

Annual health fair is scheduled

Atlantic General Hospital (AGH) and Peninsula Regional Medical Center are collaborating with the Ocean Pines Association and its Communications Advisory Committee to offer a free health fair for the community. The event will be held Saturday, October 1 from 8 a.m. to noon in the Ocean Pines Community Center.

Atlantic General Hospital will provide various health-related screenings including cholesterol testing for total and HDL (a 12-hour fast is required), hearing, carotid, respiratory and bone density screenings. Other information specialists will be there from the Sleep Lab, Endoscopy Center, Cancer/Infusion Center, Nutrition and Women's Diagnostic services.

Peninsula Regional Medical Center will offer a full complement of screenings. Skin cancer screenings will be performed on PRMC's Wagner Wellness Van outside of the community center. Inside, PRMC will offer blood pressure checks, stroke risk assessment, pulse oximetry, bone density, falls assessment and body mass index screening.

Peninsula Regional will also have information on its comprehensive cardiac and pulmonary rehabilitation program, community support groups, Family Lab services, Lifeline medical emergency alert system and the new Delmarva Health Pavilion Ocean Pines.

Information on other health and personal safety topics will also be available, including the Affordable Care Act/Lower Shore Health Insurance Assistance Program updates. There will also be community health-related vendors from the area providing additional screenings and education.

This year AGH will be offering flu shots for participants over the age of 13 from 8 a.m. to noon during the event.

You do not have to be an Ocean Pines resident to attend. The event is open to everyone; all are welcome to attend, even those who are visiting the area.

For more information or for vending space call the Ocean Pines Recreation and Parks Department at 410-641-7052.



Happy - Ocean City Elementary School second graders, **Ciara Johnson** and **Ashton Hein** are all smiles about the first day of school with their teacher **Cindy Leitgeb**.



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PENINSULA REGIONAL MEDICAL CENTER
RICHARD A. HENSON CANCER INSTITUTE

Pines to host fall and winter bus trips



Love heading to the city but hate the traffic that comes with it? Let the Ocean Pines Recreation and Parks Department do the driving on buses

headed to Wilmington, Washington and Manhattan this fall and winter. On Saturday, November 19 enjoy a performance of “A Gentleman’s Guide to Love & Murder,” a 2014 Tony Award-winning musical about an heir to a family fortune who sets out to gain

his inheritance by eliminating the competition. The bus will leave Ocean Pines at 9:30 a.m. and head to the DuPont Theatre in Wilmington for a 2 p.m. show. The cost is \$90 per person, which includes the show and transportation. Spend the day taking in Manhattan’s holiday sights on Saturday, December 3. The bus will arrive in New York at approximately 10 a.m. and depart at 6 p.m., giving you time to watch a show, shop or sightsee. The cost is \$85 per person, which includes trans-

portation only. The bus will head back to the DuPont Theatre on Sunday, December 18 for “Kinky Boots.” This high-heeled hit features songs by pop icon Cyndi Lauper and is suggested for adult audiences. The bus will depart Ocean Pines at 9:30 a.m. and arrive in Wilmington for the 2 p.m. show. The cost is \$90 per person, which includes the show and transportation. Watch what critics have hailed as “Broadway’s biggest blockbuster” on Saturday, January 7 when The Kennedy Center in Washington presents “Wicked.” The bus will depart Ocean Pines at 8:30 a.m. to arrive in time for the 1:30 p.m. performance. The cost is \$120 per person for the show and transportation.

The buses for these trips, which are open to the public, will depart from the Ocean Pines Community Center. Reservations are required. Refunds will not be issued for cancellations unless vacant seats can be filled. For more information or to register, call the Ocean Pines Recreation and Parks Department at 410-641-7052.

Luncheon scheduled

The St. Clare’s Annual Fall Card Party luncheon will be held at St. Paul’s by the Sea Episcopal Church on Tuesday, October 18 between 10 a.m. and 2 p.m. The cost is \$20 per person. The church is located at 3rd Street and Baltimore Avenue in Ocean City. For reservations call Karen Cramer at 410-641-8171, Amanda Cooper at 410-641-5049 or the church office at 410-289-3453.

Bird club to meet

The Tri-County Bird Club (Worcester, Wicomico, and Somerset) will take a field trip to Assateague National Seashore to look for coastal migrants such as hawks, warblers, and sparrows on Saturday, September 24. The group will meet at the Ward Museum parking lot in Salisbury at 7:30 a.m. or the Assateague Visitors’ Center parking lot (before the bridge) at 8:15 a.m. Bring drinks and snacks. For further information contact Mike Walsh at 410-422-0428.

Casino bus trip offered

Ocean Pines Boat Club is sponsoring a bus trip to the Harrington Casino on Thursday, October 27. The cost is \$20 per person and includes \$15 slot play, \$7 food voucher, bus transportation and driver tip. Bus will pick up group at Ocean Pines Yacht Club at 10 a.m. and return at 5 p.m. Reservations are required by October 21. Seating is limited to first 54 reservations. Please contact Tom at 410-641-5456 for details and to sign up.

ATTENTION WORCESTER COUNTY RESIDENTS ONLY!!!

FREE – Household Hazardous Waste & Electronics Recycling

Saturday, October 1, 2016 10 a.m. to 2 p.m. Collections to be held at the Showell Elementary School Parking Lot

Household Hazardous Waste Collection

WHAT WILL BE ACCEPTED:

Gasoline, gas/oil mixtures, Fuels, Acids, Cleaners, Solvents, Automotive fluids, Bleach, Ammonia, Pool Chemicals, Pesticides, Dark Room supplies, CFL light bulbs, batteries, Insecticides, Herbicides, Oil-based Paints, Thinners, Turpentine, Wood Preservatives, Wood Strippers, Etc. (dispose of solidified paint in trash – to solidify – add dirt, sand, kitty litter, mulch, etc.)

All of these materials will go to a HAZ MAT disposal site.

WHAT WILL NOT BE ACCEPTED:

Explosives, Ammunition, Medical Waste, Radioactive Materials, Picric Acid, Asbestos.

No Materials will be accepted from Business, Industrial or Commercial Sources.

These items will be accepted at the Showell Elementary School Parking Lot Located on Route 589 October 1, 2016 10 am - 2 pm

Electronics Recycling

Televisions

Any Size TV
TV Remotes

Computers

CPU’s
Keyboards
Mouse
Printers
Modems
Scanners
Cables
Misc. Computer Parts

Misc.

Electronic Equipment

VCR’s
CD Player’s
Calculators
Cell Phones
Radios
Stereos
CB Radios
Fax Machines
Misc. items

These items will be accepted at the Showell Elementary School Parking Lot Located on Route 589 October 1, 2016 10 am - 2 pm
TRASHING OLD ELECTRONICS DOESN’T MAKE SENSE

For more information on this event, please call Mike McClung, Worcester County Recycling Coordinator 410-632-3177 or email at mmclung@co.worcester.md.us

Ringsdorf takes on new role as assistant treasurer

By **Kelsey Reichenberg**

Ocean Pines resident Gene Ringsdorf was recently appointed assistant treasurer of the Ocean Pines Association (OPA), where he will assist OPA Treasurer Patricia Supik.

Ringsdorf, originally from Baltimore, moved to Ocean Pines in 2002. "My wife and I were looking for places to retire, and once we came to visit friends who had property in Ocean Pines, we knew we were interested. It's close enough to our family back in Baltimore, it's close to the ocean, and we loved the amenities the location offered," Ringsdorf stated. "We love it here."

Before moving to Ocean Pines, Ringsdorf served as a chairman on the finance committee of a nonprofit organization. Since his move, he has remained active, serving on the OPA Budget and Finance committee from 2003 to 2005 and then again from 2012 to 2015. He also served as treasurer of the Worcester County Veterans Memorial Foundation for about three years.

Currently, Ringsdorf volunteers for the Believe in Tomorrow Children's Foundation, which is an organization dedicated to providing exceptional hospital and respite housing services to critically ill children and their families. Their unique programs bring comfort, hope, and joy to children and their families, enabling them to renew their spirits mentally and physically. "It's amazing to witness the joy these children experience when they spend time at the beach with their families," Ringsdorf explained. "I absolutely love being a part of this amazing organization."

Ringsdorf is eager to continue making a difference in his new role as OPA assistant treasurer. "I think my main objective is to assist the board in developing the reserves. We need to

make a decision on them and on the capital improvement plan," he explained. "We also need more qualified people as members of the association. We have lost a lot of members recently."

Ringsdorf went on to explain that



Gene Ringsdorf

he is prepared to face many challenges in his new position. "I think it would be beneficial and wise if we got the Budget and Finance committee involved in the reserve study, and Tom Herrick (OPA president) agrees with that." He also added, "Ocean Pines infrastructure is getting older, so we need to start doing a better job of long-term planning. Residents need to be able to better predict what the assessments will be so they aren't surprised by the numbers."

Furthermore, Ringsdorf stated his opinion on opportunities for financial improvement in Ocean Pines. "We need to look at revenue projections on amenities when we're budgeting so that we can make sure they're reasonable," he explained. Ringsdorf also feels that his experience on the Budget and Finance committee showed him that proper documentation that thoroughly explains where the money is going is essential to do right by the membership.

2 New Openings



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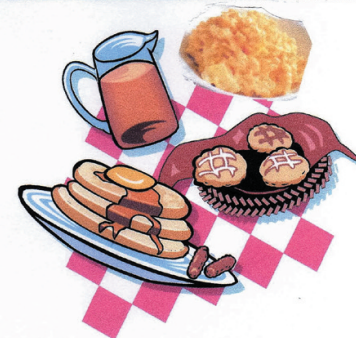
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Donation:

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**\$3 Children
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The Courier

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2012 Business of the Year

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The word hurricane comes from the Taino Native American word, *hurucane*, meaning evil spirit of the wind.

A tropical storm is classified as a hurricane once winds go up to 74 miles per hour or higher.



A typical hurricane can dump 6 inches to a foot of rain across a region.

The most violent winds and heaviest rains take place in the eye wall, the ring of clouds and thunderstorms closely surrounding the eye.

Every second, a large hurricane releases the energy of 10 atomic bombs.

Most people who die in hurricanes are killed by the towering walls of sea water that come inland.

In the Pacific Ocean, Hurricanes are generally known as typhoons. In the Indian Ocean they are called tropical cyclones.

Iwo Jima memorialized by photograph

By **Dr. Joseph Palmisano**

Ask most Americans what they remember about World War II in the Pacific and they usually mention Pearl Harbor or Iwo Jima. Pearl Harbor because it plunged America into war by a sneak attack that will never be forgotten, and Iwo Jima largely because of the iconic photograph taken by Joe Rosen-



Joe Palmisano

thal.

I decided to delve more deeply into the story of Iwo Jima and came up with the following. After decisive victories at the Coral Sea and Midway, the Allies began island-hopping seizing one island after another, bypassing heavily fortified ones, but getting ever closer to Japan. These islands were to launch massive air attacks and eventually be a staging area for the invasion of the Japanese Homeland. Iwo Jima, an eight-square mile island halfway between airbases in the Marianas and Tokyo, was deemed vital for use as an airfield to bomb Japan and also be available for emergency landing for crippled aircraft returning from bombing raids.

Japan saw this and subsequent invasions as an opportunity to inflict such massive casualties on the invaders to perhaps deter their eventual invasion of their homeland. They felt such action could

lead to a negotiated peace rather than a humiliating unconditional surrender. The Japanese were told to fight to the death, never surrender, and even civilians kill at least one American before dying. In spite of extensive bombing and naval gunfire, the hidden guns and interlocking tunnels were virtually unscathed. The battle was originally predicted to last about two weeks, but it took more than a month to secure the island.

American casualties were far more than anticipated, almost 7,000 U.S. Marines killed, another 20,000 wounded. That was about 1/3 of all marine casualties in the entire Pacific, just to take one small island. The Japanese lost 20,000 killed and only about a 1,000 prisoners who were either unconscious or severely wounded.

The battle has been immortalized by Joe Rosenthal's iconic photograph of the flag raising on Mt. Suribachi, the highest point on the island by five marines and a navy corpsman. This was actually the second raising of the flag on the mountain, which occurred on the fifth day of

the 36-day battle. Tragically, three of those marines were killed in action just days after the flag-raising. The photograph won the Pulitzer Prize for 1945 and ultimately became the symbol for the Marine Corps and the Iwo Jima Memorial adjacent to Arlington National Cemetery.

Further research revealed the invasion of the Japanese Homeland, named Operation Downfall, was scheduled to occur in November, 1945 with estimated casualties into the millions if Japan continued their no-surrender policy. I'm sure President Truman took all this into account when he made the decision to unleash atomic warfare.

The dropping of the atom bombs was a terrible part of the war, but I believe it saved countless American and Japanese lives, plus the culture of Japan.

Dr. Joseph Palmisano is a columnist featured monthly in The Courier. He shares insights about World War II. He resides in Ocean Pines and is the author of "Doctor Joe, A Family Doctor in the Twentieth Century."



AP / Joe Rosenthal, 1945

Remembrance

By **Dolores E. Pike**

An auspicious date in American history has more than passed the 75-year mark and, again, not without some note, pro and con.

Who of us are left to remember where we were on August 6, 1945, the morning the B-29 bomber bearing the name "Enola Gay" wreaked havoc on Hiroshima? I was 12 years old and my mother and I were just getting settled in our new home in the Philadelphia suburbs. I was not looking forward to attending a new school. But I was looking forward to my birthday later in the month when I would officially begin my teenage years. Little did I realize that I would end my teenage years by meeting the young man I would marry.

That same August morning 18-year-old Pvt. Bill Pike and his outfit were enroute to Japan. The men had all undergone intensive training in the U.S. Army in preparation for storming the mainland of the island country. Massive casualties were anticipated. As a result of the atomic bomb and subsequent surrender of Japan, Bill's outfit was moved into the Philippines where they marked time until they could be transferred into Tokyo. Once there, they became the U. S. Occupation force under the command of General

Douglas MacArthur. During this time Bill got to know the Japanese people and gained a lifelong respect for them well over and above the excesses of their military.

As a result of the time Bill spent on MacArthur's staff he was made privy to the official casualty predictions, down to anticipated percentages of each type of injury, any one of which he might have suffered if not ultimately killed. If America had invaded Japan it was estimated that the U.S. would experience 1.2 million casualties. The number of casualties in Hiroshima (and Nagasaki) present wide discrepancies in the final totals and for a variety of reasons why, you might consult the Internet.



Bill and Dolores Pike at their 50th anniversary party with sons **Bob, Bruce and John.**

married. We had over 50 happy years together, having three sons: two university professors and one radio host. Therefore, there has never been a question in my mind that President Harry Truman made the right call that fateful summer in 1945.

Sports and me? Not so much

It will come as no surprise to those who know me that sports are not an overwhelming passion for me. I am not the most athletically inclined either in body or interest, a fact which



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

does not embarrass me. It's who I am. Long ago I set free the insecurities associated with being picked last at recess to play handball or dodgeball or any other ball-type game.

Philadelphia, where I grew up, was a sports town. The Eagles (or Iggles in Philadelphia vernacular). The Phillies. The Flyers. The 76ers. Jerseys, jackets, caps and tee shirts emblazoned with team logos were must wear attire for many of the kids in the suburban neighborhoods of Northeast Philadelphia.

Classmates could recite stats of their favorite players and teams. They were human computers processing and spitting out all sorts of information like RBIs, ERAs and TDs. Some of these kids were junior savants intently following the standings, calculating the odds for a Philly team to get into contention for a playoff spot. And should one of the teams make it to the playoffs, holy moly, excitement and anticipation ratcheted up to such a level it's a wonder someone didn't suffer a nose bleed. They pored over the sports pages of the *Philadelphia Daily News* and *Philadelphia Bulletin* to slake their thirst for the latest information. Local sportscasters "Big" Al Meltzer and Joe Pellegrino were demigods whose utterances were absorbed as if they were dictates emanating from Mount Olympus.

I never paid much attention to such things. I was more interested in political events such as Nixon v. McGovern, Watergate and the like. I know this sounds nerdy or worse, but I liked to follow the weekly television ratings. I couldn't make heads or tails out of the National League East standings but if you wanted to know where "All in the Family" or "Emergency" ranked in the Nielsen's, I was your guy. Is it any wonder I dated so little in high school?

There was one time, actually two times, when the progress of a Philadelphia team held my attention. It was when the Flyers made it into the Stanley Cup finals in 1974 and 1975. The only reason my interest was aroused was because should they win, we might get the day off from school to attend the parade downtown. No such luck. Even though they won the championship both years, school

wasn't closed. In fact, Sister Rosemary announced each year over the public address system, the day before the parade, that under no circumstances would an absence be excused for anything other than dire illness and death. She made clear that a doctor's note and a Papal Dispensation were required before an absence would be excused. Cards on the table, even if we had been given the day off, I wouldn't have gone to the parade.

As I've written, my involvement in all things sports was limited at the very best. However, there was one sports related activity that I enthusiastically embraced: trading and flipping baseball cards. The cards were a currency among grade school boys. It was not unusual to find groups of boys huddled in different parts of the recess yard flipping cards. "Flip ya colors last. Wins on first. Everything in it but tops," was the challenge to engage another kid to flip cards with you. Tensions rose with the flip of each card while the pile grew. To win you had to top the preceding card flipped by your opponent with a card of the same team color. Sometimes all it took was two or three flips. Other times though, ten, twenty or more flips were required. And when there was a winner, a hue and cry would go up among the spectators. After recess the winners were easily identified by their pockets bulging with cards. Although the nuns didn't sanction card flipping, they did tolerate it.

With age my interest in sports, especially football, has increased. My wife is an avid Washington Redskins fan so through the years, I've become one as well, enjoying and sometimes even anticipating the Sunday games. It was my wife who made me understand the Dallas Cowboys are evil.

After watching this week's match-up, it's hard to argue with her.

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Recovery open houses offered

Worcester County Health Department invites the public to recognize and celebrate friends and loved ones in recovery from addiction.

In an effort to raise awareness about substance abuse prevention and treatment, the health department invites the public to two open houses in September:

1 p.m. to 3 p.m., Thursday, September 29 at the Center 4 Clean Start, 926 Snow Hill Rd., Cottage 200.

1 p.m. to 3 p.m. Friday, September 30 at Worcester Addictions Cooperative Services (WACS), 11827 Ocean Gateway, West Ocean City.

The open houses are free and open to the public. Each event is an opportunity to learn about the recovery services offered at the centers.

Center 4 Clean Start provides behavioral health services for pregnant and postpartum women of Dorchester, Somerset, Wicomico, and Worcester counties. WACS offers counseling and treatment for anyone with substance use disorders.

The events will include opportunities to speak with staff and clients, testimonials from individuals in recovery, and refreshments in a family-friendly environment.

Every September, the Substance Abuse and Mental Health Services Administration (SAMSHA), sponsors National Recovery Month to highlight the importance of recovery and the effort that goes into the process from all involved. Beginning with International Overdose Day on August 31, public health officials worldwide will work to underscore local recovery services.

For more information on SAMSHA's National Recovery Month, visit recoverymonth.gov/ or for more information on recovery in Worcester County visit worcester-health.org



Storm anniversary

In 1962 the East Coast was slammed by a storm that the U.S. Geological Survey deemed 'one of the most destructive storms ever to affect the Mid-Atlantic states.' The Ash Wednesday Storm was classified a level 5. Ocean City experienced 60 mile-per-hour winds and 25 foot waves for a period of three days.

To mark the fiftieth anniversary of the storm the Ocean City Museum Society chronicled the events by recording the experiences of Ocean City locals who lived through this natural disaster.

The museum will present this video at the Ocean City library on Tuesday, September 27, at 2 p.m. and again Thursday, November 10 at the Ocean Pines library at 2 p.m.

For further information contact Nancy Howard at 443-235 4405 or neffiehoward@comcast.net.



Fall Dinner Specials

Monday

Chicken Parmesan over Pasta \$9.95

Tuesday

Burger and French Fries \$6

Wednesday

Meatloaf with mashed potatoes and a vegetable \$6.95
Add a soup or a salad \$9.95

Thursday

Steak Night! \$13.95

Friday

Fried Shrimp with French Fries & cole slaw \$14.75

Saturday

Crabcake Platter with 2 sides and a choice of a soup or salad \$15

\$2.50 Bottles

While supplies last

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Letters sent to The Courier for publication consideration must be signed and include a telephone number where the author can be reached to verify authenticity, if necessary. Letters are not corrected for spelling or grammar and priority will be given to letters of 300 words or less. Letters must be received by Friday at 5 p.m. They can be e-mailed to: thecourier@delmarvacourier.com

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Surprise - Happy 70th Birthday to Sheila Harris who was given a big and very successful surprise party at Taylor's Restaurant in Ocean Pines. Guests were L-R: **Tony and Bonnie Curro, Sheila Harris and Linda Hess.** Photo by Anna Foultz.

County offers free emergency training

Worcester County Emergency Services (WCES) invites the public to participate in a free, eight-session Community Emergency Response Team (CERT) course in Newark.

The training will take place at the Fire Training Center, located at 6743 Central Site Lane just off U.S. Rte. 113 adjacent to Worcester Technical High School, on Tuesdays from 6:30 p.m. to 9:30 p.m. from October 11 to November 22.

CERT is an informative, hands-on, educational program packed with information to equip residents, who have no prior emergency medical training, to support their families and communities during a disaster. Participants will gain the decision-making and practical skills necessary to offer immediate assistance to those in need following an emergency until further help can arrive.

Participants will learn to recognize both natural and manmade hazards. In addition to Cardio Pulmonary Resuscitation (CPR) and Automatic External Defibrillator (AED) training, sessions will include Disaster Preparedness, Disaster Fire Safety and Suppression, Disaster Medical Operations I and II, Light Search and Rescue and Hazardous Materials; Organization, Disaster Psychology, and Incident Command System; Practical Work Stations, and Special Topics. Upon completion of this program, students will be able to create disaster plans and supply kits.

Those who successfully complete

the training will receive CPR and First Aid certification through the American Heart Association. During the course, instructors will provide information on hazards typical to Worcester County, hazardous materials in the

*please see **training** on page 8*

Symphony to perform first concert of season

The Mid-Atlantic Symphony has announced that the first concert of their new season "The Power of Music" will be held on Sunday, October 2 at 3 p.m. at the Performing Arts Center located in the Roland E. Powell Convention Center in Ocean City. The concert will feature Wagner's Tannhauser Overture, Tchaikovsky's captivating Symphony No. 4, and world-renowned organist Felix Hell's charismatic performance of Guillemant's Symphony No. 1. Concert tickets are \$38 per person.

Following the concert, there will be a dinner at the Convention Center. A cash bar, music entertainment, a silent auction, baskets and cash raffles will complete the evening. Dinner reservations are \$75 per person and are requested no later than September 25.

Tickets for both events are available by contacting Gale Alford on 410-208-1590 or galenbillalford@gmail.com. Payment should be sent to MSO, P.O. Box 1697, Ocean Pines MD 21811.

Pink Ribbon Golf Classic scheduled

Sponsored by the Eastern Shore Chapter of the Executive Women's Golf Association this year's Pink Ribbon Golf Classic will be held at the Ocean City Golf Club in Berlin on Friday, October 14.

As in past years it is a women's only event to support the American Cancer Society's Breast Cancer Awareness and Research Program.

The entry fee of \$100 per player for 18 holes or \$75 per player for nine holes, includes golf with cart, continental

breakfast and awards luncheon, an official tournament gift bag, prizes for all divisions and Chinese and silent auctions.

Registration begins at 8 a.m. for 18 holes and 10:30 a.m. for 9 holes.

In addition to golf, hole sponsorships and dedication flags are available in tribute to those touched by Cancer.

To register or to become a sponsor contact: Nancy Dofflemyer at 410-251-6555 or email ewgnancy@aol.com; or, Judy Kight at 410-591-9291 or email judykight1968@gmail.com.

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Tickets available for home tour

On September 22 and 23, the doors of 10 private residences in the Ocean City area will open for the Sand Castle Home Tour, an annual event chaired again this year by the First Lady of Maryland, Yumi Hogan.

The tour, which includes a great variety of homes from oceanfront to bayside to family homes to penthouses and beach retreats, benefits the non-profit Art League of Ocean City that operates the Ocean City Center for the Arts and its many community programs.

Tickets are \$30 per person for the 10-home two-day tour and are still available. Tickets include a guidebook, driving directions and special offers.

Tickets are available at www.artleagueofoceancity.org or by calling 410-524-9433.

The self-guided home tour is held over two days on Thursday and Friday

Sept. 22 and 23 from 9:30 a.m. to 4 p.m. so guests can tour at their own pace.

Volunteer docents staff each home, guide visitors through the rooms and outdoor spaces, and answer questions about the house and its unique features.

PRMC drive-thru flu clinic set

Peninsula Regional Medical Center's Live Well Drive-Thru Flu Clinic is returning, but this year as a single day event, on Thursday, October 13 at Arthur W. Perdue (Shorebirds) Stadium at the intersection of Route 50 and Hobbs Road in Salisbury, Maryland from 8 a.m. to 8 p.m. Vaccinations will be administered to individuals 13 years of age or older. A physician's order is not necessary. A donation of \$10 per vaccination is requested (cash only; exact amount is appreciated).

Flu vaccinations are encouraged for persons over the age of 65, people with heart or lung disorders, immunosuppressant diseases or diabetes. Participants are encouraged to wear a short sleeved shirt that will provide easy access to the upper arm.

For additional information, please visit the PRMC website at www.peninsula.org/dtfc and click the banner on the Drive-Thru Flu Clinic homepage. English and Spanish flu shot consents forms for PRMC's Live Well Drive-Thru Flu Clinic are available on the site and may be filled out in advance and brought with you to the event.

training
from page 7

home and the National Incident Management System. Instruction is geared to help residents better prepare and survive during the first 36 to 72 hours after a catastrophic event, when local first responder resources are stretched to their limits.

CERT is available at no cost to all interested residents thanks to the generous support of the Worcester County Commissioners. Space is limited to 20 individuals and is available on a first come, first served basis. For more info or to register, contact Tom Kane at 410-632-3080 or tkane@co.worcester.md.us.



Celebration - Happy 70th Birthday to Shelia and Gene Harris of Ocean Pines at the surprise party held at Taylor's Restaurant in Ocean Pines. (L-R) Nancy Engelke, Gene and Shelia Harris and Bill Harris. Photo by Anna Foutlz

WCEF receives donation

Doug Eder, president and Dave Rosas, of Oak Contracting, LLC recently presented a \$10,000 donation to the Worcester County Education Foundation (WCEF). With a strong belief in the value of education, Oak Contracting has a history of supporting organizations and foundations focused on best education practices. As Dave Rosas explains, "I feel strongly about improving the educational experience for local students, particularly those in need. These children are the future of our country and our world." Eder was especially drawn to the WCEF's mission to "provide every child in the Worcester

doubles the size of the school and provides students and staff with a new cafeteria, gym, media center, and science wing, among other things. The renovation also eliminates the need for portable classrooms.

As far as donating to the WCEF, Eder commented, "There was



WCPS Assistant Superintendent **Lou Taylor**, Oak Contracting President **Doug Eder**, WCEF Chairman **Todd Ferrante**, Dave Rosas of Oak Contracting, WCPS Superintendent **Jerry Wilson**.

County school system equal access to digital tools that are necessary for learning and preparing them for jobs in today's world."

With over 40 years of experience in commercial building Towson-based Oak Contracting is a regional construction management firm specializing in new construction and renovation projects for the K-12 and medical research sectors. Among other projects, they were awarded the contract to build the new Snow Hill High School renovation. Close to completion, the 50,000 sq. ft. addition almost

no hesitation to support the goals of the WCEF." The foundation's goals include support for teachers by funding innovative teaching ideas through grants, providing students equal access to a World Class Education by accelerating the purchase of digital learning tools that are needed today, and by creating an Endowment which becomes a perpetual funding source for the educational needs of tomorrow.

To donate online or to learn more about the WCEF visit www.wced.foundation or call 410-632-5076.

Tea to honors County women

The Worcester County Commission for Women, in conjunction with the Friends of the Worcester County Commission for Women, will celebrate the lives of four extraordinary Worcester County women at a special tea on October 30 at the Dunes Manor Hotel in Ocean City. The event will take place from 2 p.m. to 4 p.m.

The Gems' Tea honors local women whose exemplary lives have influenced others to contribute to Worcester County's history in various ways. This year we are honoring Vicki Nock of Berlin, Barbara Purnell of Berlin, Ann Coates of Snow Hill and Annette Wallace of Pocomoke. These women will share their life experiences with interviewer Jack Barnes, resulting in a DVD that captures their history.

The Oral History DVD will be presented to all branches within the Worcester County Library system and may be viewed in the future to serve as an inspiration to other women in the County.

For reservations, checks should be made payable to FWCCW and mailed to Lou Etta McClafflin, 11108 Dale Road, Whaleyville, MD 21872 by October 24. The cost is \$25.00 per person. For more information, call Event Chair Carol Rose on 410-430-7540.



Living 50 *Plus*

A Special Supplement to

The Courier

Multigenerational households are common



In the not-so-distant past, it was quite common for various generations of a single family to live under one roof and for many different members of the family to play a role in raising the children.

But that dynamic slowly changed as families spread out geographically. However, when the economy faltered and parents of young children realized they needed help, many returned to the old

way of doing things. Grandparents stepped up to look after their grandkids, and adults moved back home with their aging parents. Some seniors needed to move in with their children to make ends meet.

A study of data from the Rand Corporation found that, of the four million children living with their grandparents in the United States, 2.5 million live in

three-generation households. Nearly 1.5 million live in split-generation households or ones in which grandparents are raising their grandchildren. The proportion of all grandchildren living in three-

Grandparents stepped up to look after grandchildren when adult children move home.

generation households, 3.6 percent, has been steady in recent years.

Research suggests that split-generation households are usually formed when parents are no longer able to take care of their children because of physical or mental illness, substance abuse, or economic problems. Three-generation households, on the other hand, are generally formed because of problems parents encounter living independently, such as through separation or divorce or due to unemployment or economic need.

Caring for their grandchildren can elicit many feelings in grandparents, from nervousness to excitement about a fresh face around the house. Raising grandkids can be overwhelming for elderly men and women, but the following are a few tips that can make the process easier.

Explore your feelings. When you ac-

knowledge your feelings, you are on the right path to making things work and recognizing possible obstacles.

Expect mixed feelings from others. Grandchildren and your own children also may be apprehensive about this new living situation. Encourage everyone to share their thoughts and come to a consensus on how things will be done. Expect it to take some time to establish a schedule, and don't be discouraged by any initial behavioral problems.

Take care of yourself. Grandchildren, particularly young ones, can have a lot of energy and may require constant attention. Caring for such lively youngsters can be taxing on grandparents, who must make their own health and nutrition a priority. Give yourself some time for recreation and rest. Have grandchildren help out where they can. Don't feel you have to spend every moment entertaining them.

Ask for help when needed. Reach out to friends or community members if you are feeling overwhelmed. There are a number of resources available to you, and many organizations, including AARP, have their own tips for assisting three-generation households.

Multi-generational households are common once again. Families who work together can make the most of such living arrangements.



Eating right can improve quality of life

Legend states that on April 2, 1513, Spanish explorer Juan Ponce de Leon was the first European to discover modern-day Florida when he traveled on a quest for the mythical "Fountain of Youth." While modern science has proven that there is no mystical fountain or body of water that can reverse or slow down the aging process, there are many steps people can take to age well and prolong their lives.

Eating the right foods is one way to age well. According to Ralph Felder, M.D., Ph.D., coauthor of "The Bonus Years Diet," reversing the aging process internally is more difficult than outward cosmetic changes. But the right foods can go a long way toward increasing both life expectancy and quality of life. Those who want to employ diet to increase their life expectancy may want to start adding more of the following foods

to their breakfast, lunch and dinner plates.

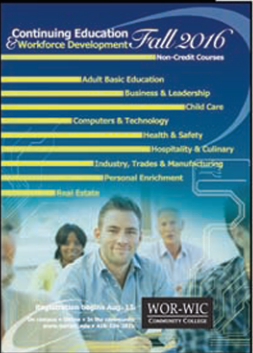
Broccoli, grapes and salad: According to Health magazine, researchers have found that compounds in these three foods boast extra life-extending benefits.

Berries: In addition to their abundance of antioxidants, berries have other benefits. A 2012 study from Harvard University found that at least one serving of blueberries or two servings of strawberries each week may reduce the risk of cognitive decline in older adults.

Fruits and vegetables: Produce is good for the body because it's low in calories and high in fiber, vitamins and other nutrients. Numerous studies have indicated that diets plentiful in fruits and vegetables help people maintain a healthy weight and protect against car-

please see foods on page L-7

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Retirement saving for late bloomers

Today's young professionals hear about the importance of saving for retirement seemingly from the moment they are hired. In addition to discussions

planning advertisements on television, the radio and the Internet.

Older workers may not have been so lucky, and many may find themselves trying to play catch up as retirement age draws closer. While it is important to begin saving for retirement as early as possible, late bloomers whose retirement dates are nearing can still take steps to secure their financial futures.

Pay down debts. Eliminating debt is good for men and women of all ages, but especially so for those nearing retirement. Substantial debt may delay your retirement and can

greatly reduce your quality of life during retirement. If you still have substantial debt, eliminate that debt before you start saving additional money for retirement. Once your debt slate has been

wiped clean, you can then increase your retirement contributions.

Eliminate unnecessary expenses. If your retirement savings are low (many financial advisors now advise men and women that they will need at least 60 percent of their pre-retirement income each year they are retired), start cutting back on unnecessary expenses and re-allocate that money toward retirement saving. Cutting out luxury items, such as vacations to exotic locales or country club memberships, is one way to save money. But don't overlook the simpler ways to save, such as canceling your cable subscription or dining at home more often.

Downsize your home. Many empty nesters downsize their homes as retirement nears, and doing so can help you save a substantial amount of money. If the kids no longer live at home or if you simply have more space than you will need after retirement, downsize to a smaller, less expensive home. Monitor the real estate market before you decide to downsize so you can be sure to get the best deal on your current home. Downsizing saves on monthly utility bills,

property taxes and a host of additional expenses. Downsizing also means less maintenance, which gives you more time to pursue your hobbies upon retiring.

Take on some additional work. While you may have long felt you would slowly wind down in the years immediately preceding retirement, taking on some additional work outside of your current job is a great way to save more for retirement and perhaps even lay the foundation for a post-retirement career. Workers over the age of 50 can be invaluable resources to startups or other businesses looking for executives who have been there, done that. Look for part-time jobs that seek such experience. Even if the initial jobs don't bowl you over financially, part-time consultant work in retirement can make up for lost retirement savings and may even make your retirement years more fulfilling.

Men and women on the verge of retirement can take many steps to grow their retirement savings and make their golden years that much more enjoyable.



with human resources personnel about employer-sponsored retirement plans, young professionals are learning about the importance of saving for retirement thanks to the abundance of financial-

Do you remember ...



The **card catalog** was a familiar sight to library users for generations, but it has been effectively replaced by the online public access catalog (OPAC). Some still refer to the online catalog as a "card catalog." Some libraries with OPAC access still have card catalogs on site, but these are now strictly a secondary resource and are seldom updated. Many of the libraries that have retained their physical card catalog post a sign advising the last year that the card catalog was updated. Some libraries have eliminated their card catalog in favor of the OPAC for the purpose of saving space for other use, such as additional shelving.

-Wikipedia

A **45 rpm adapter** (also 45 rpm record insert, 45 rpm spindle adapter, or 7 inch adapter, the common size of 45 RPM records) is a small plastic or metal insert that goes in the middle of a 45-rpm record so it can be played on the LP or 78 rpm size spindle of a turntable. The first 45 rpm inserts were introduced by the Webster-Chicago Corporation, also known as Webcor. They were made of solid zinc, difficult to insert into a record and almost impossible to remove without breaking the disc. A differently shaped, but similarly difficult-to-use metal adapter was made by Fidelitone. Capitol Records for a time produced what they called "Optional Center" or "O.C. 45" records. These had a triangular cardboard insert with an LP-size spindle hole; the cardboard center could be punched out for playing on 45 rpm spindles, but could not be replaced.

-Wikipedia



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The benefits to establishing advanced healthcare directives

Healthy adults may give little thought to injuries or illnesses. When the going is good, it is easy to forget

sponsible for managing a person's plans should they become unable to make their own decisions. Various or-

making, defines advanced directives as establishing:

-A "healthcare power of attorney" (or "proxy" or "agent" or "surrogate"), or the person you select to be your voice for your healthcare decisions if you cannot speak for yourself;

- A "living will" to document which medical treatments you would or

life prolonged. It helps to keep the proxy up-to-date on any medical conditions you may have so that he or she can make the most informed decisions on your behalf.

Having a healthcare proxy does not mean you are giving up your right to make medical decisions. It's a fail-safe in the event you are unconscious or cannot direct medical care.

Living will

An advanced healthcare directive enables you to create specific written instructions for future health care, known as a living will. The living will should include wishes regarding life-sustaining medical treatments and resuscitation if you are no longer able to speak on your own behalf. It also can spell out whether you want to remain in a hospital or receive palliative care at home for a terminal illness. A living will can be changed if/when your wishes or circumstances change.

Legal and medical advice

Although legal advice is not required for an advanced directive, it can be helpful to iron out the legalities of your directives. Speak with your doctor about your desires and needs. A physician can help you form a coherent directive that is in line with your wishes.

Remember, an advanced directive is not reserved for the elderly. Any consenting adult age 18 or older can benefit from a living will and other documentation.



about the less pleasant side effects of aging. However, putting off these conversations and decisions can lead to unnecessary obstacles in the years to come.

Advanced healthcare directives can be invaluable resources for family members and friends who will be re-

ganizations, including AARP, offer resources on advanced planning and the options available to adults looking to plan their estates.

The National Healthcare Decisions Day movement, a group dedicated to providing clear, concise and consistent information on healthcare decision-

would not want at the end of life.

While these are decisions that people often put off, it's important to make them as early as possible. Not only will they dictate your wishes, they'll take the pressure off of loved ones who would otherwise be tasked with making difficult decisions on their own.

Healthcare proxy

Appointing a healthcare proxy ensures that there will be someone there who has the legal authority to make healthcare decisions for you if you are no longer able to speak for yourself. This may be a spouse, child, relative, or close friend. The Mayo Clinic suggests choosing a person who can be trusted to make decisions that adhere to your wishes and values and to be your advocate if there are disagreements about your care.

Be sure to have a candid discussion with your healthcare proxy in which you go over the types of medical care you wish to receive and any ways you would or would not like your



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Exercise can help prevent osteoporosis

Osteoporosis is a disease of the bones that occurs when a person loses too much bone, produces too little bone or both. Though the disease is most often associated with women over 50, anyone can suffer from osteoporosis, which weakens bones and can make them more susceptible to breaks. Exercise is a great way for men and women to build and maintain strong bones in an attempt to prevent the onset of osteoporosis. According to the National Osteoporosis Foundation (NOF), weight-bearing exercises can help build and maintain bone density. But the NOF notes that men and women who have suffered broken

bones due to osteoporosis or those at risk of such breaks may need to avoid high-impact weight-bearing exercises, which include dancing, hiking, jogging, and jumping rope, among others. For those whose physicians who suggest they avoid high-impact weight-bearing exercises, low-impact weight-bearing exercises can help them strengthen their bones. Such exercises may involve low-impact aerobics and using cardiovascular machines, such as elliptical trainers, stair-step machines and treadmills. Additional exercises that can benefit men and women looking to prevent or combat osteoporosis can be found at www.nof.org.

Interesting ways to enjoy travel

Research indicates that traveling is at the top of the list of interests motivating today's men and women over the age of 50.

Seniors are perhaps the most likely demographic to indulge their love of traveling. Retirement leaves lots of time for



recreation, and many choose to spend that time on the road. Travel also can improve adult longevity, says geriatricians at the University of Arkansas.

Those in the travel industry understand that men and women over 50 comprise a large percentage of their customers and have catered many travel packages toward this influential demographic. The following is a look at some of the more popular travel opportunities for men and women over 50.

Genealogical tourism: This is one of the fastest-growing markets in vacation travel. Genealogical tourism involves individuals traveling to areas of historical significance for their families, such as churches where past relatives may have married and villages where grandparents or cousins once resided or were employed. This can create a tangible link to one's past and open up more opportunities to learn the varied genealogical history that has shaped a family, and even one's personal identity.

Extended vacations: Seniors may have the capacity to devote more time to travel and not be caged in by strict time constraints. That makes them eligible for extended vacations. These can include long-term rentals in tropical locales, several-week sightseeing cruises or guided tours overseas that touch on several different countries or cities during the trip.

Off the beaten path: Adventurous travelers may not be content to stick to the resort lifestyle or standard vacation options. Active men and women over 50 are charting their own vacation courses with bucket list-style vacations that may be off the beaten path. Travelers who have always aspired to climb a mountain or see a rain forest may be inclined to realize these goals as they get older. Nontraditional tours can include living like indigenous peoples or following the footsteps of early explorers.

All-inclusive tours: All-inclusive packages remain a popular option for travelers of all ages. These vacation packages charge one price for accommodations, entertainment, sightseeing, food, and many other amenities. All-inclusive vacations remove some of the headaches associated with organizing various components of travel so that a person can focus on relaxation and having fun.

Singles meets: Single vacationers over 50 may want to meet other men or women in their age bracket in the hopes

of finding romance. These vacations double as relationship mixers and give men and women the opportunity to mingle with others in similar situations without the pressure of traditional dating.

Travel is a way to see the world, meet new people and experience various cultures. Seniors increasingly embrace travel because they have both the time and the means to take vacations.

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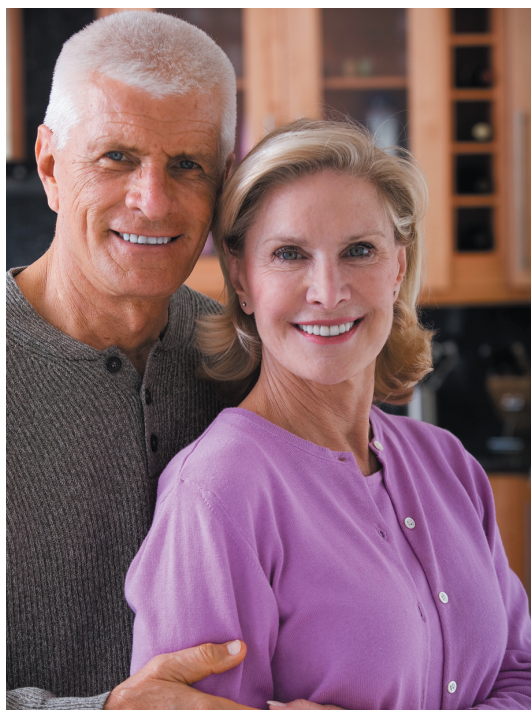
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Pros and cons of reverse mortgages

Chances are you have come across an advertisement for a reverse mortgage and have probably wondered what this type of mortgage is all about. Geared toward seniors, reverse mortgages are growing in popularity and inspiring the curiosity of older homeowners.



standing existing mortgages are paid off with the proceeds of the reverse mortgage, and either a lump sum of the balance or monthly payments are established. A homeowner may also opt for a line of credit with the reverse mortgage proceeds. Here is a more in-depth look at the pros and cons to reverse mortgages.

Pros

A reverse mortgage enables seniors to live in their homes for the rest of their lives without fear of mortgage payments. Because there are no payments being made during the life of the loan,

Reverse mortgages enable seniors to retire comfortably in their own homes. But that comfort does come with some drawbacks.

borrowers do not have to meet income requirements or credit checks.

As long as the borrower continues to maintain residence in the home, he or she is still eligible for the monthly payments received through the reverse mortgage. This money can be used for any purpose and is tax-free. Borrowers can opt to modernize their homes or make safety improvements. The funds can also be put toward medical expenses or travel or to help family with their own financial needs.

Because the government insures the reverse mortgage program, borrowers need not worry about receiving their payments. Should a lender fail to make a payment, the borrower is eligible for that money and a late fee as well.

Another benefit of reverse mortgages is they protect homeowners against falling home prices. If the value of the home drops after the loan is negotiated, it will not affect the equity value assessed for the life of the loan.

Cons

One down side to reverse mortgages is that the loans have higher up-front fees than other types of financing. Borrowers have to pay not only an origination fee and closing costs, but mortgage insurance costs as well. These initial costs can be several thousands of dollars.

Unlike a traditional mortgage, where

the balance gets lower and lower over time, with a reverse mortgage, no payments are being made on the loan. This means the loan balance simply gets larger over time depending on how much money is drawn from the home's equity. At the end of the loan, when the homeowner moves from the property or the premises is vacated upon the borrower's death, the value of the estate decreases based on the pay-off value of the reverse mortgage loan. Heirs will pay off the mortgage by selling the home and will only inherit the remaining money after the reverse mortgage lender has the loan satisfied. This means men and women will be leaving less money for their heirs, but those heirs will not be personally liable if the home sells for less than the value of the mortgage. The mortgage lender has to claim a loss and request reimbursement from the Federal Housing Administration.

Something many seniors may not be aware of with regard to reverse mort-

gages is that these loans can affect eligibility for some need-based programs. Although Social Security and Medicare are not affected, Medicaid and other government assistance programs can be affected if a senior has a surplus of funds from a reverse mortgage that are not spent during the month.

A reverse mortgage is a long-term solution. People who are looking for a short-term fix will find that this type of loan probably doesn't meet their needs. Furthermore, it is hard to be approved for reverse mortgages on newly purchased homes. Lenders usually like to see at least six months or a year chain of title on a property before issuing a reverse mortgage.

Many seniors often find reverse mortgages confusing. Seniors may unwittingly agree to a loan without fully understanding the scope of the reverse mortgage. It is advisable to seek counseling on reverse mortgages before applying for one.

Best countries for retirement

Many couples look to downsize once they retire. Empty nest retirees may no longer need their large family homes, which can be expensive and difficult for seniors to maintain. While some retirees choose to move into senior living communities or condominiums, some opt to be a bit more adventurous and venture further from home.

A number of retirees choose to spend their golden years abroad. Doing so can equate to a more adventurous retirement, a lower cost of living and the ability to stretch retirement savings much further than if you decided to stay closer to home. Many of the more popular international retirement locations offer beautiful climates, culture and health care systems that are hospitable to retirees.

Affordability is a key consideration for men and women mulling whether or not to retire internationally. According to "U.S. News and World Report," retiring overseas may run the average person anywhere from \$700 to \$1500 per month. Those who can offer higher budgets may be able to retire to any location of their choosing.

Before you make any drastic changes, first calculate your retirement budget. Add up retirement savings, Social Security income (if applicable), pensions, and any other investments or savings you may have. Have an estimate

of the market value of your current home and any other property you may own. These figures will be your working numbers. Subtract your age from your estimated life expectancy and divide the retirement funds sum by that many years to see how much per month you will have to spend.

Once you have established your budget, begin investigating where you would like to live. Argentina, Ecuador, Belize, Costa Rica, and France are some of the more popular retirement locations among North Americans. Once you have selected a potential location, take a vacation there and explore. In addition to the climate, check out the infrastructure, shopping, medical services, amenities, and crime rates. Try the place on for size and figure out if this is an area where you can comfortably spend your retirement.

Once you have narrowed down your prospects, contact your native country's embassy to determine what will be needed to legally live in a foreign country and obtain a visa. Some places are more accommodating than others with regard to residency visas.

It also pays to contact an accountant or tax professional to see what, if any, taxes you will still be required to pay even if you move abroad. Your obligation may be less than if you chose to stay closer to home.

A reverse mortgage is a loan offered to people over the age of 62 that enables borrowers to convert part of the equity in their homes into cash. People of retirement age may find that their limited income can make monthly expenses more difficult. Reverse mortgages were conceived as a method to helping people at this stage in life use the money they put into their homes to pay off debts or cover routine living expenses. The loan is dubbed "reverse mortgage" because instead of the homeowner paying money to a lender as is customary with a traditional mortgage, the lender makes payments to the borrower. What's more, the borrower is not required to pay back the loan until the home is sold or vacated. As long as a person is living in the home he or she is not required to make any payments toward the reverse mortgage loan balance. However, the borrower must remain current on insurance and tax payments.

When a person takes out a reverse mortgage, he or she may borrow a portion of the market value on the home. The maximum loan amount available in the United States is \$625,000. Any out-

Pointers for adults returning to school

Today's seniors, particularly those who already have passed retirement age, may find themselves with many free hours to fill now that a job no longer accounts for most of their time. Returning to school may help seniors realize lifelong dreams of finishing a degree, exploring a hobby, getting educated to gain work in a new field, or just to fill some time in a productive way.

Information from the United States Department of Education's National Center for Education Statistics finds the demand for continuing education is still growing. For those aged 35 and older, the center says adult enrollment should grow by at least another 7 percent through 2016.

It is possible to return to school at any age. Adults looking at continuing education possibilities can heed these easy tips to make stepping into a classroom again successful.

Get some help. Some time may have passed since you last toted textbooks or entered a classroom setting. Things have changed since you last

were in school. Sit down with a guidance counselor or a career advisor and go over your schooling goals to plot out a degree map. This will help you determine which courses to take or what schools will best fit your needs.

Research schooling options. According to the National Survey of Students in Continuing Education, adult learners prefer post-secondary education that is affordable and close to home. Recognize that many schools now offer online learning, which may be ideal for you if you prefer to learn from the comfort of home. Decide what is important to you in a school, then narrow down your prospects.

Schedule a campus visit. Tour the campus to get a feel for the school en-

vironment. Visit with someone in student services or attend an event for adult learners so you will know what the admissions process entails.

Get financial assistance. Scholarships, grants and other financial aid are not just for young students. You may be eligible for financial help. Speak with a financial aid advisor to determine your eligibility for programs.

Decide enrollment status. Do you want to go to school full time or part time or do you want to take classes here and there? Knowing in advance will help you develop the right schedule.

Take a few refresher courses. Rather than delve into the tough stuff right away, enroll in a few basic classes to ease yourself back into the

academic environment. Then next semester you can increase the difficulty level and workload.

Be prepared for homework and study. You may have grown accustomed to being only accountable to yourself as of late. Once in school you will have assignments and tests. Plan for study time and develop a schedule to allow for school commitments.

Take it slow. There is no race to the finish line. Going back to school is your decision, and you can go at your own pace.

Adult students return to the classroom for many reasons. Involve family in the decision to continue education and embrace the positive changes that are in store.

foods

from page L2

cardiovascular disease.

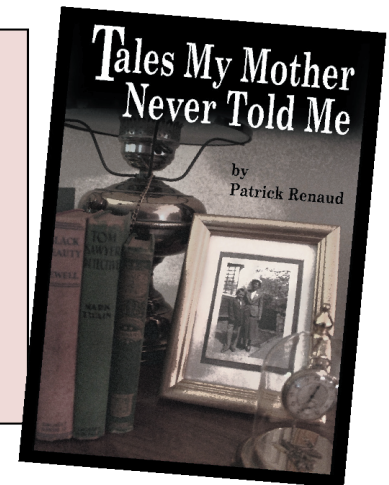
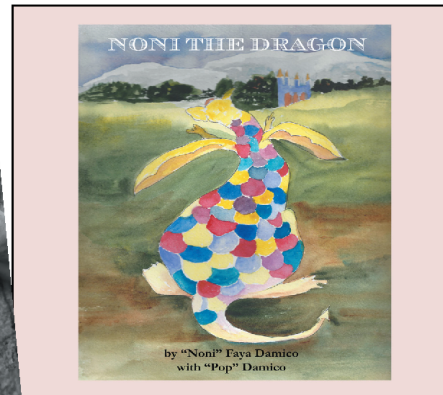
Whole grains: Whole grains pack a lot of nutrition into a low-calorie food. Whole grains help protect against type 2 diabetes, and researchers at the University of Texas Health Sciences Center found study participants whose diets included plenty of whole grains and fruit cut their heart disease risk by almost half compared to those whose diets favored meat and fatty foods.

Red wine: A glass a day for women and no more than two glasses daily for men can be beneficial. Moderate consumption of red wine has been shown to slow age-related declines in cardiovascular function, according to the American Heart Association.

Fiber: Increase your fiber intake for a longer life. Research from The American Journal of Clinical Nutrition finds that the more fiber you include in your diet, the lower your risk of coronary heart disease. The daily recommendation is 25 to 35 grams.

While there may be no such thing as the fountain of youth, a healthy diet can help men and women prolong their lives.

Stories last forever ... Why not share yours?



It's a perfect time to become an author.

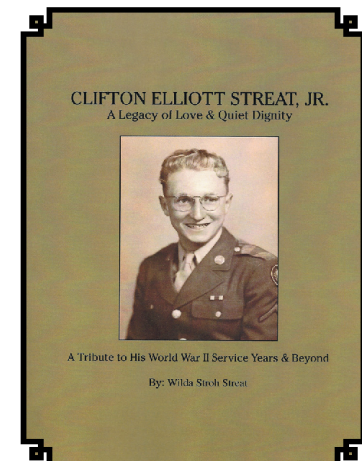
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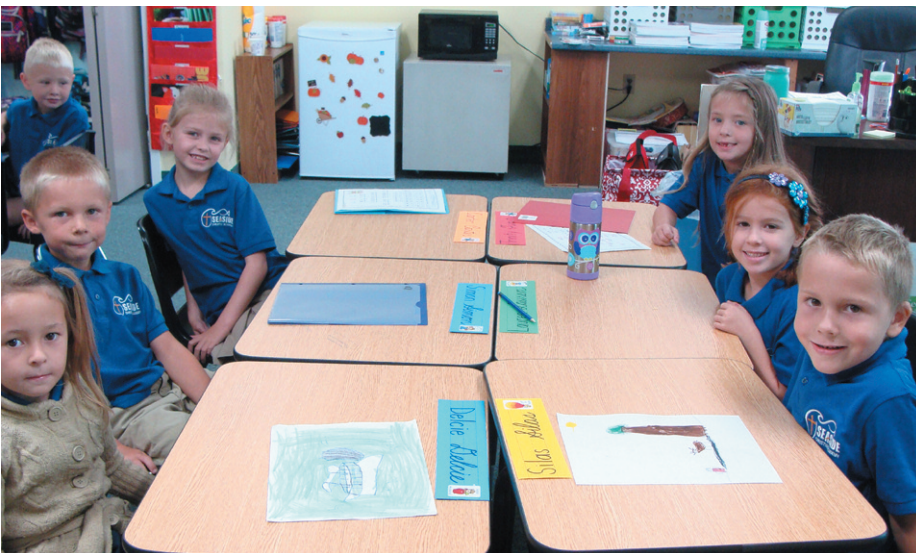
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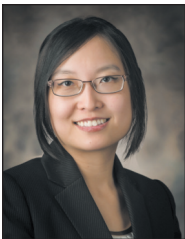


First Day - First grade students in Rebecca Fetters class at Seaside Christian Academy.

New provider joins AGH

Atlantic General Hospital and Health System is pleased to announce that, MD will be joining the Atlantic General Surgical Associates team in Berlin, Md. at 10231 Old Ocean City Blvd., Suite 207 in the James G. Barrett Medical Office Building.

Xin Zhong Dr. Xin Zhong joins Atlantic General Surgical Associates from North Shore University Hospital in Manhasset, NY, where she



Xin Zhong

completed a minimally invasive surgery fellowship in bariatric and robotic procedures. She completed her residency in general surgery at Carilion Clinic in Roanoke, VA, and earned her medical degree at Tulane School of Medicine in New Orleans, LA. Dr. Zhong has participated in several research projects and presented on the "History of Bariatric Surgery" at the ACS clinic day.

Dr. Zhong joins Drs. Heenatigala and Zarif at Atlantic General Surgical Associates. Appointments can be made by calling 410.641.9568.

completed a minimally invasive surgery fellowship in bariatric and robotic procedures. She completed her residency in general surgery at Carilion Clinic in Roanoke, VA, and earned her medical degree at Tulane School of Medicine in New Orleans, LA. Dr. Zhong has participated in several research projects and presented on the "History of Bariatric Surgery" at the ACS clinic day.

Computer studies information night offered

A free Computer Studies Information Night for anyone interested in a career in computer studies will be held on Thursday, Oct. 13, from 5:30 to 7 p.m., in Guerrieri Hall at Wor-Wic Community College on the corner of Route 50 and Walston Switch Road in Salisbury.

Wor-Wic offers associate degree and certificate of proficiency programs that enable graduates to go directly into the workforce in specialties such as computer and network support, web development, computer information security and computer software, or to transfer to a four-year college or university to earn a bachelor's degree. The college's continuing education and workforce development division offers courses in a wide variety of areas, including computer applications, hardware, networking, security, internet and mobile technologies, web design and desktop publishing.

At the Computer Studies Information Night, presentations will be given by Curtis Satterfield, technology department head and assistant professor of computer studies, as well as Wor-Wic's computer studies career navigator, a student and a representative from the continuing education division. Information will be provided on programs and courses offered by the college, as well as how to enroll. Participants will also have an opportunity to tour the college's newly-renovated computer laboratory in the Maner Technology Center and hear about the new equipment that students will be working on in the lab.

To RSVP, visit the college's website at www.worwic.edu or call the college at 410-334-6906.

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September 27, 2016**

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DEADLINE SEPTEMBER 20



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ACROSS

1. Employee stock ownership plan

5. Teaspoon

8. Type of IRA

11. Restore courage

13. Pet Detective Ventura

14. Discount

15. Where rockers play

16. Light Armored Reconnaissance (abbr.)

17. Computer manufacturer

18. Nomadic people

20. Liquefied natural gas

21. Steps leading to a river

22. Benign tumors

25. In an early way

30. Type of wall

31. Pop folk singer Williams

32. Greek Titaness

33. Expresses purpose

38. Type of school

41. Least true

43. Delighted

45. Church building

47. Replacement worker

49. A sign of assent

50. Semitic gods

55. Ancient kingdom near Dead Sea

56. Partly digested food

57. Fevers

59. Genus of trees

60. Midway between east and southeast

61. Jewish spiritual leader

62. Gallivant

63. Hideaway

64. Source

DOWN

1. Major division of time

2. Withered

3. Portends good or evil

4. Single sheet of glass

5. More long-legged

6. Scrutinized

7. Archway in a park

8. Oliver ___, author

9. Ancient Greek City

10. Type of shampoo

12. ___ King Cole

14. Adventure story

19. Satisfy

23. Disappointment

24. Evergreen shrub

25. Parts per thousand (abbr.)

26. Young snob (Brit.)

27. Midway between northeast and east

28. Chinese surname

29. Poplar trees (Spanish)

34. Electron scanning microscope

35. Actor DiCaprio

36. Equal (prefix)

37.

Cartoon Network

39. Revealed

40. Remove lice

41. Supervises interstate commerce

42. Whale ship captain

44. Baited

45. Bleated

46. Swedish rock group

47. Air pollution

48. Carbonated drink

51. Swiss river

52. Ottoman military commanders

53. Type of job

54. One point east of southeast

58. Sex Pistols bassist Vicious

Answers for Sept 14

OAST

SABER

SHIRE

SCABS

POLICE

STORAGE

TOPER

ALAE

DABA

ENID

NKR

UST

LAO

TRW

ICE

SEMOLINA

ADS

ADOPT

OMNIBUS

FATFREE

PREPARES

AGA

YEN

ARC

SEA

SIS

AARE

SCAB

IRKS

ASCOT

BABAR

ARENA

DYAD

Captain Ron's

Fish Tales

By Ron Fisher

Sponsored by Peninsula Rehab and Sport Medicine



It is time to begin thinking about fall striper fishing. This is the time of year as the water begins to cool in October and November that rock fishing improves with the fall migration. They are not a difficult fish to catch but you need to know what equipment is used, when and where to fish, baits and how to fish for rock. Rock can be caught from a boat, bridge, surf or bulkhead. For the purpose of this column I am going to focus on fishing from a boat. I'll discuss bridge, bulkhead and surf in a later column.

Equipment: A medium action spinning or conventional rod and reel are required but one that has enough backbone to set the hook. I personally prefer a conventional rod and reel because I find it easier to use particularly when bottom fishing. For rock I will use 15 or 17 lb. monofilament line with a three-way swivel tied to the end to which I attach approximately 30 inches of 40 lb. test Fluorocarbon or Monofilament leader material and a 2.5 or 3 oz weight depending on the tidal flow. At the business end of the leader attach either a circle hook or octopus hook in the range of #4/0 to #6/0. If fishing plugs or other artificial baits simply attach a swivel at the business end of the line to attach the lures.

Where and when to fish: Rock fishing by boat is best in deeper water such as the East Channel, Harbor Island, the inlet along the north and south jetty. Also off shore in locations such as Gull Shoal or just off the Coast Guard Station but remember to stay within the 3-mile limit as required by law if you want to keep any fish. I prefer to fish the incoming tide and the first two hours of the outgoing tide early in the morning or at night are the best times.

Baits and how to fish: When fishing from a boat and fish are in the area, two deadly baits are live spot and live eels fished close to the bottom on the rig I described earlier. Spot should be hooked through the upper lip and out the hard tissue next to the nostril. Eels should be hooked through the eyes or lips then simply drop your rig to the bottom and drift with the tide. I have to admit that if I am fishing the bay or

inlet I much prefer live spot to eels. Eels seem to work best in the ocean. Also, be certain you have enough weight to hold bottom. Other options are to cast plugs, lures, or bucktail jigs with a worm attached along the bulkhead in the East Channel or along the jetty's in the inlet. Some popular lures are soft body worms and shad, Gulp, Got-cha plugs; Rattletrap and Mirror lures are also popular.

Fishing with eels: Although eels are excellent bait for rock fishing they are difficult to handle and will frequently twist up your line if not handled properly. I keep my eels on ice which reduces their activity and will retrieve them from the bucket with a paper towel or glove. A helpful hint once hooked, keep their tail in the water and they will not twist your line.

Recipe: If you like to eat striped bass you really need to try this recipe.

Roasted striped bass
(wow is this good)

Ingredients:

- 1/2 cup fresh bread crumbs
- 1/2 cup minced fresh parsley
- 2 tbsp. minced fresh chives
- 1 tbsp. minced fresh thyme
- 2 tbsp. minced fresh basil
- Salt & pepper to taste
- 4 center-cut pieces of striped bass (each 1/2 pound and about 1 1/2 inches thick)
- 2 tbsp. Olive oil

Preparation:

Preheat oven to 350 degrees. In a small bowl, stir together the bread crumbs, herbs, and salt and pepper. Place the fish pieces on waxed paper. With your hands, generously rub the oil on both sides of the fish. Sprinkle the bread crumb-herb mixture evenly on the fish, then pat it so that it adheres. Place the fish on a cake rack in a roasting pan. Roast until the fish just flakes, 10 to 15 minutes. To crisp the top, turn the oven to broil and place the fish under the broiler for about two minutes. Transfer to a serving platter and serve immediately.

Until next time remember to take a kid fishing,
Capt. Ron

Common causes of poor vision

Vision loss is a common condition, as the World Health Organization notes that more than 285 million people across the globe suffer some type of visual impairment. Many people can effectively counter their vision problems with prescription lenses, but others may have a more significant issue, such as low vision.

The Kellogg Eye Center defines low vision as a reduced level of vision that cannot be fully corrected with conventional glasses. Those with low vision have some useful sight and are not considered completely blind. However, low vision can interfere with performance of daily activities, and some people with this condition are classified as “legally blind.”

Symptoms of low vision include difficulty recognizing objects at a distance or problems with differentiating colors. Yet, not everyone dealing with these symptoms has low vision. Specialized testing can determine if a person has low vision or another condition.

Many conditions can impact sight and contribute to vision loss. Here is a look at some of the more common ones.

Glaucoma: A person with glaucoma may gradually lose peripheral vision. Early symptoms, such as a subtle loss of contrast, may be unnoticeable. Eventually, glaucoma may cause tunnel vision, which occurs when a person can only see through a small window.

Macular degeneration: Macular degeneration is the leading cause of vision loss, affecting more than 10 million people in the United States alone, accord-

ing to the American Macular Degeneration Foundation. The AMDF offers that macular degeneration is caused by the deterioration of the retina’s central portion, known as the macula. The macula is responsible for focusing central vision in the eye, and it contributes to one’s ability to read, drive a car, recognize faces or colors and see objects in fine detail.

Retinal detachment: An increase of floaters or sudden flashes of light in vision may be indicative of retinal detachment or a tear in the retina. When caught promptly, a detached retina may be repaired. However, if left untreated and the detachment reaches the macula in the center of the retina, vision loss may be irreparable. The National Eye Institute says those with extreme nearsightedness, those who have had cataract surgery or those with a family history of retinal detachment are at a high risk.

Diabetic retinopathy: Blurring or patchy vision loss can be a side effect of high blood glucose levels. Not all people with diabetes will develop vision problems, but it is common enough to warrant attention.

Cataracts: According to The Mayo Clinic, a cataract is a clouding of the normally clear lens of the eye. Cataracts develop when aging or injury changes the tissue that makes up the eyes’ lenses. Clouded vision can make it more difficult to read or drive. Over time, cataracts may obscure vision so much that they require surgical repair.

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., September 22	12:11 a.m. 12:46 p.m.	6:26 a.m. 7:21 p.m.	6:49 a.m.	6:57 p.m.
Fri., September 23	1:10 a.m. 1:50 p.m.	7:26 a.m. 8:26 p.m.	6:50 a.m.	6:55 p.m.
Sat., September 24	2:17 a.m. 2:59 p.m.	8:30 a.m. 9:33 p.m.	6:50 a.m.	6:54 p.m.
Sun., September 25	3:27 a.m. 4:07 p.m.	9:34 a.m. 10:37 p.m.	6:51 a.m.	6:52 p.m.
Mon., September 26	4:34 a.m. 5:06 p.m.	10:38 a.m. 11:33 p.m.	6:52 a.m.	6:50 p.m.
Tues., September 27	5:29 a.m. 5:56 p.m.	11:37 a.m.	6:53 a.m.	6:49 p.m.
Wed., September 28	6:16 a.m. 6:40 p.m.	12:21 a.m. 12:29 p.m.	6:54 a.m.	6:47 p.m.

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Service - Ocean Pines Veterans Memorial Park. Kiwanis also sold tickets for the September 25 SunFest raffle of a new red Mustang Convertible that is currently on the OC boardwalk. Above are **Pat Winkelmayer, Joe Beall, Barb Peletier, Candy Foreman and Dick Clagett.**

Raffles are popular attractions

Games of chance are popular attractions at carnivals, fairs and sporting events. One popular game is the 50-50 raffle. With a 50-50, the raffle organizer splits the proceeds evenly with the winner. For example, if \$200 in proceeds are collected, the winner of the raffle receives \$100. These types of raffles are popular fundraisers and do not require any special skills for entry.

Few people expect to strike it rich when they enter a 50-50 chance. However, in July of 2014, Edmonton Eskimos fan Connor Croken won one of the largest jackpots in 50-50 sports raffle history, leaving an Eskimos game with \$322,216 in his pocket. The remaining funds were earmarked to fund amateur football in the province of Alberta.

Chamber announces award recipients

The Ocean Pines Chamber of Commerce Board of Directors and staff announced the 2016 award recipients that will be recognized at the 17th annual awards and installation banquet being held on October 13 at the Ocean Pines Yacht Club.

The award recipients are: 2016 Ocean Pines Business of the Year is 5 Star Plumbing, Heating & Cooling, 2016 Ocean Pines Citizens of the Year is Aaron Eckman of “Ocean Pines Independent” and 2016 Ocean Pines Non-Profit Organization of the Year, sponsored by the Community Foundation of the Eastern Shore, is Worcester County Veterans Memorial.

Join in the celebration as these local award winners are honored for their accomplishments and contributions to the local community during the Harvest Ball annual banquet. Guests will enjoy a delicious buffet of Herb Seared Chicken Breast with Dijon Cream, Blackened Mahi Mahi with a Tropical Fruit Salad, Grilled Sirloin with Mushroom Sauce, vegetable medley, wild rice & homemade desserts and fruit & cheese platter during cocktail hour.

The awards ceremony will be held in conjunction with the Installation of the 2016/2017 Board Members and officers: Incoming President: Heather Shaner of M & T Bank, outgoing President: Amy Unger of Inesse Consulting, Inc., Vice President: Michael Mathers of Michael B. Mathers, P.A., LLP, Treasurer: Celeste Miller of Farmers Bank of Willards, Secretary: New Board Member Teresa Berger of Atlantic General Hospital, and Board Directors: Teresa Travatello of the Ocean Pines Association and Patty Dundore of American Granite and Tile, Inc. along with two additional new board members, Steven Sweigert of PKS Investment Advisors, LLC and Suzy Taylor of Ayers Creek Adventures.

Everyone is welcome to join in honoring these local business and people. Tickets are \$55 per person and can be purchased on-line: www.Ocean-PinesChamber.org or by calling the Ocean Pines Office at 410-641-5306.

What to consider before buying an extended car warranty

Purchasing a vehicle often entails perusing the available stock, test driving one or two automobiles, negotiating price, and finalizing paperwork. Once buyers choose a vehicle, they may need to decide if they should purchase an extended warranty.

According to the financial resource Bankrate.com, an extended warranty is actually an extended service contract that covers the cost of certain repairs and problems after the factory warranty expires. Extended warranties can offer peace of mind to some car buyers, particularly those who may be purchasing a vehicle that does not score as highly as other makes with regard to reliability. Extended warranties begin after the manufacturer

bumper-to-bumper warranties expire. Many extended warranties cover major breakdowns and are designed to help drivers offset the cost of repairs should they prove necessary.

Some dealerships like to push extended warranties because they are an additional source of profit. It is key for buyers to note that an extended warranty can be purchased at any time before the manufacturer warranty expires and even after the initial warranty has expired. (Note: Buyers can expect to pay more when purchasing an extended warranty after the initial warranty has expired.) That means a person does not have to make a knee-jerk decision about a warranty before driving off the lot with a new car. In-

stead, he or she can take more time before making a decision.

The automotive resource Edmunds.com advises drivers to ask themselves if they intend to keep the car for a long time. If you drive cars until they can no longer make it down the block, an extended warranty can make sense. If you plan to trade in a vehicle in three or four years and the manufacturer warranty has yet to expire, an extended warranty may be an unnecessary expense.

It is also important to consider the cost of the extended warranty. The median price paid for extended warranty coverage is \$1,200, according to "Consumer Reports." A "Consumer Reports" survey of drivers who had

purchased extended warranties found that 55 percent of owners had not even used the warranty during the lifetime of the policy.

Check the reliability of your vehicle as well. Research breakdown rates and the general reliability of the vehicle make and model. New cars tend to be more reliable than pre-owned vehicles, so that is another consideration. "Consumer Reports," Edmunds.com, J.D. Power, and other consumer watchgroups can help you determine how your vehicle ranks with regard to reliability.

If you decide to purchase an extended warranty, shop around to get

*please see **warranty** on page 23*

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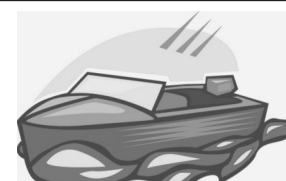
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Community Calendar

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

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

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

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.

Letters sent to The Courier for publication consideration must be signed and include



a telephone number where the author can be reached to verify

authenticity, if necessary. Letters are not corrected for spelling or grammar and priority will be given to letters of 300 words or less. Letters must be received by Friday at 5 p.m. They can be e-mailed to: thecourier@delmarvacourier.com

Mann to speak at Historical Society dinner

The Worcester County Historical Society is planning its annual fall dinner for Sunday, October 23, at 1 p.m. at the Dunes Manor Hotel, 28th Street in Ocean City.

This year's speaker will be Hunter "Bunk" Mann, a native of the lower Eastern Shore and author of the book, "Vanishing Ocean City," published in 2014. Mann's talk will focus on the history of Ocean City from the 1940s to the late 1950s, the problems faced locally during World War II and the period of growth that followed the war. Mann, a retired insurance executive, and his wife, Shari, live in Ocean Pines.

The menu for the Historical Society's dinner will include chicken piccata, garden salad, Mediterranean vegetable blend, garlic-roasted red skin potatoes, rolls and butter, German chocolate cake, coffee, tea, and iced tea.

The dinner is open to the public. Tickets are \$25 per person and can be purchased by sending a check to Robert Fisher, WCHS Treasurer, 230 South Washington St., Snow Hill, MD 21863. To guarantee seating, those who plan to attend are encouraged to make their reservations by October 12.

K of C breakfast scheduled

The Knights of Columbus will hold their All You Can Eat Breakfast buffet on Sunday, September 25 and Sunday, October 9 between 8:30 a.m. and 11:30 a.m. at Columbus Hall located behind St. Luke's Church in Ocean City. The cost is \$10 for adults and \$6 for children ages eight and under.

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Economic Development - The Commissioners presented a proclamation recognizing September 19-23, 2016 as Economic Development Week in Worcester County to highlight the impact that businesses starting up or expanding have on the local economy. Those pictured include Commissioners **Chip Bertino** and **Jim Bunting** (front row, from left), **Vince Gisriel** of Sprout Creatives, Economic Development Director **Merry Mears**, and Commissioners **Diana Purnell** and **Merrill Lockfaw**; and Commissioner **Joe Mitrecic** (second row, from left), **Ann McGinnis Hillyer** of OceanCity.com, and Commissioner **Ted Elder**.



Truck Day - **Riley Nagler**, **Kalli Rathel**, **Jacob Rathel** and **Julie Kimhart** get information at the Coast Guard Auxiliary table during Ocean Pines Big Truck Day held Saturday, September 10 at Veterans Park. Photo by Dan Collins.

warranty
from page 20

the best deal. You might be able to get a better price from a third party if you are certain a warranty is necessary. Just be sure it is backed by the automaker, not just the dealership or another company. You can use a manufacturer-backed extended warranty at any dealership across the country. A third-party warranty might be good only at the dealership that sold it to you, advises Edmunds.

Extended warranties are something car buyers must consider. Sometimes warranties require consumers to conduct just as much research as they did when choosing a vehicle.

Don't lose your full Medicare rehabilitation

This week's column contains very important information about the rehabilitation benefits provided to every senior receiving Medicare. You may know that after a hospital stay, Medicare pays for up to 100 days stay in a rehabilitation center. You may also know that these facilities tend to cut off the rehabilitation early if the patient is "plateauing" or "not improving."



Mike Mathers

Despite the fact that thousands of Americans have experienced this, the requirement for improvement is not, and has never been a written rule in the Medicare laws. In 2013, with a federal court case, "Jimmo v. Sebelius," one determined senior finally proved this. Glenda Jimmo sued the federal government and proved that Medicare's own regulations do not allow benefits to be cut off simply because the patient is not continuing to improve. Rehabilitation usually takes place at skilled nursing facilities, which are tremendously expensive. The difference between paying privately and receiving the Medicare benefit, even with a co-pay, is enormous.

The new and correct interpretation of Medicare's rules states that "skilled maintenance" will still be covered for up to 100 days of rehab. Skilled maintenance means that without rehabilitation therapy, the patient could backslide, or have negative progress. As an example, imagine a senior who slips in the kitchen and injures his hip. After a three day stay in the hospital, he is sent to a local rehabilitation center to recuperate. For the first several weeks of his stay, he is improving, and regaining his ability to walk freely.

However, at the four-week mark, improvement stops and some amount of damage appears to be permanent. In the past, this is when the rehab facility would approach the patient, or his family, and announce that Medicare does not pay for therapy unless the patient is improving. At this point, the patient has the choice to pay privately, or to end the therapy.

After Jimmo, this explanation is simply wrong. If our senior would benefit from skilled maintenance, meaning that continuing to stay in the rehabilitation center would preserve his gains, then Medicare cannot cut off his rehabilitation early.

So how can you advocate for yourself and your family? First, know that Medicare has done a shockingly poor job educating its lower level administrators and rehabilitation facilities about this change. By searching the name of the case, Jimmo v Sebelius on the internet, you will find lots of articles and publicity about the case that may be helpful to show to your rehab center. Second, discuss with your rehabilitation center's doctors if you would benefit from skilled maintenance. If you do qualify for skilled maintenance, then it may be in your best interests not to allow the services to terminate, and preserve your rights to appeal any private bill. At this point, it would be a good idea to review your particular case with an experienced advocate for seniors, or with an elder law attorney familiar with the Jimmo case. The benefits of skilled rehabilitation therapy can be tremendous; don't let the services you're entitled to under Medicare be wrongfully terminated.

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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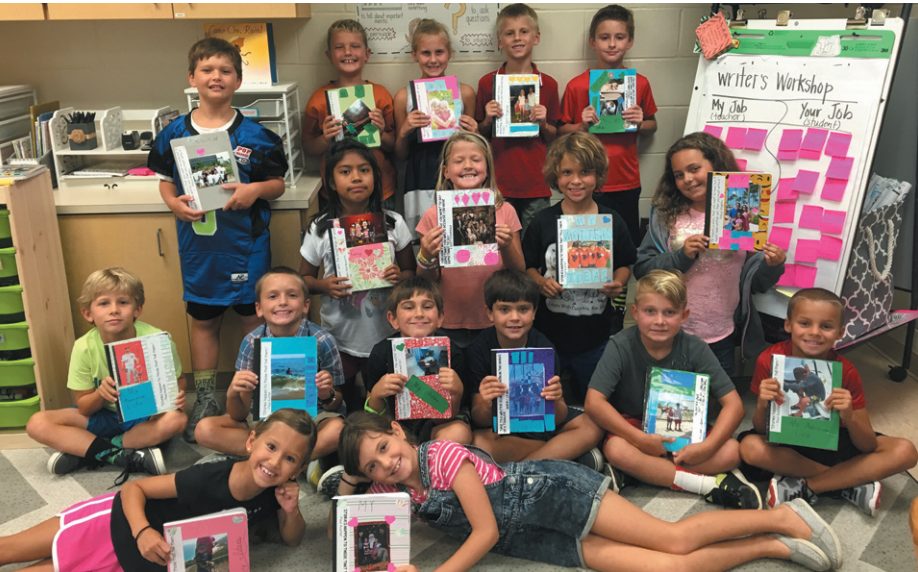
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Getting ready – Students in Mrs. Jennifer Spicer's third grade class at Ocean City Elementary, are getting ready to have a spectacular year in Writer's workshop. Students spent the day personalizing their writer's notebooks with pictures and writing quotes.



US Skorts – Entering high school for the first time, ninth graders model their new uniform skorts. (L-R): **Kyra Marshall, Audrey Stearns, Molly White, Molly Pugh, Liza Moore, Stormy McGuinness, Maddie Shanahan and Ashley Laws.**

AGH presents free finance workshop

The Atlantic General Hospital Foundation presents “Protecting You and Your Assets from the Effects of Long Term Care” with Michael Lecompte of MA Lecompte, Inc.

This free, community workshop will provide valuable information to couples, family members and caregivers on protecting financial assets when investing in long term care. It will take place on Wednesday, October 5 at 10 a.m. at Atlantic ImmediCare located at 9714 Healthway Drive in Berlin.

To register, please call Tammy Patrick, Development Officer - AGH Foundation, at 410-641-9690 or email tpatrick@atlanticgeneral.org.

Bertino to host Town Meeting

Worcester County Commissioner Chip Bertino will host his next Town Meeting on Saturday, October 1, 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. Ed Tudor, director of Worcester County Development Review and Permitting, will discuss zoning topics. Steve Price, safety coordinator for Worcester County Public Schools, will discuss safety issues confronting county schools.

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