

Spray irrigation proposal town hall scheduled

Ocean Pines and Worcester County will jointly host a town hall on the proposed spray irrigation project on March 12 at 5 p.m., in the Assateague Room of the Ocean Pines Community Center on 235 Ocean Parkway.

Attending from Ocean Pines will be Association General Manager John Viola, Golf General Manager John Malinowski, Course Superintendent Andre Jordan and Assistant Superintendent Justin Hartshorne, and from Worcester County Assistant Public Works Director John Ross, and Commissioners Chip Bertino and Jim Bunting.

The Ocean Pines Water and Wastewater Advisory Board originally discussed the proposal late last year, to use highly treated effluent to spray irrigate the Ocean Pines Golf Course. Several neighboring courses already use county effluent for spray irrigation, a process endorsed by the Maryland Department of the Environment (MDE), according to county officials.

“Highly treated effluent” refers to the water meeting current MDE Bay Restoration standards. According to Worcester County Public Works Director John Tustin, extremely low levels of nitrogen and phosphorus in the effluent helped earn MDE tax exceptions that have saved Ocean Pines rate payers \$5 million over the last 14 years.

The proposed fiscal year 2020/2021 Ocean Pines Service Area budget includes \$25,000 for a spray irrigation feasibility study, which is the next step in the process.

The town hall will include an overview of the proposal by county officials, followed by a question-and-answer session.

Camp instructors sought

The Worcester County Arts Council is once again planning the annual Summer Arts Camp program for children entering grades three to eight to be held June 22 to 25, at Berlin Intermediate school.

At this time, the organization is looking for enthusiastic and creative teachers who are interested in instructing art classes during the four days of this program.

Teachers will be instructing three sessions of same workshop daily. Arts Camp will culminate with performances and exhibits of artwork created during the week of the program for families and friends.

Instructor’s teaching compensation for the pro-

*please see **camp** on page 6*



Recognized - Pat Hummel (above) has been named the Pine’er Craft Club Crafter of the Month for March.

Pat is a retired real estate professional. Prior to her career in real estate, Pat owned a bridal shop where her knowledge of dressmaking and alterations excelled.

Pat has always enjoyed sewing. In addition to being a seamstress, she is considered a DIY craftsperson working in painting, knitting and embroidery. She has even mended canvas and designed boat covers for family and friends.

When she’s is not working on her crafts, Pat enjoys dancing, boating, fishing, gardening and walking on the beach or boardwalk.

Pat’s creations are shown in the new Artisan and Gift Shop at the White Horse Park, Ocean Pines.

A Time To Remember

Beginnings & Endings

On this day in 1952, actor and future president, **Ronald Reagan** married his second wife, actress **Nancy Davis**. The couple wed in Los Angeles at the Little Brown Church in the Valley.



After 20 tumultuous years of marriage, actress **Lucille Ball** divorced her husband and collaborator, **Desi Arnaz**, on March 4, 1960. The breakup of the couple, stars of the hit sitcom *I Love Lucy* and owners of the innovative Desilu Studios, was one of the highest-profile divorces in American history at the time.



Players to hold auditions

Fresh from their tribute to Linda Ronstadt, "A Different Drum," the Ocean Pines Players are already looking ahead to what is coming up next.

They will hold auditions on two dates: Sunday, March 8 from 2:30 p.m. until 4:30 p.m.; and Wednesday March 11 from 6:30 p.m. until 8:30 p.m. The auditions will take place at the Parke clubhouse located at 2 Arcadia Court in Ocean Pines. There is plenty of parking, all are invited, all ages, no experience required.

The group is specifically looking to fill five female roles for a production of *The Dixie Swim Club* scheduled for June 6, 7, 12, 13 and 14 at St. Peter's Lutheran Church in Ocean City. But they would also like to audition everyone interested in any of their future productions. These would include comedies, dramas and musicals for the stage, cabaret style performances like the recent tribute, *Radio Airwaves* shows, as well as performers for the museum recreations similar to the Boardwalk show the group is reprising again this year for the Ocean City Life Saving Museum. Anyone interested in helping out in any backstage or front of house capacity is also welcome to come and talk with us. Additional information and contact at www.oceanpinesplayers.com.



NAACP to meet

Worcester County NAACP's March meeting will be held on Thursday, March 19 at the North Worcester County MAC Senior Center located at 10129 Old Ocean City Blvd. in Berlin. The Executive Board meeting starts at 6 p.m. The general meeting begins at 6:45 p.m. with guest speaker Berran Rogers, Jr., Coordinator of UMES Cooperative Extension Small Farms Program.

Rodgers will introduce programs to African American landowners and under-served farmers in Worcester County on Maryland's Lower Eastern Shore to increase awareness and usage of USDA-NRCS (US Dept Agriculture - Natural Resources Conservation Services) programs and others services that are available. Limited resource farmers are also encouraged to attend.

Please share this meeting with interested persons. Call 443-944-6701 for additional information.

Community Calendar MARCH

Monday

Ocean Pines Poker Club

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

Delmarva Chorus

The Delmarva Chorus meets every Monday evening at 7PM at the Ocean Pines Community Center in Ocean Pines, Md. Women of all ages are invited to sing with us. Please contact CAROL at 410-641-6876.

Monday/Tuesday

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.

Tuesday

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.

Tuesday/Thursday

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.

Wednesday

Quilting Club

Quilters by the Sea meets most Wednesdays at the Ocean Pines Community Center. First Wednesday of the month is Volunteer Day, from 10 a.m. to 3 p.m., when the group sew or tie quilts for charity. The second and fourth Wednesdays are free sewing or workshops from 10 a.m. to 3 p.m. The third Wednesday of the month is the business meeting, followed by Show & Tell, from noon to 3 p.m. Open to the public.

Kiwanis Club Meeting

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

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.

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.

Second Wednesday

The Polish American Club of Delmarva meets at the Columbus Hall, behind St Luke's Church, 100th St & Coastal Hwy, Ocean City, from 2 p.m. to 4 p.m. the second Wednesday of the month. Come join us if you are of Polish or Slavic descent. No meetings.

June, July, August. Call Helen Sobkowiak 410-723-2639 or Maryann Lula 410-250-2548 for more information.

Thursday

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 or Kate at 410-524-0649 for more activities. BeachSingles.org.

Gamblers Anonymous

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

Friday

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.

First Saturday

Creative Writing Forum

Every first Saturday of the month at 10 a.m. at the Berlin Library. Novice and established writers gather to share their fiction, non-fiction, and creative writing projects. Program includes critiques and appreciation, market leads, and writing exercises.

Bingo Night scheduled

The Lioness Club of Berlin will host a Bingo Night on Saturday, March 7 beginning at 6 p.m. The event will occur at the Berlin Fire Company located on Main Street in Berlin. Tickets are \$25. There will be 20 \$100 games and a special \$250 game. Refreshments will be available for sale. All proceeds go to families in need. For information contact Donna at 410-208-6496 or Email debbiejensen1949@gmail.com.





Presentation - The Republican Women of Worcester County (RWWC) presented a check for \$400 to Diakonia to support their efforts in providing emergency and transitional housing and counseling and assistance to its guests. Pictured, receiving the check is **Bee Miller**, Executive director of Diakonia on the left and **Vera Beck**, RWWC chair for Caring for America on the right.

Costello retires from Public Works

Longtime Ocean Pines Public Works supervisor Joe Costello officially retired last week ... again.

During a luncheon on February 21, Public Works Director Eddie Wells said he was glad everyone could gather to honor Costello, not to say “goodbye,” but to congratulate him ... for the third time.

“I’ve already left the invitation out – if he wants to come back and help us, he’s more than welcome,” Wells said.

Costello originally retired while living in Philadelphia more than 20 years ago, and then retired again about nine years ago in Ocean Pines.

“Sitting down with the General Manager at the time – I think it was Tom Olson – he said, ‘No, no, you can’t retire.’ So, we came to an agreement,” Costello said of retirement number two. “I stayed on two days a week, and that way I could enjoy my leisure and

fish a little bit, and still come back and work with the guys. And I really enjoyed that.”

The retirement luncheon included a special appearance by Costello’s two



Eddie Wells and Joe Costello

granddaughters, Taylor and Madison, who hid in a small storage shed until he arrived. There were many smiles, hugs and kisses – and maybe even a few tears – when he realized the surprise.

“It was absolutely amazing,” Costello said. “I love them to death and

please see costello on page 11

RELIEF... IS JUST STEPS AWAY.

“We welcome you to our new practice!”
William Hamilton, Jr., DPT, CHT
and Jennifer S. Hamilton, DPT, CHT

If you’re in pain that is making everyday activities difficult... there’s a new Physical Therapy practice in Ocean Pines that you should know about. You may already know Billy and Jenn Hamilton, they’ve been Doctors of Physical Therapy in the region for over 13 years, and they are both Certified Hand Therapists.

NOW, just around the corner, Billy and Jenn have set up a very special kind of practice in Pennington Commons. So call, email or simply stop in to experience a new kind of physical therapy, it’s a breath of fresh air for anyone who is experiencing pain.

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MAKING SENSE OF INVESTING

Carozza supports child custody evaluator bill

The Senate Judicial Proceedings Committee held a hearing on Senate Bill 665— Family Law - Custody Evaluator - Information to Parties on Tuesday, February 25. Senator Susan Lee of Montgomery County introduced Senate Bill 665 and Senator Mary Beth Carozza is the lead Republican cosponsor.



Senator Mary Beth Carozza

“Senate Bill 665 simply requires a court, in any action in which child support, custody, or visitation is at issue, to provide information to the parties regarding the role, availability, and cost of a custody evaluator,” Senator Carozza said in her testimony in strong support of Senate Bill 665. A custody evaluator is a health professional tasked with evaluating the well-being of a child and their interactions with both parents in custody hearings.

Senator Carozza was appointed as a member of the Workgroup to Study Child Custody Court Proceedings Involving Child Abuse or Domestic Violence Allegations in 2019, chaired by Maryland Secretary of State John

Wobensmith. The Workgroup was established through the passage of Senate Bill 567— Workgroup to Study Child Custody Court Proceedings Involving Child Abuse or Domestic Violence Allegations in 2019 and was convened to study court processes during child custody proceedings when allegations of child abuse or domestic violence are made.

Senator Carozza is the chair of Subgroup C on this Workgroup, which focuses on the role of custody evaluators and protocol for keeping children safe during the investigation of allegations of abuse. Senator Susan Lee also is a member of the Workgroup and chairs Subgroup A, which focuses on specialized courts and accountability for reporting abuse disclosed during the court process.

“During our Workgroup meetings, participants shared examples where parents and other parties were simply unaware of the role of the custody evaluator and commented that it would have been helpful to know about this option on the front end of the process,” added Carozza, noting that there currently is no requirement for the court to notify parties of the existence of custody evaluators.

Senate Bill 665 will be voted on in the Senate Judicial Proceedings Committee in the upcoming weeks.



Guest speaker - The Republican Women of Worcester County (RWWC) held their February luncheon meeting at the Ocean Pines Yacht Club on Thursday, February 27. The guest speaker was Corine Frank, executive director of the Maryland Republican Party. Standing, left to right are **Beth Rodier**, president RWWC, **Corine Frank** and **Sandy Zitzer**, 1st vice president RWWC.

Poet's reading to be held

The public is invited to attend a poetry reading with Dr. George David Clark on Thursday, March 12, at 7 p.m., in Room 109 of Shockley Hall at Wor-Wic Community College in Salisbury.

Clark's book, "Reveille," received the 2015 Miller Williams Prize and his recent poems can be found in "AGNI," "The Georgia Review," "The

Gettysburg Review," "Ecotone," "The Southern Review" and elsewhere. The editor of "32 Poems," he teaches creative writing and contemporary literature at Washington and Jefferson College in Washington, Pa.

For more information, email atavel@worwic.edu or call 410-334-2866.

SDHS Surfriders go to Washington

The Stephen Decatur High School (SDHS) Surfriders organization participated in Hill Day in Washington, D.C. where they lobbied for legislation that supports coastal protection and preservation. The SDHS Surfriders host several activities throughout the year that inspire environmental conservation including a grounds clean-up and a campaign to add to the list of local ocean-friendly restaurants.

Pictured: SDHS Surfrider Co-Advisor **Amanda Krantz**, **Alexandra Russell**, **Landon Pryor**, **Alyssa Romano**, **Luke Davis**, **Kyler Stubblebine**, **Emily Hyatt**, and Co-Advisor **Mandi Wells**.



Some taxpayers may be eligible for free tax help through a program offered by the United States Internal Revenue Service. The Volunteer Income Tax Assistance (VITA)

program offers free tax help to people who generally earn \$56,000 or less, as well as persons with disabilities and people who are not fluent in English. People who are 60 years of age or older also are eligible for free tax help through the Tax Counseling for the Elderly (TCE) program, which specializes in questions about pensions and retirement-related issues. The availability of volunteers that work with these programs can vary based on the amount of certified individuals with tax law expertise in a given area. As a result, anyone hoping to take advantage of these services should consider contacting these programs well in advance

of the deadline to file their returns. The deadline to file tax returns is Wednesday, April 15, 2020.



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Walking around with our foot in a bucket

We've all had one or two or more. None of us are immune. Like a cold coming on we can just tell when we're going to have a bad day. We don't even have to roll out of bed to know that things are only going to proceed downhill. We just have a

police car turns on the lights and siren.

We spend 45 minutes of our lunch hour driving from one automated teller machine to another to find one that is open. We can't.

While sitting in an important meeting we look down and realize we're wearing one black sock and one green sock.

We pull up to an automatic tollbooth and realize you have no change.

We learn there wasn't an extra \$300 in the

checking account because we forgot to pay the electric bill.

There's nothing on television we want to watch but we spending an hour and half flipping from channel to channel anyway.

Everyone has a bad day in his or her own way. For innocent bystanders it's important to know when someone is having a bad day so we can stay out of their way. Here are some characteristics to look for so you avoid this person at all costs. This list is no particular order.

Your spouse comes downstairs talking to himself.

Your co-worker is wearing one black sock and one green sock.

Your business associate has tiny wads of toilet paper stuck to his face where he nicked himself shaving.

You notice your best friend's hair is flat and tangled in the back.

While taking your morning jog, you notice a car is parked in your neighbor's front yard, having ripped up the lawn before coming to a stop in the garden bed.

The young girl at the checkout counter is puffy eyed from crying and banging the keys of the register while ringing up your order.

There's no best way to avoid a bad day. The most we can hope for is that it will pass quickly and without too many people noticing the different color socks we're wearing, the bloody lip and the matted and tangled hair.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

premonition that all day we're going to feel as if we are walking around with one foot stuck in a metal bucket.

There are certain telltale signs to indicate when we should have stayed in bed. What follows is a list of telltale sign that we are not having a good day. These are in no particular order.

We've overslept and have only 12 minutes to get ourselves ready for work and the kids ready for school because we forgot to set the alarm clock the night before.

We grab the wrong carton from the refrigerator and wind up pouring orange juice into the coffee instead of milk.

Our son misses the bus and we have to drive him to school, only to have him tell us as we pull up to the entrance that he forgot his bookbag by the front door.

The table scraps given the dog at dinner last night made her sick, all over the house.

While taking a shower we are chagrined to remember what we forgot to buy at the store the other day, shampoo.

The office computer keeps telling us we have performed an illegal action.

We begin daydreaming about an illegal action we would actually like to perform.

We give ourselves a paper cut on our lip while licking an envelope. It won't stop bleeding.

The boss decides to call a meeting just as we prepare to leave to pick up our daughter from daycare.

We realize we forgot to renew our driver's license as soon as the

The 8th Annual Finnegan's Wake

Saturday, March 7
Seacrets - Morley Hall
5 p.m. to 9 p.m.

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Featuring

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Band

The Irish Lads



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\$20
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All proceeds benefit 'Friends of WCDC'
Worcester County Developmental Center
Providing opportunities for adults with intellectual disabilities
WCDC & Friends of WCDC are 501(c)(3) non-profit organizations

For more information call Cathy at 570-956-4721

Daylight Savings Time begins Sunday

Most parts of North America will begin Daylight Saving Time (DST) on March 8 at 2 a.m., respective to their time zones. In the European Union, “Summer Time” begins at 1 a.m. on the last Sunday in March, which this year will be March 29. The change is made at the same absolute time across all time



zones respective to Greenwich Mean Time, which also is known as Universal Time. One reason DST is still practiced in many areas of the world is to push an hour of daylight from the morning to the evening and make better use of this daylight. There are various origin stories linked to DST, including one that involves Benjamin

Franklin. DST also has been touted as a way to save resources during times of war or as a means to helping farmers be more prosperous. However, despite the many proclaimed benefits of DST, there are many detractors who insist that there are no perceived benefits. Some of these DST naysayers say switching the clocks twice a year can negatively affect the body's natural circadian rhythm. Various efforts both domestically and abroad have been instituted to abolish DST, but as of 2020, it remains on the calendar.

Pine Tones to host open house

On Thursday, March 5 at 1 p.m. the Pine Tones Chorus will hold an open house for new singers, along with beginning their weekly spring rehearsals, at the Ocean Pines Community Center.

Guest singers, who have vocal talent, will be welcomed with refreshments and a short video showing some of the chorus history. Both ladies and gentlemen of all

please see open house on page 12



Now open - Comcast celebrated the grand opening of its new interactive Xfinity Store in Ocean City with a special ribbon-cutting ceremony with local elected officials.

World Day of Prayer to be celebrated

World Day of Prayer is a global ecumenical movement led by Christian women who welcome you to join in prayer and action for peace and justice. The origins of World Day of Prayer date back to the 19th century when Christian women of United States and Canada initiated a variety of cooperative activities in support of women's involvement in mission at home and in other parts of the world.

Women were encouraged to engage in personal prayer and take leadership in communal prayer within their

mission auxiliaries and associations. This emphasis on prayer led to annual days and weeks of prayer. By 1897 the women of six denominations formed a joint committee for a united day of prayer for home missions.

World Day of Prayer came into being in the second half of 1926. The women of North America distributed the worship service to as many countries and partners in mission as they could. The response worldwide was enthusiastic. By the beginning of

please see prayer on page 12

camp
from page 1

gram is \$500.

Interested applicants should submit Arts Camp Workshop Proposal, available on the Arts Council's website: www.worcestercountyartscouncil.org by March 20.

Applications can be submitted via e-mail: anna@worcestercountyartscouncil.org or mail to: Worcester County Arts Council, 6 Jefferson Street, Berlin, MD 21811

For more information, please call the Arts Council's office: 410-641-0809.

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Sat, April 25, 2020 9am - Noon
Ocean Pines Community Center

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Real Estate/Property Services, Utilities, Education,
Recreation and more!

Free to attend. Open to public.



Thank you to Herl's Bath and Tile Solutions for
sponsoring refreshments for all!

Attendees will be entered into a drawing for
cash prizes!

Annual Finnegan's Wake returns

Traditionally, an Irish Wake marks the end of someone's life, but this year in Ocean City it marks the start of the lively and rousing St. Patrick's festivities when the Friends of WCDC holds its 8th annual Finnegan's Wake Saturday, March 7, in Seacrets Morley Hall.

The event is a mock Irish funeral inspired by the traditional Irish song of the same name. The doors to Morley Hall open at 4:30 p.m., and the evening's festivities will commence at 5:30 p.m. with the funeral procession winding its way through Morley Hall led by the Ocean City Pipes and Drums. Included in the cortege will be St. Patrick, clergy members, mourners, pall bearers and a leprechaun or two.

Music is an integral part of an Irish wake, and back again by popular demand are The Irish lads. For 42 years the lads have dedicated themselves to preserving Irish culture and history through folk and nationalistic music. They have shared the stage with Tommy Makem, The Clancy Brothers

and "The Dubliners" to name a few.

A Wake requires a bagpipe, and this wake has much, much more. Area legends The Ocean City Pipes and Drums will not only lead the funeral procession, they will also perform flawless sets of Highland and military songs that will make this an unforgettable evening.

Audience participation will be encouraged throughout the evening. Audience members will have a chance to become part of the show when viewing Tim Finnegan. If you can raise Finnegan from the dead by telling him a joke and making him laugh, you win a beverage. Those with strong voices can enter the Keening contest. Wealthy Irish would hire professional mourners called Keeners to cry for their dearly departed. Contestants will be judged on volume, style and feeling as they compete for cash prizes.

Admission is \$20. Happy Hour prices will be available at the bar and

please see wake page 12



Hair cut for cause

Worcester Prep (WPS) teachers encourage their students to not just complete learning objectives, but to experience them in unique and creative ways. As part of her English lesson, teacher Mrs. Jackie Knowlton asked her second graders to reflect and write about how fortunate they are at WPS. The children were instructed to gather details from various experiences during school days to enrich their writing. One of their most inspirational experiences was when the class decided to cut and donate Mrs. Knowlton's hair to the non-profit charity, Children with Hair Loss, that makes free wigs for children in need. The students were overcome with the excitement of giving back to the community and make a positive impact in a meaningful way – a lesson they will never forget

Above: (L-R) **Clara Collins-Ellingsworth, Lilly White, Isabella Rice, Keller Hoch,** Head of Lower School **Dr. Sara Timmons, Chase Wolff, Sam Smith,** second grade teacher **Jackie Knowlton, Liam Doran, Jack Hornung, Lea Jaoude, Sarah Brasure, Taj Sands, Estelle Damouni, CJ Labin, Sadie Kremer, Elena Kappes and Nonda Gjukuria.**

discover something

NEW

IN OCEAN PINES, MARYLAND!



OCEAN PINES FARMERS & ARTISANS MARKET
 Open Saturdays | White Horse Park
 8am-1pm starting Mar 7
 The area's largest farmers market is open year-round! Featuring fresh produce, artisan-crafted items & more.

DROP IN! HYDRORIDER WATER BIKE CLASS
 Tue/Thu 6-6:40pm thru Apr 2
 Sports Core Pool
 \$8 OP Swim Members
 \$10 OP residents | \$12 public
 User-friendly bikes for any skill level! Call 410-641-5255 for info.
 Note: The Sports Core Pool is closed through March 5 for cleaning.

DROP IN! ZUMBA
 Mon/Wed 4:30-5:15pm
 Tue 8:30-9:15am
 OP Community Center
 \$6 per class
 Drop in for these low-impact, high-energy aerobic fitness programs! Call 410-641-7052 for info.

LIVE MUSIC!
MIKE HINES & THE LOOK
 Sat, Mar 21 6:30-10pm
 OP Yacht Club Ballroom
 \$5 cover
 Doors open at 5pm. First come, first served for this high-energy dance band! Food available. Call 410-641-7501 for info.

REGISTER NOW!
RED CROSS LIFEGUARD CERTIFICATION CLASS
 Apr 17, 18, 19, 26
 Sports Core Pool
 \$250 OP swim members
 \$300 OP residents | \$325 public
 For ages 15+. Re-certification and lifeguard instructor classes also available. Call 410-641-5255 for info or to register, or email Aquatics Manager Kathleen Cook at klcook@oceanpines.org.

FAMILY FUN NIGHT BINGO
 Fri, Mar 20 6-8pm
 OP Community Center
 FREE
 Win kids' prizes & have fun with family & friends! First game begins at 6pm, last game begins at 7:45pm. Outside food & drinks welcome. Donations accepted.

DROP IN! TODDLER TIME
 Thu 10-11am
 OP Community Center
 \$4 per class
 Children will play with hula hoops, balls, tunnels, games, slide & parachute. Crafts, music & more! Call 410-641-7052 for info.

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Annual St. Paddy's Day run/walk returns

Registration is open for the 21st Annual St. Paddy's Day 5K Run/2-Mile Walk, to be held Sunday, March 8, at the Salisbury Elks Lodge. The first 200 to register are guaranteed an event T-shirt.

Special guest this year is Maryland State Delegate Carl Anderton Jr. as the honorary chairman.

New this year: Runners will be timed using electronic chip timing for immediate results and accuracy. This is the same system used for running events such as the Boston Marathon!

The theme of the run/walk is "Racing For a Reason." All proceeds will support MAC, Inc., programs and services for those living with Alzheimer's Disease and their caregivers.

The scenic 5K course will wind through the Salisbury zoo and park.

Check-in and late registration will begin at 2 p.m.; the run/walk will step off at 3 p.m. The cost is \$25 for walkers; \$30 for runners in advance and \$35 for runners the day of the race.

Online registration (runners only) will close at 11:59 p.m. on Wednesday, March 4. In addition, mail-in registra-

tion must be postmarked no later than March 2. No dogs are allowed in the zoo portion of the 5K route.

Overall awards will be presented to the top three male, female and masters finishers; awards also will be presented to the top three male and female finishers in various age divisions.

An awards party following the race is free to registered participants;

guests can attend the after-party for \$5, \$15 for families of three or more, and children under age 5 will be admitted to the party free. The party will feature free food, door prizes, a 50/50 raffle and live auction.

For race information, call 410-742-0505, ext. 118; email cfr@macinc.org; or visit www.macinc.org/st-paddys.

Early Worcester history to be discussed

The Worcester County Historical Society will hold its annual spring dinner meeting at the Pocomoke Community Center on Market Street, Friday, March 27. Dinner guests will learn about Worcester County's past while enjoying a meal of chicken and dumplings with all the fixings prepared by the Ladies Auxiliary.

Dr. Ray Thompson will speak to the members and guests about the early history of Worcester County. Dr. Thompson said that the Eastern Shore has been fortunate to have the oldest continuous records in British-speaking America


starting in 1632 to help people understand who the earliest settlers were. He called them hearty men and women who lived in the frontier environment away from civilization. His talk will look into who they were and their lifestyles and how they transformed the Eastern Shore. He will trace the movements of the settlers up the peninsula of Virginia into Maryland's Eastern Shore and into Delaware. Their economic, political, cultural, and religious societies led to the fundamentals of America today. He also plans a power point to supplement his discussion.

Dr. Thompson, along with Sylvia Bradley, was the co-founder of the Edward H. Nabb Research Center for Delmarva History and Culture at Salisbury University in 1983. His 25-year career at the university included teaching history and serving as chair of the history department. Today he continues speaking and doing research in local history.

Doors will open for the event at 5:30 p.m. Friday evening and the dinner will begin at 6:30 p.m. 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. The deadline for reservations for the dinner, which is open to the public, is March 22.

Living 50 Plus

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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



Kiwanis Pancake Breakfast

It takes a lot of work by a lot of people to make a pancake breakfast successful. The Kiwanis Club of Greater Ocean Pines-Ocean City held the first of their three annual pancake breakfasts on Saturday February 22.

*Above are scrambled egg makers (L-R) **Suzanne Foley, Candy Foreman and Shelley Cohen.***

Craft group to meet

The March Pine'eer Craft Club meeting will be held on March 19 at the Ocean Pines Community Center in the Assateague Room. Refreshments will be served at 9:45 a.m. and the meeting will begin at 10 a.m.

The March project is making bags from T-shirts. This is the giveaway for the April grand opening of the new Pine'eer Artisan and Gift Shop. All are welcome.

For more information contact Carol Quinto at 410-208-4317.

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Astronomy & Spaceflight

By Douglas Hemmick, Ph.D.



Manned spaceflight to ISS

In March, this column focuses on new developments in manned U.S. spaceflight to the International Space Station (ISS). Since 2011, when NASA’s Space Shuttle was retired, American astronauts have been “renting seats” aboard the Russian Soyuz rocket. In the past nine years, NASA has been awarding cooperative research agreements with contractors to diversify the U.S. space capabilities. For example, under contract with Space-X, the Falcon rocket and its Crew Dragon capsule have completed 19 unmanned supply missions to the International Space Station. In addition, Northrop Grumman has flown its Antares rocket with the Cygnus capsule doing 13 ISS cargo missions.

A recent safety test on January 19, 2020 of the Space-X Crew Dragon was a great success. The Space-X Falcon 9 was intentionally designed to explode during the test, thereby simulating a dire emergency threatening the astronauts. Within a fraction of a second, the Crew Dragon capsule was jettisoned from the main rocket stage. The capsule’s engine was fired, quickly accelerating it away from the explosion. Finally, the capsule descended into a relatively gentle, parachute-assisted splashdown 20 miles east of Cape Canaveral. With this technology, future astronauts on board would be kept safe, in the event of an emergency.

The successful testing boosted NASA’S confidence and opens the prospect for a manned flight sometime in the second quarter. NASA’s administrator, Jim Bridenstine said: “Make no mistake, there’s a lot left to do ... but by all accounts, this was a very successful test.” Also, as Elon Musk confirmed: “there is still a lot of work once

the hardware is ready to cross-check everything, triple check, quadruple check, go over everything again. “

In the meantime, the cooperative program with the Russian Soyuz spacecraft will continue, with U.S. astronaut Chris Cassidy scheduled to fly in April. Cassidy could be the last U.S.

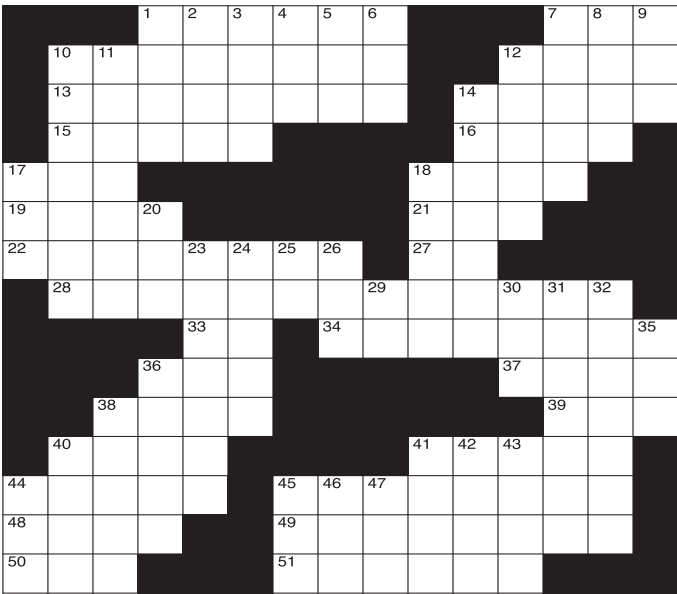


Astronauts posed in front of SpaceX “Dragon”
Left to right: Bob Behnken, Doug Hurley, Mike Hopkins and Victor Glover

astronaut for whom the U.S. will purchase a seat.

The Boeing corporation’s ISS vehicle, the Starliner capsule, is undergoing further modifications, having shown some errors during its recent test flight. Astronauts Chris Fergeson, Mike Fincke and Nicole Mann were selected as Boeing’s first Starliner crew.

Space-X has named Bob Behnken and Doug Hurley, both veterans of prior shuttle missions, as the first astronauts to launch aboard Crew Dragon. Upon arriving, Dragon would attach to ISS using one of several American docking ports. In contrast, Russian Soyuz capsules use their separate docking ports employing different technology. Earlier plans called for this first test flight crew to stay a few weeks aboard the station — however NASA is leaving the door open to extending this crew’s mission. Typical ISS crews remain for 4 months or



CLUES ACROSS

1. Stain one’s hands

7. Subdivision

10. A passage to be performed slow

12. Invests in little enterprises

13. Medians

14. Member of the giraffe family

15. Makes official

16. Choose in an election

17. Hill or rocky peak

18. Member of an ancient Iranian people

19. Crest of a hill

21. Small, faint constellation

22. Cultivated from crops that yield oil

27. The ancient Egyptian sun god
28. Hollywood tough guy

33. Chinese drums

34. Merits

36. Indicates center

37. Increases motor speed

38. Mentally fit

39. BBQ favorite

40. Wings

41. Female parents

44. Marks left from wounds

45. Soften by soaking in liquid

48. They resist authority (slang)

49. Formats

50. Many subconsciousnesses

51. Vogues

CLUES DOWN

1. Mental object

2. Blackbird

3. Undergarments

4. Old cloth

5. One from Utah

6. Greek goddess of the dawn

7. Become less intense

8. Developed to readiness

9. Defunct phone company

10. About Freemason

11. Taking everything into account

12. Famed Czech engineer

14. Impress into silence

17. Boxing term

18. Marketplaces

20. Pounds per square inch

23. Locomotives
24. Short musical composition

25. Football position (abbr.)

26. Heavyhearted

29. Denotes particular region

30. Famed NHLer

31. Ingested too much

32. Formulates

35. Sino-Soviet block (abbr.)

36. Broad, shallow craters

38. Thick cuts

40. Breezed through

41. Breakfast is one

42. “Rule, Britannia” composer

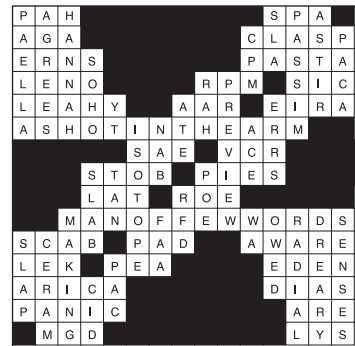
43. Periodicals (slang)

44. Indian title of respect

45. More (Spanish)

46. Creation

47. A loud utterance



Answers for February 19

costello
from page 3

to see them, with their schedules, was incredible.”

Madison has been away at college studying to be a veterinarian, and Taylor lives and works in Philadelphia, he said.

“We have a hard time seeing each other, but we see each other around the holidays. For them to show up and come out of that storage bin was absolutely amazing,” he said.

Costello was born in Philadelphia and spent much of his life there. After high school, in 1959, he enlisted in the Air Force and trained as a radar technician for about two years.

“I went in on the F-89 Scorpion, which was a light bomber, but then they phased that out,” he said. When he learned an Air National Guard unit based out of Philadelphia would inherit some of those planes, Costello joined the unit and served until his discharge in 1964.

Afterward, he tried to find work as a radar tech, but found virtually everyone required extensive on-the-job experience.

“I tried many businesses where electronics was a big thing in the early 60s, and I scored very well on all the tests, but everybody wanted five years’ experience. I won’t tell you what my last statement was to the last place,” Costello said with a laugh.

Tides for Ocean City Inlet				
Day		High /Low	Tide Time	Sunrise /Sunset
Th	5	High	3:53 AM	6:26 AM
	5	Low	10:06 AM	5:58 PM
	5	High	4:13 PM	
	5	Low	10:05 PM	
F	6	High	4:51 AM	6:24 AM
	6	Low	11:04 AM	5:59 PM
	6	High	5:10 PM	
	6	Low	11:05 PM	
Sa	7	High	5:46 AM	6:23 AM
	7	Low	11:57 AM	6:00 PM
	7	High	6:03 PM	
Su	8	Low	12:01 AM	7:21 AM
	8	High	7:38 AM	7:01 PM
	8	Low	1:46 PM	
	8	High	7:55 PM	
M	9	Low	1:55 AM	7:20 AM
	9	High	8:28 AM	7:02 PM
	9	Low	2:33 PM	
	9	High	8:47 PM	
Tu	10	Low	2:47 AM	7:18 AM
	10	High	9:18 AM	7:03 PM
	10	Low	3:19 PM	
	10	High	9:37 PM	
W	11	Low	3:39 AM	7:17 AM
	11	High	10:06 AM	7:04 PM
	11	Low	4:05 PM	
	11	High	10:28 PM	

Instead, he enrolled in a plumbing apprenticeship program in Philadelphia and spent nearly two decades in that field. Costello then moved into management and worked as an estimator, from 1981 to 1998.

He started building a home in Ocean Pines around 1997 and moved here full time, a year later. At first, he did part-time maintenance jobs for local real estate agents, often working on call.

“It was nice, but it wasn’t nice,” he said of the odd hours.

Then, when a job came up as a general maintenance supervisor for Ocean Pines Public Works, he jumped at the chance.

“When I came on, there was a lot of items that had to be brought up to date in Ocean Pines,” Costello said. “I think one of the first projects we did was replace the whole main walkway of the marina – tore it down to scratch and started all over again.”

Costello and Public Works also redid the decking around the old Yacht Club, as well as the tiki bar area, and then worked to rehab the building itself.

“Eventually, we even tore out the interior of the existing Yacht Club,” he said. “The Yacht Club had settled down about 4 inches on one end, so we initially started to try and stop it – to secure it – and then we had to go to outside contractors and work with them to bring it back up.

“The whole second level and the kitchen area was totally replaced, and we replaced all the downstairs kitchens and a lot of the flooring, and we replaced the bar on two different occasions,” Costello continued. “There was a tremendous amount of repairs and so forth that was done to the Yacht Club that a lot of people aren’t aware of today.”

Public Works, under Costello, also expanded the Yacht Club pool decking and built a new bathhouse.

“We just did extensive work all over the Pines. I give the guys a lot of credit,” he said. “We had a lot of pressure and a lot of stress at times, but overall it’s a great bunch of guys.”

Costello has worn a lot of hats – from radar tech to master plumber to supervisor – but perhaps the most interesting is how he learned to be a craftsman and a builder.

“My dad had major heart problems in his early 50s, and he passed away in 1969,” he said. “Well, my dad’s best friend was a major craftsman named

John Spear, and they were very close. So, when my dad knew he was getting close to passing away, he told mom that, ‘When I leave here, you marry Jack.’”

Spear fought in World War II and was highly decorated, Costello said. A brick in the Worcester County Veterans Memorial in Ocean Pines honors his service.

“He had more awards than almost anybody I’ve ever known,” he said. “He built a lot of the bridges that crossed the Rhine [region of Germany], and he would come out as a carpenter and master craftsman. He could build anything with just a file and a plane. That’s where I picked it up, and it’s very enjoyable.

“He was a fantastic guy. And that was his first marriage – marrying my mom – at probably 67 years old,” he added.

Recently, Costello relied on that experience to construct a large model boat display case at the Ocean Pines Yacht Club, and to build the interiors for the new Pine’er Craft Club building.

“The craft building was bare walls with a concrete floor,” he said, adding an independent contractor later installed flooring. “I sat down multiple times with the people from the craft shop to get ideas about what they wanted to do, and what they wanted to hold and save and reuse [from the old shop], which basically amounted to

next to nothing.”

Costello built three three-tier floor shelves from scratch, as well as cabinetry, glass shelving in the windows, a large desk, and more shelving in the storage room. The Craft Club paid for the materials.

“We did salvage the inside corner shelving that they use, plus all the slat board that’s on the walls that holds all the brackets – that was all done by myself and Public Works,” he said.

Costello, in retiring now for the third time, said this one will stick. Probably.

“It’s just to a point where I need a reverse shoulder replacement on my right and the left one’s acting up, and my back has been hurting for a long time. It’s just about that time,” he said.

His first action as a newly retired man will be a trip to Florida to visit his daughter. As for his plans after that?

“That’s a good question!” Costello said. “I’ve been so busy my whole life, a lot of people ask me that same question.”

He joked his wife, Mary, suggested a few rooms that need painting.

“I fish a lot and I enjoy that, so that’ll be part of it. It’s going to be interesting,” he said. “If I’m not working out of the shop, I’m spending the day fishing or something like that, and there’s always plenty to do around the house. Between the outside and the wood pines and trees and leaves and everything, it keeps you busy.”



Feline visitor - Volunteer (and animal) representatives from the Worcester County Humane Society came to Berlin Intermediate school to talk to the sixth-grade teams about how the funds and items they donate through Service Learning are used and how students can make the most impact within the organization. Ms. Yingling walked one of the cats around for students to touch.

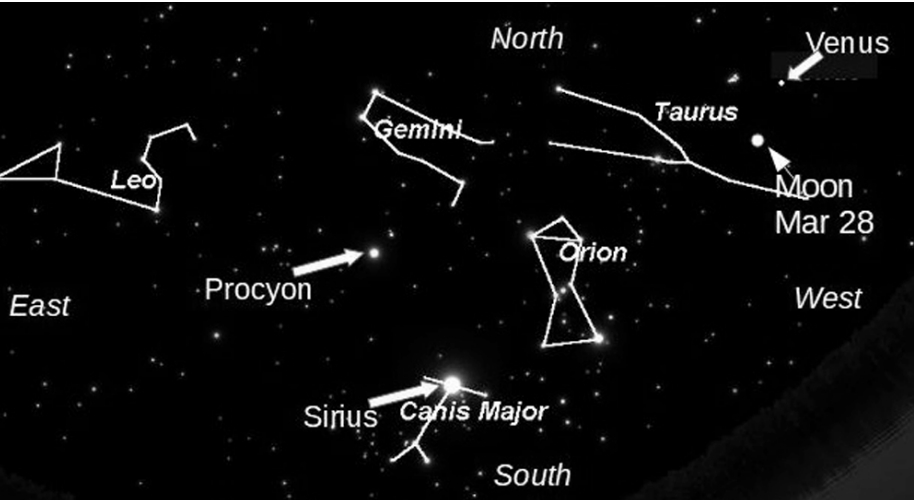
iss
from page 10

more.
The International Space Station has been continuously operated since it went into full crew service, in November 2000. More than 230 individuals have visited, representing 19 different countries. These astronauts experience the weightlessness of low gravity, and observe 16 sunrises and sunsets a day, as the station orbits Earth once

every 90 minutes. The station has been called the largest cooperative project ever assembled by mankind, with all of its components being flown there by large rockets. Its length and width are slightly bigger than a football field, and it weighs in at about 450 tons.
On February 6, 2020, NASA Astronaut Christina Koch returned to Earth having achieved the longest single spaceflight by a woman. Koch arrived at the International Space Station in March 2019 and returned

in February 2020 after 329 days. Scott Kelly holds the American men’s record; his stay of 340 days began in 2015. The Russian Cosmonaut Valeri Polyakov, achieved the longest consecutive spaceflight, spending 438 days on the Russian Mir, a smaller space station which is no longer flying.
For stargazers venturing outdoors, Venus starts the show in the western sky, just as the sun sets at 6 p.m. The planet itself then sets about 3 hours later. As the sky grows dark at about 7 p.m., Orion appears prominently, well above the southern horizon. The great hunter

will be surrounded by his usual companions, Taurus the Bull to the northwest, Gemini the Twins to the northeast, and the brilliant Sirius to the southeast. Leo the Lion is majestically anticipating the arrival of spring and becomes fully visible after about 8 p.m. in the eastern sky.
The crescent moon appears to the southeast of Venus on March 28.
Daylight Saving time begins on Sunday, March 8. Clocks will be set forward one hour, so observation times will all “jump” ahead.
Wishing good luck and clear skies to all stargazers.



prayer
from page 6

1927 the call to prayer that was issued was for a World Day of Prayer for Missions. In 1928, the title of the day was shortened to “The World Day of Prayer.”
Community Church at Ocean Pines located at 11227 Racetrack Road in Berlin will hold a World Day of Prayer

Service on Friday, March 6 at 1 p.m. Bishop Peggy Johnson will be the guest speaker. Bishop Johnson is a native of Baltimore and serves as the Episcopal leader of the Philadelphia Area of the United Methodist Church, which includes the Eastern Pennsylvania Annual Conference and the Peninsula-Delaware Annual Conference.
Everyone is invited to attend.

Card, game party scheduled

The Republican Women of Worcester County will host a Card and Game Party on Thursday, March 26 from 10 a.m. to 2 p.m. at the Bayside Skillet located at 7701 Coastal Highway in Ocean City. Grab some friends and join the fun, games and an enjoyable lunch. There will be a bake sale, tombola (gift basket raffle), 50/50 cash prize and door prizes. The cost of the luncheon is \$30 per person. To make your reservation and/or for more information, please call Susan Ostrowski at 717-448-1741 or email Susan at posoem@icloud.com.

Central Committee to meet

Democratic Central Committee of Worcester County will meet Saturday, March 7 from 9 a.m. to 11 a.m. at the Snow Hill Library located at 307 N. Washington Street. All interested persons are welcome to attend.

wake
from page 7

the Seacrets kitchen will be offering an Irish menu.
Event sponsors are Robert Nock Insurance, Cheers of Berlin and Gallagher Insurance. The entertainment is sponsored by The Burbage Funeral Home, Malvern Collision Service, Avery Hall Insurance Solutions, Vicki Tillery, John Falcone and Robin Dannelly.
All money raised from this event

will go towards supporting the clients of the Worcester County Developmental Center (WCDC). WCDC provides employment opportunities, day habilitation training, residential services and community-based supports for adults who live with an intellectual disability in Worcester, Somerset and Wicomico Counties. WCDC is a member of the United Way of the Lower Eastern Shore, and the Ocean City, Berlin, Ocean Pines and Snow Hill Chambers of Commerce.

open house
from page 6

singing parts, soprano, alto, tenor and bass, are invited.
The chorus musical style can be described as easy listening. Songs from movies, Broadway shows, and traditional tunes from Irving Berlin and Cole Porter are styles typically included in the Pine Tone’ programs.
The Pine Tones Chorus has been presenting concerts in the spring and in December for more than thirty years. The chorus also sings at various community events such as ceremonies at the Worcester Veterans Memorial, and entertains at several local senior-care facilities. For additional information, phone Dave Holloway 410-641-5672 or June Todd, 410-289-7373.
Funding for chorus activities comes from patrons as well as the Worcester County Arts Council, Maryland State Arts Council and the National Endowment for the Arts. These organizations are dedicated to cultivating a vibrant cultural community where the arts thrive.



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Common symptoms of engine control module problems

The notion of vehicle maintenance often conjures images of greased-stained hands and car hoods propped up. While professional and amateur mechanics are still no strangers to getting their hands dirty, vehicle maintenance in the 21st century also involves diagnosing issues that might arise with a car's engine control module.

What is an engine control module? An engine control module, or ECM, serves as the primary computer system for many critical components in modern vehicles. ECMs essentially serve as the brains behind the engines, controlling everything from fuel mixtures to emissions controls. Sensors within the engine send signals to the ECM, and the ECM then uses that information to help the car run smoothly. Issues that arise with the ECM can make driving difficult and, in some cases, impossible.

What are some potential signs of ECM issues? The automotive service provider Aamco notes that a faulty or failing ECM will exhibit various symptoms. However, it's important to note that these symptoms are not always indicative of issues with the ECM, so when they arise drivers may want to schedule appointments with their mechanics so the true culprit can be identified and the problem can be fixed.

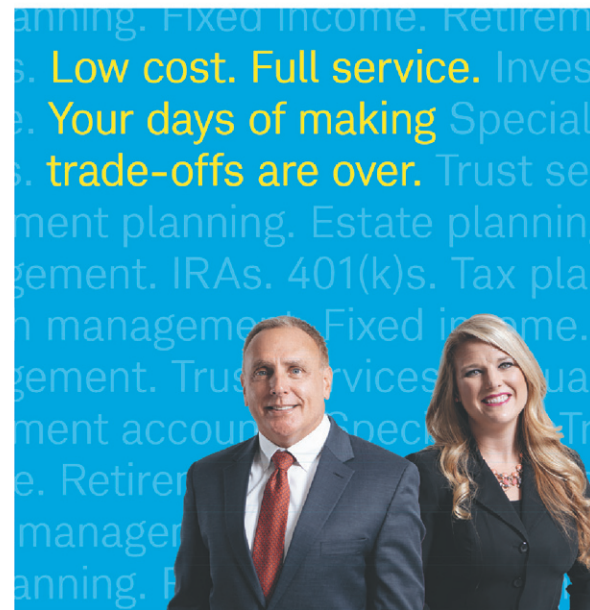
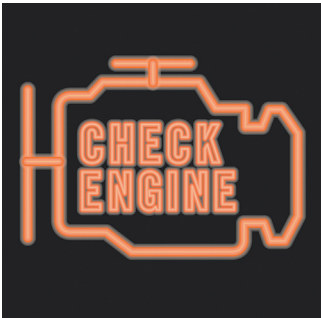
Check engine light comes on: Many drivers have experienced the dreaded check engine light, which indicates some type of issue with the engine. That issue can be a failing engine component, or it may indicate a failing or bad ECM. A mechanic can determine why the light has come on.

Engine performance issues: Even though the ECM is a separate entity from the engine itself, a bad or failing ECM can affect engine performance. That is because such ECMs throw off the timing and fuel settings of the engine, leading to a sudden and noticeable reduction in engine performance. Engine power may be affected, and the vehicle may experience a drop in fuel efficiency and issues with acceleration.

Vehicle will not start: A failed ECM means the vehicle will not start, as there is nothing controlling the engine to tell it do so. Failing ECMs may lead to struggles starting the vehicle, and whenever drivers experience these issues, they should consult their mechanics immediately so the issue does not escalate to the point where the engine will not start at all.

Erratic engine behavior: A malfunctioning ECM can lead to stalling or misfiring. These issues are often sporadic, which may give drivers the impression that nothing is seriously wrong. However, erratic engine behavior is a strong indicator of problems with the ECM, and these issues should be addressed immediately.

Identifying ECM issues and promptly addressing them can help drivers keep their vehicles on the road.



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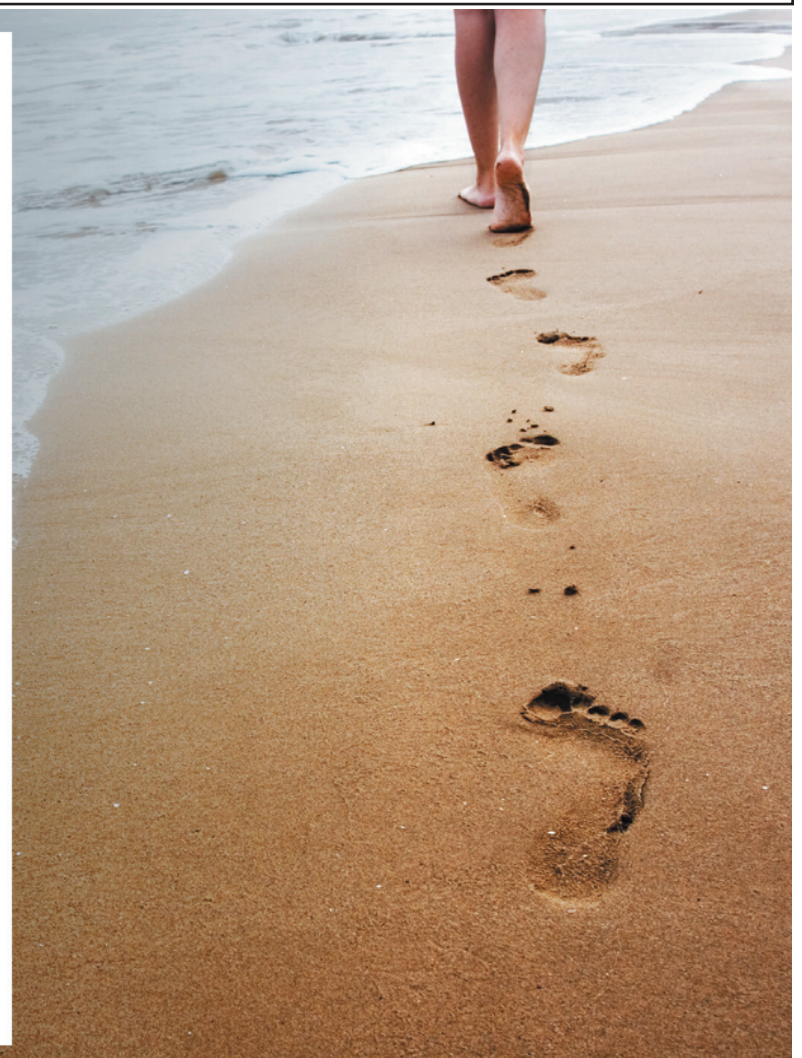
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St. Joseph’s Festival returns

The Lodge OC Sons and Daughters of Italy is again honoring St. Joseph, the patron saint of workers, at its tenth annual festival on March 28.

The festival’s venue is St Andrew’s Hall located at 144th and Sinepuxent streets in Ocean City from 11 a.m. to 6 p.m.

The festival’s purpose is to raise funds for the Lodge’s charities and high school scholarships for seniors of Italian descent in Sussex and Worcester counties.

Admission is free and attendees can expect traditional Italian special-

ties such as ravioli, meatballs, sausage, subs, salad, minestrone soup, zeppole, cannoli, gelato and fried dough. Soda, wine and beer can also be purchased

Entertainment during the day will include “The Mario Monaldi Band” from Baltimore.

There will also be basket and silent auctions. Children games will also be available for families.

Direction to the festival and other questions can be obtained by contacting Sal Castorina at 302-436-2146 or Al DiOrio at 302-430-1004.

AGH to host job fair

Atlantic General Hospital (AGH) has announced that it will hold a job fair on Thursday, March 19 to help fill open positions in the hospital as well as its health system of physician offices.

Positions available include registered nurses (RNs), certified nursing assistants (CNAs), nurse techs, medical receptionists, and medical assis-

tants, among others. On-site interviews for RNs and CNAs will be held throughout the fair.

The fair will take place in the AGH main lobby between 2 p.m. and 5 p.m.

For more information, contact Atlantic General Hospital Human Resources at 410-641-9612 or visit www.agh.care/careers.

Irish music concert set

In celebration of Irish-American heritage month, Mike and the Fellow Travelers (Mike O’Loughlin, Dave Kohut, Meri Holden and Brad Stevens) will perform “An Evening of Irish Music” on Friday, March 27, at 6 p.m., on the first floor of the Hazel Center at WorWic Community College.



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African American Read-In

To celebrate African American History Month, the Stephen Decatur High School National English Honor Society (NEHS) hosted its annual African American Read-In, where students, teachers and parents had the opportunity to read and listen to excerpts from African American writers. The event is now in its third year. NEHS members and other students will also be visiting Buckingham Elementary School to celebrate African American History Month and read to students.

Above: Senior **Justice Paige** poses with her parents following the 3rd annual African American Read-In at Stephen Decatur High School. Paige read excerpts from her own poetry.



The future

The sixth grade students of Berlin Intermediate School are looking forward to their future career plans and have been introduced to a new College and Career computer program called Naviance through their School Counseling lessons. The students are researching career paths, setting some career goals and exploring options beyond graduation.

Above are **Mrs. Bankert**, sixth grade School Counselor is **Juan Valenzeuela-Ibarra**.

Building a strong credit history saves money in longrun

Credit scores play a significant role in the lives of millions of adults across the globe. A strong credit history can help people secure more borrower-friendly terms on home and auto loans, potentially saving them thousands of dollars.

Credit scores are not typically on the minds of young adults who are years away from purchasing their first homes. However, young adulthood is a great time to begin building a strong credit history. By laying a strong foundation now, young adults can reap significant rewards when they try to finance major purchases, such as cars and homes, down the road.

Open a credit account. It's important to begin building credit histories once you're eligible, as young people with no credit histories may find it hard to get loans or even apartments of their own. Cosigners can help, but loans secured with cosigners will not do much to improve young people's

credit scores. Borrowers want loan applicants who have shown they can pay their own bills, and length of credit history is one of many variables that are used to determine borrowers' credit scores. A long history that documents a young person's track record of paying bills on time is to his or her advantage. Many credit card companies issue credit to applicants as young as 18, so young people should not hesitate to begin exploring their options. The online financial resource NerdWallet notes that young people with no credit history may need to apply for secured credit cards. Unlike more traditional cards, secured cards are backed by up-front cash deposits. However, secured cardholders must still make payments on time and will still incur interest

charges if they do not. These cards can be a great way for young people to begin showing lenders their creditworthiness.



Apply for an installment loan. Installment loans are another great way for young people to build their credit histories. According to the credit reporting agency Experian, auto loans are among the easiest types of loans to obtain. Young borrowers may need cosigners, though some lenders may not require that. Young people who want to buy new vehicles can avoid leaning on their parents to facilitate their purchases and instead take out an auto loan that requires monthly payments. A track

record of making installment loan payments on time and in full is a great way for young people to prove their creditworthiness and improve their credit scores.

Ask your landlord to help. Young people who rent and pay their rent on time might finally be able to benefit from that. In the past, the only way rent payments were included on credit reports was if tenants were delinquent with their rent payments and subject to lawsuits or were reported to collection agencies.

However, Experian recently started to include positive rental payment information in their credit reports. Young people with histories of making rent payments on time can ask their landlords to report their positive payment histories to the credit bureaus.

Strong credit histories can benefit adults from all walks of life. It's never too early for young adults to begin building their financial reputations.

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