources Police boat and the Ocean City Fire Department boat.

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# The Courier

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Robert B. Adair 1938-2007

**2012 Business of the Year**

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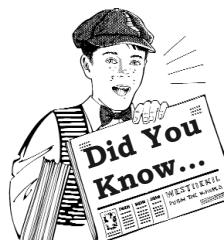
An accident turned Sussex County into the nation's most populous county for chickens.

In 1923, Cecile Steele of Ocean View ordered 50 chicks for her egg-laying flock. Vernon Steen of Dagsboro delivered 500, which she chose to nurture, according to

William H. Williams' "Delmarva's Chicken Industry: 75 Years of Progress."

Eighteen weeks later, she had 387 birds weighing about 2.5 pounds apiece. They sold for 62 cents a pound - the equivalent \$8.61 today. In 1924, she ordered 1,000 birds. And by 1926, she and her husband Wilmer were raising 10,000.

An industry was born of raising chicken for meat. Chicken was not a common menu item then. Most chickens were raised for eggs, and when hens were too old, they were eaten, but the meat was tough. Only during the spring culling of young male chickens called cockerels was tender meat available.



## Carozza named among top 10 freshmen

Delegate Mary Beth Carozza (District 38C) has been named as one of the top 10 freshman legislators in the Maryland House of Delegates by Center Maryland's Josh Kurtz.

The top 10 list, which was published last week, highlights Carozza's "well-rounded and substantive" experience, including growing up working for her family's business, Beefy's, in Ocean City and going on to work in a number of senior-level jobs on Capitol Hill and in the administrations of President George W. Bush and Governor Bob Ehrlich.

Carozza, who is a member of the House Appropriations Committee, works on a bipartisan basis with her colleagues on the budget committees and with Governor Hogan's Administration to support fiscally-sound Maryland budget priorities. She also has a well-earned reputation for providing quality constituent service across the board, including her advocacy for small businesses, including farmers and watermen, students, seniors, individuals with disabilities, and veterans.

The House freshman class consists of more than 60 of the 141 members of the House of Delegates. Kurtz's top 10 list includes members from across the state. Carozza is one of three Republicans and the only delegate from the Eastern Shore to make the list.

## Ogle earns designation

Benjamin Ogle investment counselor for Edward Jones renewed his Chartered Retirement Planning Counselor designation through the College of Financial Planning. Mr. Ogle specializes in retirement planning for those living and preparing for retirement. He may be reached at 410-208-9083.



Ben Ogle

**Star Charities**

Star Charities met in the Ocean Pines Library on May 6. (L-R) Guest speaker **Katie Gerhringer** of Ocean Pines Parks & Recreation, **Anna Foults** and guest speaker **Kim Shanahan**. Their subject was "Learning to work Together" which helped for the planning of the Star Charities Annual Beef 'n Beer fundraiser held in January.

**Fashion show success**

**Lou Ann Trummel** chaired the "Nook Fashion Show" recently held at the Ocean Pines Community Church. Lou Ann (second from left) is surrounded by helpers.

**12 vie for 3 open OPA board seats**

Ocean Pines Association (OPA) last week announced the names of the twelve candidates eligible for election to the 2016-2017 OPA Board of Directors. The candidates include Brett C. Hill, Larry Perrone, Ray Unger, Frank Daly, Patricia Supik, incumbent Jack Collins, George J. Simon, Jr., Sharona Ezaoui, Doug Parks, Slobodan Trenedic, Tom Janasek and Steve Lind.

The three candidates receiving the higher numbers of votes will be elected

for three-year terms.

Key dates in the election process include:

June 9: Candidates' Draw 3 p.m.

June 22: Candidates' Forum

6 p.m.

July 8: Cut off for Voter Eligibility

July 11: Mail Ballots

August 11: Ballot Deadline

August 12: Ballots Counted

August 13: Annual Meeting / Election Results 10 a.m.

# Garage distraction

Have you ever experienced getting involved in a project without realizing why or how you're involved? Such was the case for me on a recent Saturday when I went to the garage to fetch a pair of pliers for a project I was working on in the house. Instead getting the pliers I became distracted and started tidying up the work bench which was desperately disorganized.



## **It's All About. . .**

By **Chip Bertino**

chipbertino@delmarvacourier.com

I have a habit of pulling out a new work rag each time I'm working on a new project. When finished I throw the rag on the bench. As a result there were multiple rags scattered like jetsam on a beach following a storm. Some had been hardly used while others were laden with grease and oil or paint. There was quite a laundry pile created when they were collected.

Picking up the rags unearthed all sorts of items including bolts, pencils, a bottle of wood glue, a broken hose nozzle, various lengths of different types of string, several fish hooks and spray paint cans. Truthfully I can't remember the projects on which I was working that included the items I found. For instance what was I working on that required a left-handed work glove? And where is the right glove?

My organizing and sorting efforts were brought to a standstill when I attempted to open one of the work bench drawers. It pulled out about an inch and a half before becoming stuck. Several tugs provided no relief. Fifteen minutes was spent probing with my fingers in the crack trying to ascertain the cause of the jam. Time passed, frustration mounted. Finally I felt a pencil that was jammed nearly beyond finger reach. By manipulating a piece of old hangar wire (also found under one of the rags) and jiggling the drawer just a certain way I was able to free the pencil from its jammed position. My sense of accomplishment was short-lived as I looked down at the drawer contents and realized there was just too much stuff in it.

Turning attention away from the bench, which still required effort, I focused on the drawer from which I pulled all sorts of items. Through the years I've

collected writing pads while attending trade shows. I have thrown them in this particular drawer so that when I want to make a note while working on a project in the garage, I can. How many notes I've made, I cannot say. How many pads I've collected? Way too many.

Scattered within the drawer were pencils of varying lengths, many nearly a stub like their point. I have a habit of placing a pencil behind my ear whenever I work on a project in the event I need to note a measurement on a piece of wood before sawing. It may never be used but it provides a sense of security like a small child carrying a favorite blue blanket. At this

point I have more than enough pencils at the ready than I will ever have projects to undertake.

Several years ago I had the idea of purchasing children's license plates with the names of family members. Remember as a kid when you could buy a state license plate with your name on it to hang from the back of your bike seat? They still make them however not all names are available. I had to purchase adhesive letters and blank plates to make certain names. Once I had them all collected and made, I hung the plates outside on the pergola. It took me awhile to complete the project and when it was done and I looked at the plates hanging there I realized I didn't like the idea one bit. So, I took them down and shoved the plates in the drawer where they've resided for many years.

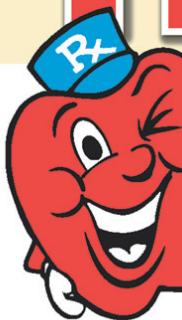
Also in the drawer were several galvanized hooks, four one and half inch pulleys, a baggie filled with orange ear plugs, several dried up markers, a pair of dice and too many to count thumb tacks that had spilled from their container and were sprinkled at the bottom of the drawer like snowflakes.

Without realizing it, time had slipped by, nearly two hours, and I hadn't made but a small impact on this tidy-up project. Getting bored and not a little frustrated, I decided to call it quits. And with my forearm I swept what I had pulled from the drawer back into the drawer. The rags too were left in a pile on the corner of the bench.

When I returned to the house I found unfinished the project I was working on. Oh, that's right I needed a pair of pliers. And out to the garage I went again.

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## Director recognized for heritage guide

Worcester County Tourism Director Lisa Challenger was recently recognized by the Lower Eastern Shore Heritage Council for the 2016 Best Heritage Interpretation Award for her creation of the interpretive guide "Cape to Cape Scenic Byway, A Guide to Delmarva's Coastal Corridor."

Cape to Cape outlines the recreational, cultural and historical aspects of Delmarva's coastal corridor from Cape Henlopen, DE to Cape Charles, VA.

"It is intended that the Cape to Cape Guide will stimulate growth in tourism among small Delmarva communities through site visits, recreational activities, lodging, dining and other traveler services and activities," Challenger said.

The handbook, which will help residents and visitors develop individualized, self-guided expeditions to remote tidal back creeks, upland forests, small

historic villages and outdoor recreation areas also highlights museums and cultural sites along the 120-mile coastal stretch. In addition, this guide will help stimulate new educational public projects, such as thematic lecture series and fixed interpretive signs in small communities.

Challenger, who was also appointed last year by Governor Larry Hogan to the Maryland Heritage Areas Authority Board, received the Maryland Heritage Award in 2010 and the Bright Idea Award in 2015 for developing partnerships and implementing innovative approaches that are having a profound impact on the promotion of heritage tourism on the Lower Eastern Shore.



Lisa Challenger

## Rummage sale to be held

The Ocean City Presbyterian Church will hold a rummage sale on Saturday, June 4 between 7 a.m. and 1 p.m. The church is located at 1301 Philadelphia Avenue.

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## Club gives back to the community

At its general membership meeting on May 5, the Women's Club of Ocean Pines presented \$3,000 in college scholarships and \$1,800 to community organizations that provide services to Ocean Pines residents.

Scholarships were awarded to Jason Chrysanthis, Lauren Laque, and Randy Odendal of Stephen Decatur High School in recognition of their academic achievements, extra-curricular involvement and dedication to their community.

Donations were presented to Ocean Pines Fire Department, Ocean Pines Recreation & Parks Department, Coastal Hospice, McGuffey Literacy Program, Mid-Atlantic Symphony Student Outreach, Women Supporting Women, Worcester GOLD, Coastal Hospice and People Enjoying People.

The purpose of the Women's Club is to promote civic and social activities, including educational and community outreach opportunities, for its members to the benefit of the Ocean Pines community. The monies were raised during the membership year through fundraisers.

Above is **Jason Chrysanthis** with **Donna McCracken**, scholarship chair. Photo by Diane McGraw.

virus

from page 3

tainers of standing water like lawn furniture, flower pots, bird baths, old tires, children's toys, rain gutters, buckets and any other outdoor item. People are also encouraged to protect themselves by repairing any damaged screens leading into their homes and wearing long-sleeved shirts and long pants while outside. Additionally, residents should use an EPA registered insect repellent and follow the product's directions for how to use and reapply as recommended by the manufacturer.

During the month of April, the Worcester County Health Department held various Zika Awareness events geared towards equipping residents with information to help minimize their risk for the mosquito-borne virus as weather becomes warmer. The activities included distributing mosquito prevention fliers throughout the county, distributing CDC Zika fact sheets at the Worcester County Health Department events, sharing CDC and Maryland Department of Health and Mental Hygiene Zika posts across social media, producing a short film about preventing the spread of disease by mosquitos, collaborating with local mosquito control for community outreach and information sharing, providing a presentation on Zika at their annual Public Health Conference in Ocean City and displaying Zika information boards in Worcester County Health Centers.

The Maryland Department of Health and Mental Hygiene keeps a record of confirmed cases on its website: <http://goo.gl/oAqPF6>. For more information about the Zika virus, visit the CDC at <http://www.cdc.gov/zika/>.



**Induction** - Bruce Pike, known professionally as Bruce Palmer, was inducted last week into the Rhode Island Radio Hall of Fame. Bruce, the son of Bill and Dolores Pike, grew up in suburban Philadelphia and went to Rhode Island radio in the late 1980s. He hosts a weekday morning program, *Classic Hits* in Worcester, MA. "Cruisin'" Bruce hosts car shows and charitable events each summer across Rhode Island. Bruce also writes the "In the Rear View Mirror" classic car column for *The Courier*.

Above: **Bruce Palmer** with his mother **Dolores Pike** at the induction banquet last week.

## LPNs – Look What's New!



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## Obituaries

### Vincent Joseph Masone Sr., 83

Vincent Joseph Masone Sr., age 83, of Selbyville died Monday, May 9, 2016 at home. Vincent was born in Newark, NJ and was the son of the late Dominic Masone and Mary (Capibanca) Masone.



Vincent Masone, Sr.

He was a retired millwright at the American Can Company, and was also an aerodynamic technician for GEC Marconi Corp. He attended The Community Church at Ocean Pines where he was a member of the choir, and a member the

Pine Tones Choir.

He is survived by his wife, Joanne W. Masone; one son, Vincent J. Masone Jr. and wife Marlene of East Hanover, NJ; one daughter, Betty Jo Salomon and husband Robert of Andover, NJ; One brother, Sam Masone of Lake Hiawatha, NJ; four grandchildren, Vincent J. Masone III, Alex Masone, Amanda Boccardi, and Nicole Salomon; two great-grandchildren, Mason and Landon Boccardi.

A visitation was held Monday, May 16 at Bishop-Hastings Funeral Home in Selbyville. A Graveside Service was held at Delaware Veterans Memorial Cemetery in Millsboro on May 16 with Rev. Boyd Etter officiating.

In lieu of flowers, donations may be made in his memory to Delaware Hospice, 100 Patriots Way, Milford, DE 19963.

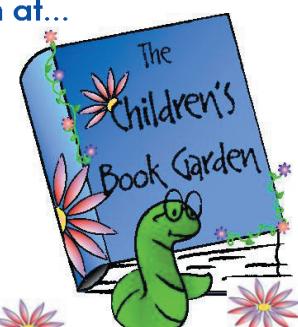
Condolences may be sent by visiting [www.bishophastingsfh.com](http://www.bishophastingsfh.com).

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# Easy Company

By Joseph Palmisano

Easy Company, 2nd Battalion of the 506th Parachute Infantry Regiment of the 101st Airborne Division, was one of the best known units of the United States Army in World War II. It was an experimental airborne infantry regiment created in 1942 at Camp Toccoa, Georgia. They were to be dropped behind enemy lines, regroup, then carry out assigned missions, usually capturing vital crossroads, bridges, or destroying enemy gun emplacements.

It was a completely volunteer outfit. Most of the members were highly patriotic, depression-hardened men who were willing to accept the rigorous training and dangerous assignments in return for their Parachute Wings and their belonging to the most elite fighting force in the United States Army. Their first assignment was to be dropped behind the beaches, hours before "Operation Overlord," the D-Day invasion of Europe on June 6, 1944.

They knocked out several German gun emplacements that were ready to wipe out the invading troops. Then, after heavy fighting, they secured the town of Carentan, which was vital to the success of the Invasion because it would link Omaha and Utah Beaches together and provide a corridor for the rapid deployment of as much men and materiel as possible.

After a brief rest, they were assigned to support the British Forces in the ill-fated "Market Garden" operation as told in "A Bridge Too Far" by Cornelius Ryan. Easy Company performed admirably, routing two Waffen-SS companies who were the elite of the German army.

Due to almost constant combat and severe losses, they were ordered to

a safe area for rest and replacement. That didn't last long. In early December the Germans initiated their surprise attack through the lightly-defended Ardennes Forest, capturing many Americans and committing numerous atrocities. This became known as the "Battle of the Bulge" due to the eventual configuration of the battle lines.

Eisenhower was in a difficult situation. He didn't have sufficient troops to stop the onslaught, so he ordered Easy Company back into combat to help hold the vital town and crossroads of Bastogne. They didn't even have time to be issued winter uniforms or much-needed rations and ammunition. They were soon encircled by the Germans. They fought valiantly in bitter cold and held up the German advance, piling up German bodies in front of their guns. By then General McAuliffe had given his famous answer "Nuts" when the Germans asked for the surrender of Bastogne. It looked like they would be annihilated when the weather suddenly cleared, and the Air Force dropped supplies. At the same time, they were rescued when General Patton's army, coming from the South, joined their meager forces.

The German offensive was blunted and soon the Allies returned to the offensive. Easy Company remained in combat as the Americans marched across Germany, capturing thousands of prisoners and liberating several "Death Camps." Toward the end of the war, Easy Company was assigned to mop-up duty in Southern Germany, specifically Berchtesgaden, Hitler's famous "Eagles Nest." They were finally able to relax in relative

*please see company on page 11*

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### Flowers for Mom

Students in Kristie Fogle's second grade class at Ocean City Elementary (OCES) purchased beautiful plants at the annual OCES PTA Mother's Day Plant Sale. Pictured from left to right are John Fohner, Jamison Strawley, and Samantha Ruppert.



### Lloyd receives Kiwanis International Award

Ocean Pines resident David "Dave" Lloyd received the prestigious Kiwanis International Award known as the "Legion of Honor" for his 25 years of service. Special Advisor to the President of the OP-OC club, Ralph Chinn, made the presentation at the Wednesday May 11 meeting in the Ocean Pines Community Center. (L-R) **Ralph Chinn, Dave Lloyd** and club President **Mark Joseph**. Dave who will soon turn 90 is still active in the club. He greets members every week as they check in at the desk and buy their 50-50 tickets from him. He also participates in most of the Kiwanis events and fundraisers.

### Female singers sought

The all female Delmarva Chorus is hosting an acapella chorus guest night on Monday, May 23 between 7 p.m. and 9 p.m. The event will take place in the Assateague Room of the Ocean Pines Community Center. If you like to sing, you are invited to attend. Contact 301-325-0113 for more information.

### K of C crab nights begin

Knights of Columbus Crab Nights will be held every Tuesday night starting June 14 through July 5. Crabs and shrimp can be ordered between 9 a.m. and noon on Mondays and Tuesdays. Platters and other food are available. Dine between 5 p.m. and 7 p.m. There will be a cash Bar. The event will occur at Columbus Hall located at 9901 Coastal Highway in Ocean City (behind St. Luke's Church). For more information, call 410-524-7994.

# Using exempt assets for nursing home protection

By Mike Mathers

Many people unfortunately forego the possibility of protecting assets from Nursing Home Care once a loved one is at the facility. This is because they assume they, "have too much money" for Medicaid. These misinformed families watch their savings dwindle down before they ever investigate asset protection. The truth is that even though applying for Medicaid Long Term Care help is based on your assets, not all assets are countable. In fact, many types of assets are totally exempt from a Medicaid spenddown. This would be like a program evaluating the number of blue and red M&M's you have. You shouldn't be concerned with the total amount of candy in your candy bowl, only the ones that count against you.

Within the world of Medicaid, some of the most common assets that are exempt from nursing home bills are the home (for married couples), vehicles, income producing property, prepaid burial plans, and certain types of annuities. In fact, there are many types of exempt assets for specialized situations, such as farm equipment for example. The family of the nursing home resident needs to research which of these exemptions is best suited to their situation. After determining which types of exempt assets are most helpful to the family, asset protection can be achieved by using the countable assets to purchase or acquire non-countable assets.

Now, it's not possible to turn blue M&Ms into green ones, so I am going to have to switch metaphors. Even if you're not a serious football fan, you've probably noticed how the defense looks different from play to play, despite the fact that there are always 11 men on the field. Sometimes the team uses a lot of linebackers up close to protect themselves from a running play, and sometimes there are extra cornerbacks and safeties spread out across the field, to guard against a long touchdown pass.

Moving your money from countable assets to protected assets is like switching extra linesman to extra cornerbacks on the football field. There are still 11 players, and in many ways, you still have the same amount of money. However, just like a cornerback is a different kind of player, an exempt asset is very different in how it will be treated by the nursing home and by Medicaid.

Regular savings and checking, and

many types of investments are all countable, and so they are all exposed to nursing home bills. Using those investments to purchase certain types of annuities, to acquire investment property, or even just to pay off a mortgage on your house, is a way of moving your savings from risk exposed towards better protection.

If you have a loved one who is receiving nursing home care, don't wait to start looking at how you can use exempt assets to protect yourself. Potentially every dollar spent on the nursing home is money that could have been invested in the family by pre-planning a funeral, paying off the home, or creating protected income streams for the healthy spouse. That being said, the strategies mentioned in this article are all available at the time someone is receiving nursing home treatment, and shouldn't necessarily be used in advance. Please seek relevant financial, tax and legal advice before restructuring your assets.

*Mike Mathers is a local attorney who practices in estate planning and elder law. He can be reached at 410-208-3331 or Mike@mbmatherslaw.com.*



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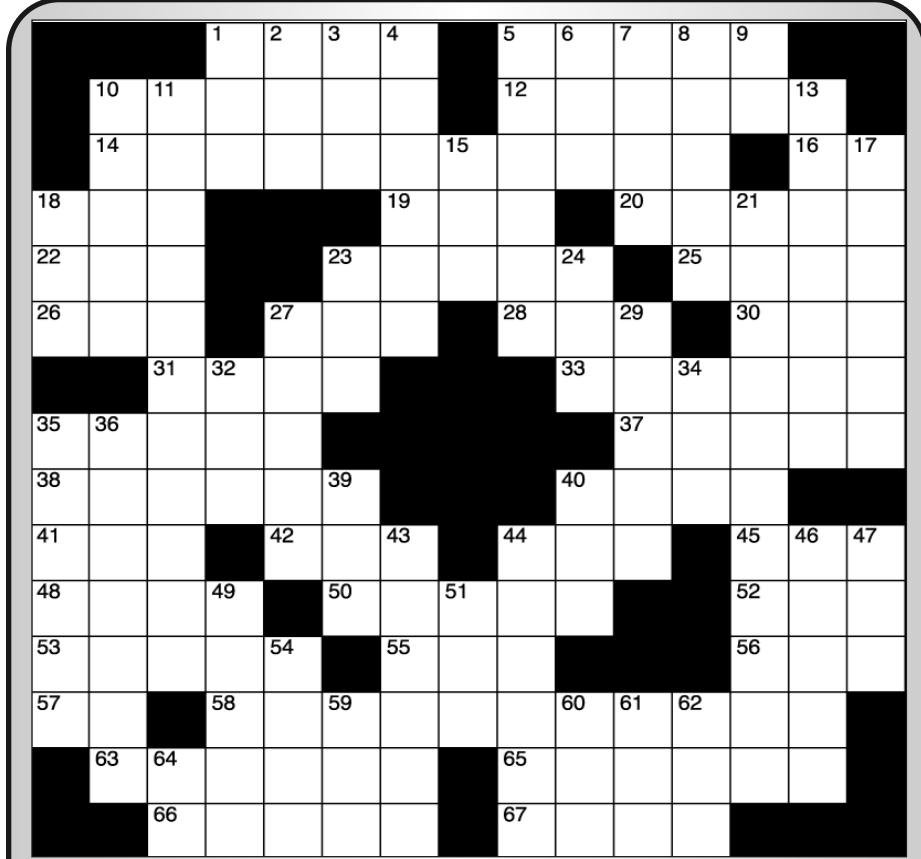
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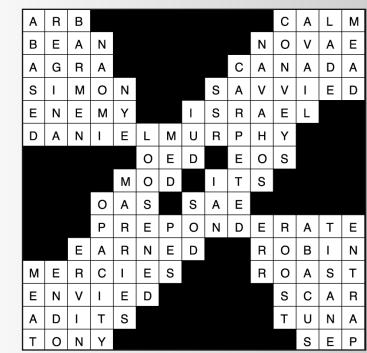
**ACROSS**

1. Chinese mountain range  
5. Adjust  
10. Mad Men's Don  
12. Mali capital  
14. One who restores  
16. \_\_ & J  
18. Defunct PlayStation game  
19. \_\_ King Cole, musician  
20. Rock fragments  
22. Breeze through  
23. Languishes  
25. German courtesy title  
26. Bunko game  
27. War film '\_\_\_ Boot'  
28. Title of respect  
30. He 'sang' with Rob  
31. Abba \_\_, Israeli politician  
33. Erase  
35. It's a wrap  
37. Has required courage  
38. Spoke  
40. Monetary unit

41. Scatter  
42. Pouch  
44. Have already done  
45. They ring receipts  
48. Fixed charges  
50. Hell  
52. Pay this before leaving  
53. Alternating turns on the roads  
55. Pick up  
56. Wrath  
57. Northeast  
58. She launched 'Just Say No'  
60. Unusual spike  
66. Unusual number

**DOWN**

1. David Alan Grier  
2. Someone who copies the words or behavior of another  
3. Franklin is one  
4. Where rockers play



*Captain Ron's*  
**Fish Tales**  
By Ron Fisher  
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**Spring Surf Fishing part I**

**Fishing Report:** Quite a few rock and bluefish are being caught in the surf with a few being caught in the bay. Rock are hitting fresh bunker which seems to be the hot bait. The flounder bite is picking up. A friend of mine has limited out twice with fish ranging from 19-22" most being caught on live minnows and squid combination. Some are also being caught on a combination of White Swimming Mullet Gulp and live minnows. I have also had some pictures emailed to me of blue fish up to 38" being caught in the bay on minnows. Capt. Monty Hawkins of the *Morning Star* has reported some great offshore tog trips. Also, remember black sea bass season begins on May 15 and I'm sure there will be some good action on the head boats.

**Surf Fishing:** Surf fishing is fun and can be enjoyed by the entire family including those who don't wish to fish but rather sit or lie on the beach. It also does not need to be expensive. You can outfit yourself for around \$100 to get started. For the purpose of this column we will be considering getting geared up for spring rock fishing which has started but should continue to improve over the next few weeks. Also, remember you never know what you might catch in the surf.

**Equipment Requirements:** Check out your local tackle shops for rod and reel combos and let them know you want to start surf fishing and that you would like to be equipped with tackle for rock fish. They will be happy to outfit you with necessary equipment. There is no need to start with the very best as you can always

upgrade later when you determine that surf fishing is something you would like to continue. Basic rod and reel combos made by Silstar or Shakespeare are just fine for the beginner. Here is a listing of equipment you will need to start surf fishing:

**Basic Equipment:**

10 ft. rod and reel surf fishing combo. The reel should be capable of holding 250 yards of 20lb. test monofilament line.

A PVC or metal sand spike rod holder is important as you can push it into the sand and the rod butt will fit into the spike and hold your rod upright while you fish, bait up, etc.

I recommend 15lb test for rock fishing. Otherwise 15 to 20 pound test monofilament; the lighter the line the easier it is to cast. Have your spool filled to within 1/8 inch of the lip. 5 gallon plastic bucket to carry bait and rigs etc.

Pliers for removing hooks.

Bait knife for cutting up bait.

Fillet knife just in case you catch that big one for the table.

Beach chair for relaxing.

**Terminal Tackle:**

Terminal tackle is the tackle at the end of your line.

For spring rock fishing I like the Aqua-Clear rigs with a #2/0 to #7/0 hooks for large chunks of bunker or mullet or if I am going after the really big rock the #8/0 to #10/0 size hooks to hook whole bunker heads. Fish finder rigs are also good as rock do not like to feel the sinker when they bite.

A mullet rig is also a good all around rig that allows you to thread a whole finger mullet on the hook. This

please see **capt. ron** on page 11



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# **Don't keep family in the dark about your plans**

By Ben Ogle

You might work diligently at building a financial roadmap for your retirement years and a comprehensive estate plan. But you can't just *create* these strategies – you also have to *communicate* them. Specifically, you need to inform your spouse and your grown children what you have in mind for the future – because the more they know, the fewer the surprises that await them down the road.

Let's start with your spouse. Ideally, of course, you and your spouse should have already communicated about your respective ideas for retirement and have come to an agreement on the big issues, such as when you both plan to retire, where you'll live during retirement, and what you want to do as retirees (volunteer, travel, work part time and so on).

But what you both might have let *company* from page 8

safety, mostly rounding up Nazis who had fled to Austria when they realized the war was over.

One hundred-forty men formed the original Easy Company. Three hundred-sixty were listed at war's end due to transfers and replacements. Forty-nine were killed in action and many more suffered permanent disabilities. Their story has been immortalized by historian Steven Ambrose in his book, "Band of Brothers" which was also made into a miniseries on television.

At present, I am reading "We Who Are Alive and Remain" which is a compilation of memories of surviving members of Easy Company. This is a "must read" for those who would like a true glimpse into the lives and exploits of those who volunteered to be the best in the Army and do their part to defeat the Axis and preserve our way of life.

*Dr. Joseph Palmisano is a new columnist who will be featured monthly in The Courier. He will share insights about World War II.*

*He resides in Ocean Pines and is the author of "Doctor Joe, A Family Doctor in the Twentieth Century."*

**capt. ron**  
from page 10

is a very effective rig for rock, flounder, drum and sharks.

Sinkers; I recommend Pyramid or Hurricane type sinkers. Pyramid sinkers cast farther but Hurricane sinkers hold bottom better. Sinkers used vary depending on the surf and weather from 2oz to 10oz in weight. I would ask your tackle shop what they recommend for the current conditions.

**Bait:** Baits vary for rock fish so again I would recommend asking your tackle shop what they recommend for the conditions. Popular spring baits are bunker heads and chunks or whole mullet fished on mullet rigs. Gulp is also a hot bait in the spring if you are bridge fishing.

In my next column Spring Surf fishing Part II we will be discussing where to fish, water temperature and how to read the surf for the best location to drop your line.



**Ben Ogle**

slip through the cracks are the important specifics related to financing your retirement. You'll need to answer several questions, including these:

- When will you each start taking Social Security?
- Are there strategies for maximizing both of your Social Security payments?
- When will you need to start tapping into your respective retirement accounts, such as your IRA and 401(k)? And, once you do start withdrawing from these accounts, how much should you take out each year?

You may want to work with a financial professional to address these issues, but however you proceed, you and your spouse need to be "on the same page" regarding the key financial components of your retirement.

Now, consider your grown children. You need to clearly communicate your estate plans to them, not only for the sake of openness and honesty, but also because they may well play active roles within those plans. So when talking to your children, make sure you cover

these areas:

- Durable power of attorney – You may well decide to give one of your grown children the durable power of attorney to pay bills and make financial choices on your behalf if you are unable to do so.

- Estate executor – An executor is the person or entity you name in your will to carry out your wishes. An executor has a variety of responsibilities, so you'll want to choose someone who is honest and capable of dealing with legal and financial matters. Again, you could ask a grown child to serve as your executor, but, to avoid potential conflict of interests among your children, you might want to go outside the family. Talk with an attorney about how best to name your executor.

- Status of will and living trust – Assuming you have already drawn up a will, share it with your grown children. The same is true with a living trust, a popular estate-planning tool that may allow your survivors to avoid going through the time-consuming, public and expensive process of probate. A will and a living trust will obviously contain a great deal of information your children should know about – so take the time to explain your thinking when you created these documents.

You want to enjoy a comfortable retirement, and you want to leave a meaningful legacy through your estate plans. To help accomplish both these

goals, you need to include your loved ones in your arrangements – so open those lines of communication.

*This article was written by Edward Jones and is provided by Ben Ogle, financial advisor with Edward Jones, 11200 Racetrack Road, Suite A102 The Pavilions, Ocean Pines, MD 21811. Phone: 410-208-9083; Website: www.edwardjones.com.*

## **Parrothead Club to meet**

Ocean City Parrothead Club Social will be held Wednesday, May 25 between 6 p.m. and 8 p.m. All current members and anyone interested in becoming a member are invited to join the group at Guido's Burritos on 33<sup>rd</sup> Street Coastal Highway in Ocean City for food and drink specials, raffles, games, prizes, and fun. Email [ocphc@comcast.net](mailto:ocphc@comcast.net) for more information.

## **Wine tasting luncheon set**

The Women's Club of Ocean Pines is holding its annual wine tasting luncheon on Thursday, June 2 at Harrison's Harbor Watch Restaurant located on the Boardwalk at the Inlet in Ocean City. The cost of \$36 includes lunch and the pairing of a wine per course. Doors open at 11:30 a.m.

For reservations, call Kay Hickman at 410-600-0552 no later than May 26.

## **Tide and Sun Chart**

\* tide is for Ocean City Fishing Pier. Add two hours for Isle of Wight tide

DATE	HIGH TIDE	LOW TIDE	SUNRISE	SUNSET
Thur., May 19	6:34 a.m. 6:57 p.m.	12:43 a.m. 12:41 p.m.	5:45 a.m.	8:08 p.m.
Fri., May 20	7:15 a.m. 7:37 p.m.	1:23 a.m. 1:19 p.m.	5:45 a.m.	8:09 p.m.
Sat., May 21	7:56 a.m. 8:17 p.m.	2:02 a.m. 1:57 p.m.	5:44 a.m.	8:10 p.m.
Sun., May 22	8:37 a.m. 8:57 p.m.	2:41 a.m. 2:36 p.m.	5:43 a.m.	8:11 p.m.
Mon., May 23	9:18 a.m. 9:38 p.m.	3:20 a.m. 3:15 p.m.	5:43 a.m.	8:12 p.m.
Tues., May 24	10:00 a.m. 10:19 p.m.	4:01 a.m. 3:56 p.m.	5:42 a.m.	8:13 p.m.
Wed., May 25	10:42 a.m. 11:02 p.m.	4:44 a.m. 4:39 p.m.	5:42 a.m.	8:13 p.m.

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# Different lawns require different care

Various components go into creating beautiful, lush lawns. Lawn maintenance involves ensuring lawns have all of the nutrients they need to thrive. Fertilizer is essential when feeding lawns, but fertilizing a lawn involves more than spreading fertilizer around the yard and hoping for the best. Fertilizing is a process that should be done carefully and timed correctly for optimal results.

According to lawn seed and care company Scotts, no two lawns are alike and each lawn has different needs. The type of grass and whether a lawn is mostly in the sun or shade may dictate fertilizer requirements. While many lawns are comprised of several different grasses, a general rule of thumb is that the lawn will need to be

fertilized in the spring at the very least. After that, fertilization schedules should be customized according to grass type, climate and other factors.

Spring is a prime time to fertilize because the lawn is reviving after a long season of cold weather and dormancy. Come spring, lawns need to be fed to turn green and grow. Soil supplies some of the nutrients grass needs, but many soils lack elements that lawns need to survive the growing season. Lawn and garden experts at Lowes say a healthy and actively growing lawn uses a great deal of energy, and fertilizer will provide the boost it requires. Fertilizer helps promote new root and leaf growth, aid in recovery from damage, reduce weeds, and replace nutrients lost to water runoff.

Fertilizing the right way

Follow these steps to feed the lawn and help it thrive.

-Identify the type of grass in your lawn and consult with a garden center to find the right type of fertilizer for your grass. Many grasses are categorized by season and may be referred to as cool season, transitional or warm season grasses.

-Test the soil to check for pH. You want the soil to be as close to neutral as possible so it can readily process the



nutrients in the fertilizer.

-Broadcast or rotary spreaders will evenly distribute fertilizer and will not cause striping on the lawn like drop

*please see lawn on page 13*

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# Community Calendar

When submitting items for the calendar please include the event name, date, where held, time and a little about the event. Items being considered for the calendar need to be in by noon on Friday. E-mail to [thecourier@delmarvacourier.com](mailto:thecourier@delmarvacourier.com)

## Mondays

### **Ocean Pines Poker Club**

Poker players wanted in Ocean Pines area for Monday evenings. Call 410-208-1928

Open every Monday through October: **Historic St. Martin's Church Museum.** 1-4 pm. 11413 Worcester Highway, Showell, MD. For more information, call 410-251-2849

## **Sweet Adelines**

The Delmarva Sweet Adeline Chorus meets from 7 to 9 p.m. in the Ocean Pines Community Center. Call 410-641-6876.

## Mon. & Tues.

### **Sanctioned Duplicate Bridge**

Open bridge games Monday at 12 p.m., Tuesday at 10 a.m. at OP Community Center. Call Mary Stover 410-726-1795

## Mon., Wed. & Sat.

### **Church Thrift Shop**

OC Baptist Church's Thrift Shop by Seaside Christian Academy behind White Marlin Mall open 10 a.m.-2 p.m. Mon. & Wed., 9 a.m. to 3 p.m. Sat. Call 410-251-6971.

## Tuesdays

### **Families Anonymous**

From 7 p.m. to 8:30 p.m. at room 37 in the the Community Church at Ocean Pines on Rte. 589. For more information call Carol at 410-208-4515.

## **Take off Pounds Sensibly**

**Meeting.** Berlin group No. 331, Worcester County Health Center 9730 Healthway Dr., Berlin, 5:30-7:00 p.m. TOPS is a support and educational group promoting weight loss and healthy lifestyle. It meets weekly on Tuesdays. Info: [jean-duck47@gmail.com](mailto:jean-duck47@gmail.com)

## Tuesdays and Thursdays

Poker players wanted for Gentlemen's Poker in North Gate

area Ocean Pines. Game played every Tuesday & Thursday evening 5:45 p.m. to 10:45 p.m. on Pinehurst Rd. Ocean Pines. Call 410-208-0063 for more information.

## Wednesdays

### **Kiwanis Club Meeting**

Weekly meetings at 8 a.m. on Wednesdays in the Ocean Pines Community Center. Doors open 7 a.m. October through April.

### **Elks Bingo**

Ocean City Elks in Ocean City (behind Fenwick Inn) open at 5:30 p.m. Early birds at 6:30 and bingo at 7 p.m. Call 410-250-2645.

### **Delmarva Hand Dancing**

Dancing at The Fenwick Inn in Ocean City from 5:30 to 9 p.m. Contact 302-934-7951 or [info@delmarvahanddancing.com](mailto:info@delmarvahanddancing.com)

### **Rotary Club**

Ocean City/Berlin Rotary Club meetings are held at 5:45 p.m. at the Captains Table in Ocean City. Contact Stan.Kahn@carouselhotel.com.

### **Square Dancing**

The Pinesteppers have introduction to square dancing at the OP Community Center at 7 p.m. Call Bruce Barrett at 410-208-6777.

### **AL-Anon/OP-West OC-Berlin**

Wednesday Night Bayside Beginnings Al-Anon family meetings are held at the Ocean Pines Community Center at 7:30 p.m.

## Wed., Thurs., Fri. & Sat.

### **Church Thrift Shop**

The Shepherd's Nook at Community Church at Ocean Pines is open 9 a.m. to 1 p.m. Call 410-641-5433.

### **Diakonia Thrift Shop**

'Used to be Mine' offers clothing, furniture, household items and more. Proceeds benefit Diakonia shelter and pantry. Located at

Rte. 611 and Sunset Ave. Open 10 - 4. Call 410-213-0243.

## Thursdays

### **Story Time**

Stories, music and crafts at 10:30 a.m. for children ages 3-5 at Ocean Pines library. Call 410-208-4014.

### **Beach Singles**

Beach Singles 45 for Happy Hour at Harpoon Hanna's at 4 p.m. Call Arlene at 302-436-9577, Kate at 410-524-0649 or Dianne at 302-541-4642.

### **Legion Bingo**

American Legion in Ocean City opens doors at 5:30 p.m., games begin at 7. For information call 410-289-3166.

### **Gamblers Anonymous**

Group meets at 8 p.m. at the Atlantic Club, 11827 Ocean Gateway, West Ocean City. Call 888-424-3577 for help.

## Fridays

### **Knights of Columbus Bingo**

Bingo will be held behind St. Luke's Church, 100th St. in Ocean City. Doors open at 5 p.m. and games begin at 6:30 p.m. Refreshments available. Call 410-524-7994.

**lawn**  
from page 12

spreaders might. Resist the urge to fertilize by hand, as you may lay an uneven amount of product, producing burns and brown spots.

-Fertilizers come in slow-release, fast-release, and weed and feed formulations.

Which fertilizer you use will depend on the type of grass you have and how much time you have to devote to lawn maintenance. Slow-release fertilizers may be preferable because they do not need to be reapplied often.



-Use caution and set the spreader to distribute less product if you are unsure how much to apply. Excessive fertilizer can damage a lawn.

-Water the lawn well after application, and always follow the fertilizer manufacturer's instructions.

-Keep people and pets off of the lawn for a day or two after application.

-Scotts recommends that lawns with warm-season grass be fed over the summer as they grow steadily from spring to fall.

-Another application of fertilizer in the fall will supply lawns with nutrients to continue to grow and then survive winter.

Build a strong lawn by feeding it effectively. Dense, healthy lawns can strangle weeds and lead to beautiful landscapes.

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**First Lady's luncheon** - Maryland First Lady Yumi Hogan held a luncheon fundraiser last week. In attendance were representatives from the Republican Women of Worcester County. Above seated are **Sherri Harrington, Lou Etta McCafflin, (standing) Delegate Mary Beth Carozza, Bev Bigler, Mary Pat Carozza, Clerk of the Court Susan Braniecki, Carol Rose, Beth Rodier and Mary Adair.**



**Fun Time** - The Ocean Pines Boat Club held its annual Spring Fling on Sunday, May 15, in the Atrium overlooking the ocean at the Golden Sands Condominiums. Attendees enjoyed a fun evening of cocktails, dinner, and dancing. Ocean Pines residents interested in joining the Boat Club may contact Pat at [rpbmarch@msn.com](mailto:rpbmarch@msn.com) or 410-208-6933. All members are invited to attend the annual picnic at White Horse Park in Ocean Pines on Saturday, June 4. Details are in the newsletter and on the Boat Club website.

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## Combine blessing scheduled

It is not too early to save the date of Saturday, August 6 for Snow Hill's 18th Annual Blessing of the Combines celebration.

There will be craft vendors and food vendors along Bank Street. Information booths will be located along Green Street. Craft vendors and area nonprofits are encouraged to contact Diana Nolte at 443-944-4402 or by emailing [bless-combines@gmail.com](mailto:bless-combines@gmail.com) for space reservations.

Festivities begin on Green Street at 11 a.m. with live music and street activities. The Parade of Combines sets off down Route 12 to Green Street at 11:15 a.m. A "throttle thrust" will signal Master of Ceremonies Steve Hales to begin the program with the presentation of colors by the award-winning Snow Hill High School Junior Marine Corps ROTC. After recognitions, a keynote speaker, and the Blessing,

the afternoon's lineup of area musicians featuring the Michael Christopher Band (<http://michaelchristopherband.com>) will perform.



Children can visit a variety of animals at the Petting Barnyard then hop aboard a wagon for a hay ride. There will be a Children's Barnyard of activities and the popular Children's Tractor Pull as well as a Scales and Tales presentation from the Pocomoke River State Park.

For details contact Becky Payne at 443-783-1715, or email [bless-combines@gmail.com](mailto:bless-combines@gmail.com).

## Yard sale this Saturday

The River Run Yard Sale will take place this Saturday, May 21 between 8 a.m. and noon in Berlin. Follow Rte. 589. Turn onto Beauchamp Rd. and left onto River Run Dr. Maps will be available at the first intersection.

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# Safety first when observing thunderstorms

Few things grab our attention like a mid-summer thunderstorm. Steamy temperatures and turbulent atmospheric conditions often conspire to produce amazing visual pyrotechnics and house-shaking booms.

Thunderstorms occur when cold upper air descends and warm, moist air rises. When these air masses collide, they form thick cumulonimbus clouds, often referred to as "thunderheads." Thunderstorms may begin and end in an instant, or several storms may string together to make thunder and lightning clusters.

While thunderstorms can occur during any time of the year, they are more likely to occur in spring and summer. According to a NASA study, the most intense and powerful thunderstorms occur in the eastern part of the Andes mountains in Argentina. But strong thunderstorms can occur just about anywhere moisture, unstable air and lift (from sea breezes or mountains) causes air to rise up.

Thunderstorms have the potential to cause significant damage and injuries, most notably from lightning strikes. It is always wise to seek shelter during a thunderstorm so you are protected from lightning, falling limbs from trees and hail, which often accompanies thunderstorms.

Despite thunderstorms' harmful potential, they can be very enjoyable to watch or chase. But storm spectators should keep these tips in mind.

-Watch thunderstorms from the safety of indoors. It may be tempting to be out in the storm, but if you head outside during a storm, you are risking injury or even death. Consider watching a storm from the comfort of inside a garage, where you can leave the door open and see, hear and smell the storm while it comes through.

-Keep flashlights or candles handy. Strong storms can knock out power. Always have a backup light source readily available in case the power goes out. Also, you may need a battery-powered radio or a charged mobile phone at the ready to keep up on storm alerts.

-Keep pets in an interior room so they do not get too spooked. Thunderstorms frighten many animals, so pets should not share in your storm-watching endeavors. They may injure themselves trying to escape the noise. It is best if pets are kept in a quiet, dark space until the storm has ended.

-Steer clear of standing bodies of water. Downed power lines may leach electricity through puddles, potentially causing electrocution if people are standing in puddles. Do not touch any wires that seem suspicious. Water is an easy conduit for lightning, so avoid any bodies of water during a thunderstorm.

-If you are caught in a thunderstorm and do not have indoor shelter, do not seek shelter under trees, which can attract lightning strikes. Accuweather.com advises that people who cannot find reasonable shelter after a storm should take steps to minimize their risk of being struck or injured. Crouch as low to the ground as you can, but do not lie down on the ground or put your hands down. Stay



on just your feet to cover as little ground as possible. You also want to be as low as you can to reduce your risks of being a lightning target. Keep anything that is a good electrical conductor away from you.

Summer weather is bound to include some thunderstorms. Where there is thunder, there is lightning, and remember to stay safe by watching these storms from a distance and making smart choices.

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