

The Courier

December 9, 2020 Volume 21 Number 14



Baker is Crafter of the month

The Pine'eer Craft Club of Ocean Pines announced Robyn Baker as the December crafter of the month.

Robyn is a returning crafter and also updates the craft club's Facebook page. She and her family bought a home in Ocean Pines in 2010. She has always enjoyed creating crafts and just recently began to upcycle wine and liquor bottles. She loves giving them character and a new purpose.

Robyn found that during these strange and difficult times, crafting has been a great way to relax.

You can see Robyn's creations and that of other artisans at the Artisan Gift Shop at its White Horse Park location at 239 Ocean Parkway in Ocean Pines. It is open every Saturday from 9 a.m.-3 p.m. and Sunday from 10 a.m.-3 p.m. as well as Fridays in December from 4:30-7:30 p.m.

raise money. With their earnings, they were able to both contribute \$34.50.

Waterfowl Weekend and Tubman Tours take flight

With strict covid protocols in place, Delmarva Birding Weekends has announced the second installment of its Waterfowl Weekends on Dec. 12 and two special Harriet Tubman birding and heritage tours December 29 and January 16. Winter offers high numbers of species for nature lovers to enjoy as waterfowl, hawks, and eagles arrive on the scene. Registration for the events is now open at <http://delmarvabirding.com>.

Folks can register for just one field trip, or multiple field trips on December 12 with sojourns to Newport Farms, Cape Henlopen, Bombay Hook, Heron Park, and the Ocean City Inlet where forest, tidal marsh, ponds, bays and beaches yield Purple Sandpipers, eagles, eiders, loons, scoters and other bay and sea ducks. White Pelicans and Tundra Swan sometimes also join the fray.

The stampede of birders and history buffs continues in December and January when Delmarva Birding and Harriet Tubman Tours join forces at Blackwater National Wildlife Refuge for the "Birding the Harriet Tubman Byway" tours.

Meeting at the Brodess Farm near the refuge, the driving tour with short walks weaves 20 miles through the secluded Harriet Tubman Underground Railroad Byway. Here, participants will learn about the life and times of the famed freedom seeker and human



rights activist known as "The Moses of Her People." The route courses through the farms and Chesapeake Bay marshes of Dorchester County, home to Blackwater National Wildlife Refuge and some of the best birding and Bald Eagle watching on the East-

ern Seaboard.

The same birds that Harriet Tubman would have known more than 170 years ago still inhabit the fields, forests, and marshes of Blackwater National Wildlife Refuge. Ducks, geese, swans, and raptors are still the

rule, and recently American White Pelicans have joined the mix. Screech, great-horned, short-eared and barred owls still inhabit the region too. Tubman used the call of the Barred Owl to alert freedom seekers that it was safe to come out of hiding and continue northward.

Guided by local fun-loving birders with decades-long experience, the tours accommodate visitors from the curious nature and history lover to fowl fanatics. Every year, birdwatchers from surrounding states flock to Delmarva in the fall.

"These are great nature-oriented trips," said Melanie Pursel, Tourism Director for Worcester County. "People will be amazed by the number of eagles and ducks, but they will see a lot more than that walking with guides in the wilds around Berlin and Ocean City."

"The winter here is spectacular," said Southern Delaware Tourism Director Scott Thomas. "Imagine hiking a dunes trail at Cape Henlopen to be met with a Peregrine Falcon dive bombing a flock of shorebirds. Or spend a morning at Delaware Seashore State Park enjoying loons and scoters. That's what this time of year is all about."

Indeed participants recount the event in terms of experiences rather than simply observing birds – a majestic harrier soaring over the marsh, a flock of surf scoters, or the eerie hoot and shadow of an owl at dusk. An outdoor experience is the true draw.

The Delmarva Peninsula is one of the country's premier birding areas,

thanks to an extensive variety of habitat protected by our coastal parks, refuges and wildlife management areas. More than 400 bird species have been recorded in the region and previous Weekend tallies have topped 200 species.

If boasting that many species isn't enough, participants should feel even better knowing that they've helped Delmarva's birds by promoting birding and habitat conservation. Birders, both novice and experienced, make an important statement about the economic value of birds and their habitats through the money they spend in local hotels, restaurants, and shops. Participants are encouraged to remind local businesses that they are here to enjoy Delmarva's natural areas and the birds that inhabit them. This is more important now than ever.

"It's our vast shallow bays and large tracts of protected marshes and bald cypress forests that make the Delmarva Peninsula one of the finest birding regions in the nation," said guide and organizer Jim Rapp. "Adding Harriet Tubman Tours brings an important historical component to the journey."

Co-organizer Dave Wilson added that most trips are not physically taxing and that the event provides a rare opportunity to tally 100 species in a day in places that are normally inaccessible. For the walks, mask wearing and social distancing will be the rule. There will be no carpooling and numbers of participants will be reduced.

Sponsors for the events include Worcester County Tourism, Southern Delaware Tourism, the Boardwalk Hotel Group, Jolly Roger Amusement Park, Harriet Tubman Tours, the Delmarva Almanac, My Backyard, the Maryland Coastal Bays Program, and the Delaware Center for the Inland Bays. Special thanks also go to the private property owners who allow us access to their properties for this weekend.

Additional sponsor and registration information, field trip descriptions and other resources for Delmarva Birding are available at www.delmarvabirding.com. To become a sponsor or for additional information, contact Jim Rapp (443-614-0261) or Dave Wilson (443-523-2201) at Conservation Community Consulting at dmbirds@gmail.com.

A circular logo for the Ocean Pines Forum's 15th anniversary. The outer ring contains the text "OCEANPINESFORUM.COM". The center features a stylized "15" with a landscape scene of trees and a sunset. Below the "15" is a red banner with "ANNIVERSARY" and a blue banner with "2004-2019". At the bottom, it reads "NEWS, LIFE AND POLITICS" and "Ocean Pines, Maryland".

A Facebook logo (a blue square with a white 'f') is positioned above the text "TheCourierofOceanPines".



Special Christmas Holiday Market set for Dec. 23

The Ocean Pines Farmers & Artisans Market has been in full elf mode for several weeks now, as its merchants have been working to turn the community marketplace at White Horse Park into a local hub for shopping during the holiday season.

The Ocean Pines market is modeled after the centuries-old markets found throughout Europe.

Held in a public space showcasing agriculture and food-producing vendors, along with artisans and crafts people, these markets gathered communities together in the town square to provide a place to shop, acquire needed services, and socialize.

Normally held each Saturday, Market Manager David Bean said a quirk of the calendar this year would force one schedule change: because Christmas Day falls on a Friday, the December 26 farmers market had to be moved.

"Friday is the day that most of our merchants use to prepare for the following Saturday morning market," Bean said. "We could never ask our vendors to prepare for the Saturday market on Christmas day this year."

Bean said it's a rarity that the Ocean Pines Marketplace has not been open on a Saturday morning. But this December 26, the day after Christmas, the marketplace will be empty and silent.

"Without a market day on December 26, that will leave the Ocean Pines community without its source for fresh foods, artisan products and services for over a week," Bean said. "We knew that wouldn't settle well with the thousand-plus shoppers that rely on the market weekly during the offseason."

Instead, Bean said the farmers market would take inspiration from successful holiday events held earlier this year for Easter and Thanksgiving, and offer the community a special Christmas Holiday Market on Wednesday, December 23 from 9 a.m. to noon.

Bean said it didn't take long for marketplace vendors to adopt the idea, with all the available slots filled within a few hours by artisan merchants, and producers of fresh, local fruits and vegetables, gourmet foods, seafood, meats, and baked goods.

He said there would be a special emphasis on baked goods.

"No time to bake dozens of cookies or make the perfect pies? The options available from the market's bakers will be astonishing," he said. "All of the market's bakeries are now taking special orders for holiday sweets and confections, to be picked up at the December 23 special market day."

John Chandler, who manages the artisan section of the market, said the first-ever Christmas Holiday Market would also be filled with artisan merchants.

"Having trouble with your holiday shopping list? I have four words for you: shop our Artisan Market," Chandler said. "Shoppers will find last-minute gift ideas, the perfect hostess gift, or just something special for the shopper themselves."

Among the items offered will be pottery, leather goods, paintings, and fashions, Chandler said.

"It's always incredible to see how much love and labor our merchants put into their market shops, especially during the winter holidays," he added.

Bean said if all goes well and the day is embraced by the community, plans are that the new Christmas Market could be held each year, on December 23, the day before Christmas Eve.

The Ocean Pines Farmers & Artisans Market will return to its marketplace at White Horse Park on Saturday, January 2. Market winter hours are 9 a.m. to 1 p.m., through March 2021.

For more information, visit www.oceanpines.org/web/pages/farmers-artisans-market.

County Rec Center is a Toys for Tots drop-off center

Worcester County Recreation and Parks staff have again joined with Toys for Tots to serve as a public donation drop-off location. Local community members are invited to donate new, unwrapped toys now through Friday, December 18, which can be dropped off in the lobby of the Worcester County Recreation Center (WCRC) in Snow Hill. WCRP hours of operation are as follows: Monday through Thursday 6:00 a.m. to 9:00 p.m., Friday

Virtual tree lighting video now online

Ocean Pines recently lit up White Horse Park with 40 Christmas trees decorated by community members and local groups and businesses, during the 10th annual Hometown Christmas Tree Lighting.

Ocean Pines Recreation and Parks Program Supervisor Katie Goetzinger hosted the virtual ceremony, and Xfinity sponsored the event.

"Although not exactly as we had hoped, our Hometown Christmas Tree Lighting went well as a virtual event," Recreation and Parks Director Debbie Donahue said. "The trees are beautiful, everyone did such a great job decorating, and a special thank you to our event sponsor, Xfinity, for participating and helping us to be able to continue with this event."

Ocean Pines will light up the trees each night in White Horse Park, through mid-January, and the public

is welcome to walk through the more than three dozen colorful displays. Social distancing and masks are encouraged.

"We look forward to seeing everyone walking through our little winter wonderland, enjoying the trees, and getting a little sense of the holiday season," Donahue said.

Goetzinger said she is grateful for the response to the virtual ceremony, but also hopeful that the event can return to normal next year.

"Seeing the positive response the tree lighting got makes me look forward to next year even more, when we can hopefully all be together again," Goetzinger said.

Video of the virtual tree lighting is available here: <https://youtu.be/PkxyBno4-Y>.

Farmers Market to host ugly sweater contest

As the hustle and bustle of the winter holiday season has arrived at the Ocean Pines Farmers & Artisans Market, the marketplace has challenged its merchants to some light-hearted fun on Saturday, December 19, with an ugly Christmas sweater contest.

"We're inviting all merchants to wear their ugliest Christmas sweater, as we celebrate with some humor," Market Manager David Bean said.

Bean said a secret elf review com-

mittee would select a winner from those merchants wearing their ugliest holiday sweater.

"The winner will receive a very special prize," he said. "Sorry, Santa says we cannot tell you what the winner will get ... it's a Christmas surprise!"

Bean added the public is invited to join in on the fun, by wearing their favorite ugly sweaters while shopping.

"The day's festivities will also in-

please see sweater on page 6

please see toys on page 6

Association seeks specific items to help two local families

As part of its expanded holiday gift-giving outreach this year, Ocean Pines staff are seeking specific donations to help brighten the holidays for two local families.

The Association is seeking gift cards, new shirts, pants and shoes, and other toys/gift items for the children of two local families. To inquire about specific interests and sizes, email Senior Executive Assistant Michelle Bennett at mbennett@oceanpines.org.

Ocean Pines will also continue to collect donations of nonperishable food and pet supplies, as well as new toys, clothing and blankets to distribute to organizations like Worcester Youth and Family Counseling Services, and Worcester County Social Services.

Donations may be dropped off at

Works Building, Golf Clubhouse, or Sports Core Pool during normal business hours.

Bennett said the expanded holiday outreach by Ocean Pines was driven by the once-in-a-century impact of the COVID-19 pandemic.

As the holiday season approaches, many in the community continue to feel the effects of COVID-19, from families wondering how they'll manage to put gifts under trees for their children, to the large senior population that all year has struggled with health concerns and extended periods of isolation.

Bennett has led an effort to help brighten the holidays, which started by reaching out to local nonprofits and other agencies to find those in the community who are most in need.

"This year has been particularly

least a little," Bennett said.

Two campaigns already fulfilled

As of November, Ocean Pines' Recreation and Parks and Aquatics departments had each held successful donation drives.

Recreation and Parks Director Debbie Donahue said the "Be a Santa to a Senior" program, begun in 2016 in cooperation with Home Instead Senior Care, gave out all of the "tags" on its Christmas tree.

Each tag represented a local senior and included their specific wants and needs. Donors chose the tags, and then returned wrapped gifts to the Ocean Pines Community Center.

"We love offering this program to the community," Donahue said. "This year, we were not sure [Home Instead] would be able to continue to offer this to the community, but we are so glad that they contacted us and asked if we would still participate. This program offers those seniors something to look forward to during the holiday season."

Donahue added that those interested in participating could still do so "virtually."

"They do have the option to go online and donate, and would still be able to offer a Christmas present to a senior and bring a smile to their face," Donahue said.

To do so, visit www.beasanta-toasenor.com, search the zip code 21811 under "FInd a Tree," choose a bulb from the virtual tree, and buy an item(s) on Amazon.com to be delivered to a local senior.

Director of Amenities and Operational Logistics Colby Phillips said the Aquatics Department fulfilled all of its "Angel Tree" requests. Similar to the Recreation and Parks Program, the "Angel Tree" held tags representing local families, with donors choosing a family to sponsor and then returning to the Sports Core Pool with wrapped gifts.

Phillips said the department would continue to accept donations of Food Lion and Walmart gift cards,

which would go to local families.

"The Aquatics Department started the Angel Tree in 2014 and we have been helping multiple local families through Worcester County GOLD for the last six years," Phillips said. "The angels on our tree go super-fast, and the community is extremely giving, which has made this event a success."

Help brighten the holidays

Bennett said the goal of each campaign is to make the holidays just a little more cheerful for Ocean Pines residents in need, from families with young children, to local seniors.

Most Ocean Pines departments will take part in the effort, including Police, Public Works, Administration, Finance, Public Relations, and the various amenities.

"My motto is 'Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you,'" Bennett said, citing the late Diana, Princess of Wales.

For more information or questions, contact Bennett at mbennett@oceanpines.org, or call 410-641-7717.

Garden Club continues holiday tradition

Members of the Ocean Pines Garden Club continued a longstanding tradition this week, by "Decorating the Pines" for the holidays with dozens of festive wreaths and garland.

Gail Philippi, head of Ocean Pines Garden Club publicity, said club members met on Monday, Nov. 30 both in the community center and remotely, because of restrictions associated with the COVID-19 pandemic.

"In normal times, Garden Club members gather at the community center – usually around 40 decorators – and work together to create their decorations, which are then hung by

please see tradition on page 6

Courier Almanac

On December 9, 1979, a commission of scientists declared that smallpox had been eradicated. The disease, which carried around a 30 percent chance of death for those who contracted it, is the only infectious disease afflicting humans that has officially been eradicated.

Something similar to smallpox had ravaged humanity for thousands of years, with the earliest known description appearing in Indian accounts from the 2 Century BCE. It was believed that the Egyptian Pharaoh Ramses V died of smallpox in 1145 BCE; however, recent research indicates that the actual smallpox virus may have evolved as late as 1580 CE. A type of inoculation—introducing a small amount of the disease in order to bring on a mild case that results in immunity—was widespread in China by the 16th century.

Donating blood is a selfless act that saves lives. Blood donors may recognize the vital role they play in patient care, but many may wonder if it's safe to donate blood during the pandemic. According to the Centers for Disease Control and Prevention,



it is safe for anyone who is well to donate blood. That even goes for people who are social distancing due to COVID-19. The CDC has recommended various safety measures to ensure the safety of donors and donation center volunteers and staff members. Such measures include spacing donor chairs at least six feet apart and encouraging donors to make donation appointments ahead of time. Appointments can ensure donors are not spending more time at the donation center than is absolutely necessary, reducing the likelihood that they have contact

with someone who may have COVID-19 but not know it. In addition, the Red Cross notes it has instituted additional safety protocols, such as laundering blankets used by donors after each use and requiring all donors and donation center staff to wear face coverings or masks during the donation process.

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The sounds of Christmas

It's only fair to warn you at the outset that you may not agree with what you are about to read. If this turns out to be the case, let's agree



It's All About. . .

By **Chip Bertino**

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This past weekend I was working in the garage putting the finishing touches on a couple handcrafted gifts. The soundtrack of Christmas played loudly. Had someone poked her head in, I would have been seen doing a little Christmas jig from time to time and heard singing very loud. I don't sing well and I dance even worse, but hey, it's Christmas.

And this year of all years, we need as much Christmas spirit as we can muster.

Now here comes the part that some of you may find offensive. There are some Christmas songs that I really don't like. In fact when I hear them I just want to cover my ears and chant "fa la la la" as loud as I can to drown out the offensive tunes. I just cringe when I hear, and I know people are going to disagree with me, the Charlie Brown Christmas song. I don't know what it is about that song prompts me to hit the fast forward button. As kids

we always looked forward to watching "A Charlie Brown Christmas." Yet, that song, that very song, drives me to distraction.

Another song that makes me seek shelter elsewhere is "Sleigh Ride." I am at a loss to explain the reason for this. It's just not one of my favorites. I know it's a beautiful Christmas standard yet I just don't like it which proves there's no accounting for taste.

As a student of a parochial school education, I had my fill of having to sing and listen to "Silent Night," "The First Noel" and "The Little Drummer Boy." While part of school choir, attired in red and white robes, we sang at what seemed like every mass during the Christmas season. It really wasn't all that bad. We got out of class for rehearsals and our choir teacher, whose name escapes me, was very nice; sometimes giving us candy treats. However, all these many years later, I can't listen to "Silent Night," without remembering the time when one of the choir members accentuated the second verse by breaking wind. As you might imagine, we fifth graders tried our best to

suppress giggles during the subsequent verses. I was standing next to a girl I liked at the time. Reacting to what she had heard, she screwed up her face in a very funny expression that made me laugh more which nearly got me in trouble with one of the nuns standing nearby. Fortunately for me Sister was holding back a guffaw herself. I don't know if Sister was laughing at the "disturbance" or the little girl making a face in response. To this day it remains for me one of the mysteries of the season.

For all we've endured this year, we need more than just a little Christmas, right this very minute. Heck, with what we've experienced, last year's fruit cake is looking good.

to disagree and remain on friendly terms.

Music is in the air, Christmas music that is. Hearing carols that herald the season just make this time of year much more special. I listen to Christmas music in the car and in my office. In fact as I'm writing this, Tony Desare is singing "The Christmas Song." You know the one I mean: chestnuts roasting on an open fire, Jack Frost nipping at your nose. I've created several Christmas stations on my Pandora account including "Traditional," "Big Band," "Country," "Michael Buble" and "Frank Sinatra." This gives me the flexibility to enjoy the season in varying moods.

Listening to the sounds of Christmas conjures up warm and happy memories of holidays gone by like when I got my first two wheel bicycle (red with a banana seat) or when each of my children was first cognizant of Santa Claus. When Christmas tunes are playing it also makes me anticipate the Christmas soon to arrive.

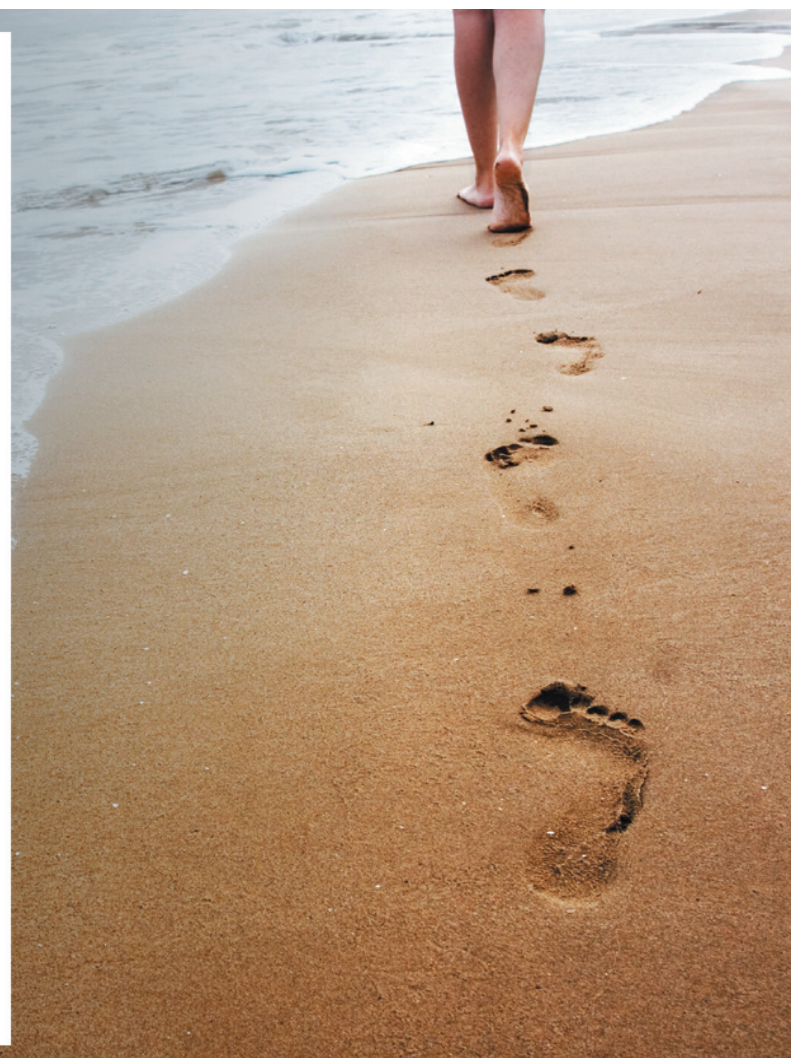
As with non-holiday music I have my favorite songs and artists. I like "White Christmas," sung by Bing Crosby and Andy Williams' rendition of "It's the Most Wonderful Time of the Year." Johnny Mathis' "It's Beginning to Look A Lot Like Christmas" always makes me wish for a cup of egg nog and I don't even like egg nog. Mr. Smooth himself, Dean Martin singing "Baby It's Cold Out There," is a favorite also. And Burl Ives singing "Rudolph the Red-Nosed Reindeer" always brings me back to when my brother and I would lay on the living room floor, our heads propped on our hands, in front the "big screen" 19 inch television set watching Rudolph save Christmas, again.



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Tradition is a major component of Hanukkah celebrations

Tradition is a major component of the Jewish faith, so it is no surprise that tradition plays such a central role during the celebration of Hanukkah which begins Thursday.

Although some are quick to note Hanukkah is not one of the major Jewish holidays, Hanukkah is celebrated in a very public fashion. Hanukkah celebrants make the holiday more high profile by displaying their menorahs in prominent locations and participating in holiday meals.

Like other Jewish holidays, Hanukkah is shrouded in tradition. Hanukkah means “dedication” or “induction” in Hebrew. The holiday begins on the 25th of Kislev and can occur in either November or December. Also known as the Festival of Lights, Hanukkah includes menorah displays, traditional foods and games and songs.

Hanukkah rose to prominence thanks in part to the story of faith and miracle behind its inception. Antiochus IV was a Greek sovereign in control of the region of Syria, Egypt and Palestine, where many Jews resided. Antiochus began to oppress the Jews, prohibiting the practice of the Jewish religion and desecrating the Jewish Temple. Opposition to Antiochus grew, and a group led by Mattathias the Hasmonean and his son, Judah Maccabee, took on the Syrian army. They were successful in their efforts to

combat religious oppression, and the Temple was subsequently rededicated. The Talmud states that, at the time of the rededication, there was very little oil left that had not been defiled by the Greeks. This posed a problem because oil was needed to burn the Temple menorah throughout the night every night. However, there was only enough left for one night’s illumination. Miraculously, that oil burned for eight nights, leading to the development of an eight-day festival to commemorate this miracle.

Because Hanukkah is about the miracle of the oil and the lasting flame, oil and candles factor heavily in the holiday. A nine-armed menorah called the hanukiah is lit, and one candle is lit on each of the eight nights of the celebration. The last branch of the candelabra holds the shamash (servant) candle. The organization Reform Judaism says the traditional song “Ma’oz Tzur (Rock of Ages)” is sung after the lighting of the candles each night and at other times throughout the holiday. Foods fried in oil, including latkes and jelly doughnuts, are consumed as well.

Celebrants play games with a dreidel, a German-based spinning top, and giving to charity is encouraged. Hanukkah is one of the few times of the year when rabbis permit games of chance. The letters atop the dreidel stand for the first letter of each word in the Hebrew statement “Neis gadol hayah sham,” which translates to “A great miracle happened there,” and refers to the defeat of the Syrian army and the rededication of the Temple.

sweater
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clude an appearance from Santa Claus, a.k.a. market chef Bill Curtis, in the open-air kitchen,” he said. “On the menu will be a free cooking demonstration of Christmas fish tacos. Chef Bill will be featuring wild caught cod from market merchant AlaskaWild Seafoods.”

The Ocean Pines Farmers & Artisans Market is open Saturdays in White Horse Park. Winter hours are 9 a.m. to 1 p.m., through March 2021.

For more information, visit www.oceanpines.org/web/pages/farmers-artisans-market.

The meaning of the menorah

Menorahs are a prominent symbol of Hanukkah. Menorahs are seven-branched candelabras that have been used in Jewish worship since ancient times. The seven branches refer to the seven days of creation. The menorah is the traditional symbol of Judaism and the emblem of the state of Israel. For Hanukkah, a nine-branched candelabra called a hanukiah is used, but the word “menorah” has become interchangeable. The Hanukkah menorah consists of nine candles. The center and ninth candle are referred to as the Shamash. It is used to light all the other candles. The Shamash is raised above the other candles to make it kosher. The lighting of the menorah over the eight days of Hanukkah symbolizes the miracle that occurred during the rededication of the Second Temple in Jerusalem at the time of the Maccabean revolt. The sacred oil, of which there was only enough for one day’s lighting, miraculously lasted for eight days.

tradition
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volunteer husbands and other helpers,” she said. “This is followed by a delicious chili luncheon to reward all of the hard, but fun, work.

“This year, we had 14 members working at home and 14 members working at the community center, to comply with COVID-19 restrictions,” Philippi continued. “There were 14 wreaths and 38 larger swags made and hung by members and husbands. Unfortunately, we could not have our chili luncheon, but we certainly hope to next year.”

“Swag” refers to a suspended wreath, garland or drapery that is fastened up at the end and hangs down in the middle.

Philippi said the Garden Club formed in 1976 and has been “Decorating the Pines” since at least the mid-1990s.

“It started with red ribbons and greenery that members gathered from what is now the area around The Point,” she said. “At one point, there was some concern about deer hunting and gunfire being a little too close to those cutting the greenery. The club started using artificial greenery with fresh supplements around that time!”

Since then, Philippi said it’s become a tradition for the club to gather on the Monday after Thanksgiving.

Each year, Garden Club members “create beautiful wreaths and swags to be displayed at various locations, in-

cluding the community center, the Administration and Police Department building, the south and north gates, and the entrances of numerous Ocean Pines neighborhoods,” she said.

“In addition, OPGC members spruce up smaller swags that OPA’s Public Works elves then hang on stop signs throughout Ocean Pines,” Philippi said, adding the club created more than 60 such stop-sign decorations this year.

The Garden Club has not held an in-person meeting since March, but members have remained active on Zoom and have already started planning for 2021 activities.

“While we normally have a mixed schedule of speakers, demonstrations, and tours or road trips, we will focus for now on those events we can conduct on Zoom or safely outside, such as our Arbor Day Tree Planting Memorial Ceremony, May Day Basket Display, and Mother’s Day Arrangement Sale at the Ocean Pines Farmer’s Market,” Philippi said. “The Ocean Pines Garden Club is still bloomin’!”

She said the Garden Club currently has about 60 members and is always looking for new people to join. Dues are \$15 each year and include a subscription to the Garden Club newsletter, “The Bloomin’ News.”

For more information or to join the Ocean Pines Garden Club, email Garden Club President Patti Lookner at plookner@gmail.com.

toys
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6:00 a.m. to 6:00 p.m., Saturday 9:00 a.m. to 2:00 p.m. and closed on Sunday.

The region’s 2019 campaign distributed 16,903 toys to 9,814 children. By joining together, we can spread hope to even more families this holiday season. To learn more about this organization visit www.toysfortots.org or contact Recreation Superintendent Lisa Gebhardt at 410-632-2144, ext. 2500 or lgebhardt@MarylandCoast.org.



TheCourierofOceanPines



Kiwanis finishes coat drive

Every Wednesday in November, the Kiwanis Club of OP-OC Coat Drive Co-Chairs Sue Wineke and Kitty Wrench were in the parking lot of the Ocean Pines Community Center collecting coat donations from club members and the community. The response was incredible. More than 400 coats were collected. Not knowing the response would be as big as it was, the donations were going to be shared between St. Peters Church in Ocean City and the Joseph House in Salisbury. There was also a need at Diakonia which the enormity of the donations allowed for some coats to be delivered there as well. On November 30, the remaining coats were delivered to The Joseph House. Pictured are (L-R) Kitty Wrench, two Joseph House volunteers and Sue Wineke in front of the two overflowing bins of donated coats.

Library to Go, appointment services available

The Worcester County Library (WCL) continues to offer free, flexible, curb-side pickup and in-person appointments to meet the needs of patrons.

“With branches located in Ocean City, Ocean Pines, Berlin, Snow Hill, and Pocomoke, the WCL offers a wide range of materials, programs, and services that have been modified to coincide with the State of Maryland’s phased reopening plan and to protect public health during the current pandemic,” WCL Director Jennifer Ranck said.

Library to Go curbside services are available Monday through Friday from 10 a.m. to 4 p.m. and Saturday from 9:30 a.m. to 12:30 p.m. Using this service is as simple as one, two, three. One, request materials, mobile printing, and take-home program kits online. Two, call to schedule a pickup time. And three, pick up reserved items at the door.

The Library by Appointment program is available at all branch libraries each Monday through Friday from 1 p.m. to 4 p.m. and each Saturday from

10 a.m. to noon.

“Patrons may browse collections, use the computers, print/scan/copy services, and register for library cards,” Ranck said. “If space allows, patrons may request up to two appointments per week.”

Face coverings and social distancing are required to maintain a safe environment for patrons and staff. Hand sanitizing stations are available at the

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Yacht Club feeds nearly 1,300 on Thanksgiving

The Ocean Pines Yacht Club, over a five-hour period on Thanksgiving Day, sent 1,280 meals to local people through delivery and carryout.

That includes more than 1,500 pounds of turkey, 1,500 pounds of stuffing, 2,000 pounds of mashed potatoes and 50 gallons of gravy, according to Ralph DeAngelus, cofounder of the Matt Ortt Companies that manages the Yacht Club.

“It took two solid days of preparation and pre-cooking turkeys,” he said. “We made almost 1,300 salads – think about how many cucumbers it takes to make 1,300 salads!”

Reservations for the Thanksgiving meals were announced on Oct. 5 and sold out by Nov. 16. DeAngelus said the day easily set the record for to-go meals.

“We also actually beat last year, when we had indoor buffet dining. How about that?” he said. “We’ve had days in the summer when we did over 1,300 meals – but that’s over a 15-hour period. This was just five hours. We’ve never done that kind of volume in five hours – never.”

By the end of the day, DeAngelus said, the Ortt Companies staff was feeling exhausted, but also extremely proud of their effort.

“We were tired, but completely satisfied. The staff knew they had done something really good, and there was a massive amount of pride in the fact that they were able to get so many families together in their homes during this difficult time,” he said.

DeAngelus said the positive com-

please see **dinners** page 8

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'Light up the Pines' decorating program underway

Dozens of Ocean Pines homes have been decked out, lit up and covered in holiday cheer for the community's annual "Light Up the Pines" holiday decorating program.

Sponsored by Choptank Electric Cooperative, the program encourages residents to add their homes to an online Google map so that others may take a tour of the illuminated outdoor displays at their leisure.

The first 20 households that registered received gift bags from Choptank, but there is no limit to the number of addresses that can be added to the online map, which will be updated throughout the holiday season.

"Choptank Electric Cooperative is pleased to be part of the holiday spirit in Ocean Pines with the 'Light Up the Pines' event," said Elizabeth Hallett, manager of marketing and communications. "We hope our members enjoy bringing holiday fun to the neighborhood!"

Households still interested in being included on the map should submit a name, address, email and phone number to info@oceanpines.org or 410-641-7717 ext. 3014. Unless otherwise specified, only addresses will be added to the online map.

The online map of participating homes may be viewed at the "Light Up the Pines" link on the homepage at oceanpines.org.

dinners
from page 7

munity response was immediate, from dozens of phone calls, to one local woman who came to the Yacht Club, with tears in her eyes, to thank the staff in person.

"We got a lot of phone calls from people who were super happy with what we did," he said. "But when that one nice lady came here just to tell us how much she appreciated the meal that her family had together – that it was big, it was tasty, it was inexpensive and it was delivered right to her door – the second she got teary-eyed I thought, 'OK, we really did do something good here.'"

Throughout the holiday weekend, community support for the Yacht Club continued to pour in over social media.

"It just solidified the pride we took in what we did – it confirmed it," DeAngelus said.

Going forward, DeAngelus said the Yacht Club would expand the family meal offerings that started during the early days of the COVID-19 pandemic. An announcement, he said, would be made public shortly.

"All of this just confirms the fact that we need to start doing family meals sooner, rather than later," he said. "We were doing them just on Sundays, but now I think we're going to have to broaden the availability."

The Ocean Pines Yacht Club is currently running under winter hours, open at 11 a.m. on Thursday through Sunday, with lunch and dinner options for dining and carryout.



Benefit - Sunset Grille's annual Pink Party, in honor of Hope Palmer, and their inaugural Bishop Broadbill Bash, in honor of Rena Bishop, raised \$7,972. The proceeds from both events benefit Atlantic General Hospital's John H. 'Jack' Burbage, Jr. Regional Cancer Care Center.

Photo left to right: **Jack Burbage**, past chairman of the Board of Trustees at Atlantic General Hospital and CEO of Blue Water Development; **Caroline Phillips**, development officer at Atlantic General Hospital; **Hope Palmer**, Blue Water Development; **Mary Mullins**, director of the Burbage Regional Cancer Care Center; **Michael Franklin**, president and CEO of Atlantic General Hospital; and **Buddy Trala**, **Rena Bishop**, and **Hillary Mozeik**, of Sunset Grille.

Free customer service course offered

The continuing education division at Wor-Wic Community College is offering a free online course called "Essential Skills for Success" for current employees who provide customer service.

Beginning January 11, this six-week course will cover critical concepts crucial to effective management and interaction with customers, including customer service, customer empathy, handling difficult people, conflict management, conflict resolution and upselling. Participants will share their knowledge and experiences in a discussion forum with other students in the course. Students can complete the course at times most convenient for them, as long as they meet the required deadlines.

The course will be taught by Dr. George Ojie-Ahamiojie, department head

and professor of business and hospitality management at Wor-Wic. In addition to 15 years of teaching and administrative experience in higher education, Ojie-Ahamiojie has eight years of experience as a guest service manager at the Walt Disney World Resort.

The course is free due to funding provided by the State of Maryland's EARN Maryland Grant Program, administered by the Maryland Department of Labor.

Area employers interested in having their employees take the course can register or obtain more information by emailing Kerry Cleaver, director of continuing education and workforce development, at kcleaver@worwic.edu or kcleaver@worwic.edu.

services

from page 7

entrance to each library branch. Computers and table surfaces are disinfected after each use, and returned materials are placed in exterior book drops to enable proper quarantine. Call your preferred branch library to schedule a 45-minute session. Reference services are available by email and phone.

Patrons may also register online for temporary library cards, access a host of at-home learning resources, and discover diverse digital collections for those of all ages at <https://WorcesterLibrary.org>. Join book discussions, history lectures, documentaries, crafts, story times, and gaming events.

The Winter Reading Challenge is on for youth in grades K-12 from December - February. Log books, attend virtual programs, and explore activities to earn badges and chances to win the grand prize. Sign up @WorcesterLibrary.Beanstack.org. Earn the first badge by registering. Then choose a challenge or two, and follow the instructions to earn additional badges.

Dial-A-Story at 1-888-964-2686 to hear an Eastern Shore librarian read a children's book. Stories are updated each Wednesday.

BrainHQ from Posit Science, a free personal gym for brain training is also available and includes more than two dozen games designed to exercise memory, attention, brain speed, people skills, intelligence, and navigation abilities.

Other great resources are available at no cost to library patrons too. Learn more about these exciting programs at <https://worcesterlibrary.org>.

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1000 easy lessons

With Thanksgiving in the rearview mirror and the Coronavirus charts looking like a Ponzi scheme brochure, I thought I'd spend a little of my hunker down time putting a new cover on my boat. Here are some excerpts from the virtual manual, "1000 easy lessons – not found on YouTube – that you need to master to secure your new pontoon boat cover." Some are easy. Others rival the challenge to find the one burnt out bulb on the string of unlit Christmas tree lights.

The decision to cover a boat is one of the early lessons. The options are to do nothing, put it in an indoor storage facility, take it to Florida or cover it.

I tried doing nothing one year with the optimistic illusion that I'd get in some mid-winter cruising. What a disaster. January and February are really cold and lonely in the icy waters of Ocean City. The winter beat the boat up and no amount of spring cleaning could undo the abusive wear. While the crabs may have gone into hibernation, the seagulls did not and my boat was documented evidence that the birds found plenty to eat and digest.

Years ago, I also had one of my boats in storage for one winter. It was great for the boat but hard on the wallet.

Therefore, like most boat owners, I concluded that a boat cover seemed the best solution. First, I tried a professional shrink wrap. Short of an indoor storage facility, this was the best. The boat picked up very little mildew and was ready to go just as soon as I removed the white plastic. I always keep the fuel tank full with non-ethanol gas over the winter to keep water from precipitating out of the atmosphere in the partially empty tank so all I had to do was check the oil, re-install the batteries and turn the key.

The downside of shrink wrapping is twofold: It's a tad expensive and it's a commitment to not use the boat until that seminal moment when you slice off

The compromise is some sort of a canvas cover that you can indiscriminately put on and take off for years. This gives you more freedom to use your boat late into the season or steal an on-water adventure during some un-

scheduled blast of global warming in the early spring; and, unlike shrink wrap, it's reusable.

This was my 2020 decision but, as the saying goes, the devil is in the details. I have a 20 foot pontoon boat that sits on a lift here in Ocean Pines. At first blush, it doesn't seem like a big job to cover. The best approach would probably be to contract a canvass guy to make a custom cover. Unfortunately, I'm a procrastinator and could not get a cover made in time.

So, I bought a generic cover that was advertised to fit a pontoon boat from 18' to 22'. Sounds about right except that there were 1000 easy lessons required to make it fit. Case in point: I have spent the best part of 4 days getting it on and another 3-4 days adjusting the fit.

The biggest 'lesson' was size. An 18 - 22' general purpose cover has lots of excess when covering a 20' pontoon boat that is actually only an 18' within the railings and 1' of deck on the bow and stern deck. No matter how I tied it down the wind would get under at least one of the flaps.

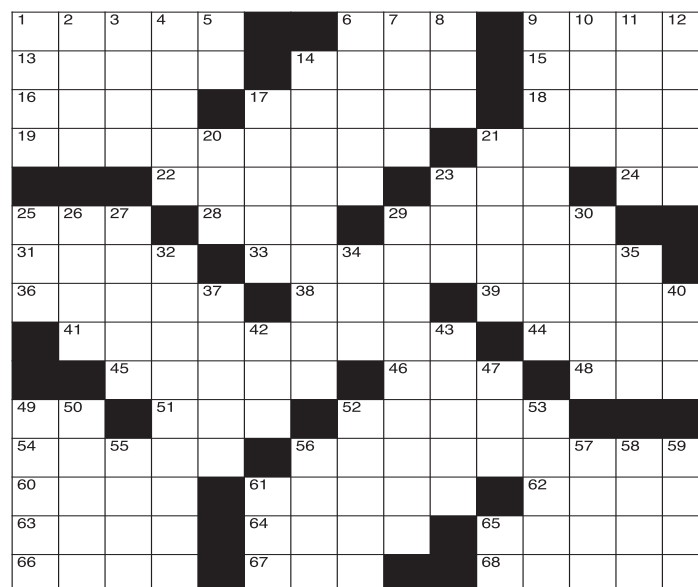
The next lesson involved what was not in the box with the cover. You need a tent like frame to hold up the cover so that water doesn't collect. Otherwise, it will sag in the middle, pool rain water and permanently deform into a bird bath. Therefore, you got to build a tent like structure to cause the rain and melting snow to run off and not to puddle.

And finally, you need to pad all corners and sharp edges else they will wear through from the movement and rubbing caused by the wind in just one season.

The do-it-yourself boat cover has been a mid-pandemic, trial and error experience. As I write this column, I'm looking out the window checking for flapping edges, wear points, pooling rainwater and wondering how the snow will lay on it. Next time, I'll try Florida.

Come on spring! Come on vaccine! Happy Holidays and stay safe.

Dan Collins can be reached for comment at dancollins.ocean-pines@gmail.com

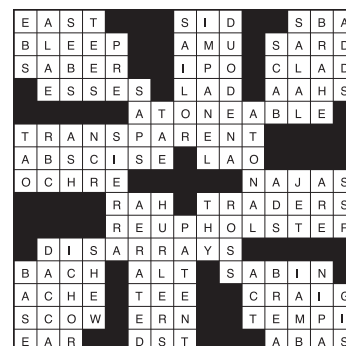


CLUES ACROSS

1. Skateboarders love them
6. Popular sports podcast (abbr.)
9. Former Ohio State great Michael
13. Not dirty
14. Earth goddess (Greek myth.)
15. A Spanish river
16. Pig meat (French)
17. Famed astronomer
18. Floating ice
19. Broadcast
21. Aquatic mammals
22. Some are bath
23. Hip hop trio
24. NY Giants' #56
25. Small European viper
28. Neither
29. Multiple Tony-winner Rivera
31. Loud noise
33. Second year high schooler
36. "___ in comparison"
38. Golf score
39. Raise
41. Pastas
44. Easily manageable
45. Fathered
46. Pouch
48. Institute legal proceedings against
49. News organization
51. Unruly group of people
52. Fasten or secure
54. Sheets of glass
56. Doubled
60. Foolish person
61. Rooney and Kate are two
62. Small, rich sponge cake
63. Advice or counsel
64. Large wading bird
65. Famed British physicist
66. Narrow ridges (Swedish)
67. Field force unit
68. Lying face downward

CLUES DOWN

1. Proof of purchase (abbr.)
2. Soap ingredient
3. Blackbird
4. Single steps
5. Tin
6. Books have lots of them
7. Made of fermented honey and water
8. You can get it in a bed
9. Room for communal meals
10. Early Syrian kingdom
11. Provokes dry amusement
12. Use with "thou"
14. Mollusk
17. Grain storage units
20. Not a car, not a truck
21. Ooze
23. N. Vietnamese ethnic group
25. Tennis pros group
26. Something that's not what it's purported to be
27. E. Indian trees
29. Beloved December holiday
30. Regions
32. Metric unit of length
34. Peter's last name
35. Beige
37. 18-year period in astronomy
40. Where golfers begin
42. Basketball stat (abbr.)
43. Frocks
47. Soda comes in it
49. On approval
50. Trims by cutting
52. Small finch
53. Language Bura-___
55. Nothing
56. Imbecile (British)
57. Tropical Asian plant
58. Abba ___, Israeli politician
59. Small freshwater fish
61. Indicates position
65. Data processing



Answers for December 2

What is Elder Law?

Contributed by Procino-Wells & Woodland, LLC

Elder Law is a specialized area of legal planning meant to guide any adult through lifetime planning, end of life planning, and asset protection planning. At the root of elder law is estate planning.

What is estate planning? For many, the concept seems limited to signing a series of lengthy, legalistic documents in order to meet the goals of providing for loved ones, reducing tax liability, and avoiding probate. However, a true estate plan encompasses much more than executing the right documents, and encourages reflection on both the brevity of life and the client's unique family dynamics.

Planning for the future can bring about overwhelming feelings of anxiety, insecurity, and the desire to avoid the topic all together. However, working with the right team of professionals, engaging in productive communication, and taking the process one step at a time can help ensure a positive and goal-oriented outcome while making these necessary arrangements. Additionally, the sooner a family takes action, the more legal planning opportunities they may have to succeed in meeting their goals.

How do we identify the best legal professionals in this specialty of law? Consider the questions below. The Elder Law firm that can answer these questions without hesitation may prove to be a great fit for your needs.

Top 10 questions to ask your elder law attorney

Does your firm focus only on this area of the law?

Are you a solo practice or do you have a team of professionals working on my case? What

steps/process will I follow? Who will be my point of contact?

Do you offer educational events in my local community?

What steps do you take to remain up-to-date on current state and federal law, and Medicaid

rules?

What kinds of planning strategies do you use to shelter assets?

What protections are offered to the healthy spouse?

What is the likely outcome of my case based on the facts I have shared with you?

Are fees computed on a flat or hourly rate and how often does the attorney bill? Does the

pricing I have been quoted include the funding of my Trust?

What is your success rate of avoiding probate when a client passes?

Do you offer an Estate Planning Maintenance Program?

Procino-Wells & Woodland, LLC is a local Elder Law firm with offices in Seaford and Lewes, DE and serves families from Delaware and Maryland. Michele Procino-Wells, Amber B. Woodland, and Leslie Case DiPietro specialize in only this area of the law and take great measures to travel the country every year to remain well versed in the newest planning opportunities and changes to the state and federal laws. The staff of thirteen take a team approach to each client's case under direct advisement of the attorneys. Clients can expect fixed fee billing that is proposed upfront during the non-attorney initial consultation and accompanies a specific scope of work for the services that will accomplish that client's goals. The firm uses a number of virtual platforms to accommodate families who prefer not to meet in person, for any reason. You may learn more about their firm by visiting the website, www.pwvllaw.com, and be sure to click on the Upcoming Events tab where they offer a number of free community educational events.

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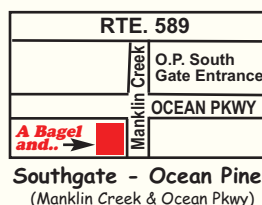
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Graham crackers began as an anti-sex snack

By **Bob Lassahn**

Graham crackers are a treat unto themselves, especially when dunked in cold milk but they also lend themselves to toppings of all sorts from cheese to peanut butter and every-



thing in between. They also are an essential part of many other favorites, forming the piecrusts that cradle delicious fillings, the sandwich parts of a gooey Moon Pie, the base for a Mal-lowmar cookie and of course the holders for the campfire favorite “S’mores” among so many others.

The history of the graham cracker is the subject of some dispute. By most accounts Sylvester Graham invented graham crackers in 1829. Graham was a Presbyterian minister and avid vegetarian who promoted the use of coarsely ground wheat flour for its high fiber content. The flour was nicknamed “graham flour” after Reverend Graham and was the main ingredient in early graham crackers.

Others claim the graham cracker, although in concert with Reverend Graham’s dietary preferences, did not come into being until 1882, some 31 years after Graham’s death. This theory is apparently based on the year recipes for graham crackers first appeared in cookbooks. By consensus the Reverend Graham seems the likely source of the cracker.

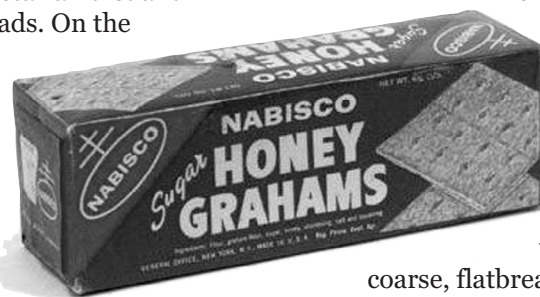
Sylvester Graham was born in West Suffield, Connecticut in 1795 and died in 1851. He worked as a farm hand, clerk and teacher before ill health led him to the ministry as a less stressful profession. Beyond his desire to save souls he apparently felt the call to improve the health of his flock and became a lecturer, promoting his vision for a healthy lifestyle.

During the early 1830s the American diet was based largely on meat and white bread. Fruits and vegetables were not generally considered nutritious. Graham began to offer his reformist ideas on diet and health, advocating a vegetarian diet and whole wheat breads. On the extreme end he also warned that mustard and ketchup caused insanity. But beyond diet, he recommended hard mattresses, open bedroom windows (regardless of weather), chastity, cold showers, loose clothing, pure water and vigorous exercise.

His views on sexual behavior probably overshadowed the dietary part of his lifestyle lectures and to a degree led to his reputation as “a bit of a nut.” The Reverend Graham

preached that sex was not just the root of all evil but also the root of all disease. Graham maintained that too much sex of any kind would cause indigestion, headaches, poor circulation, spinal diseases, acne, bad posture, insanity and early death of offspring. He advocated limited sexual activity, stating men should remain virgins until age 30. While ladies could engage in sex earlier, no one should have sex more than once a month and only within the sanctity of marriage. Those who were sickly should not engage in sexual activity at all.

As an aid in controlling lust, Graham prescribed his special bland vegetarian diet with “graham bread,” made from whole-wheat flour, as the centerpiece. In 1829 he created another variation on the same idea, which he called “graham crackers.” And so was born one of America’s favorite snack foods as an anti-sex snack. Apparently the old graham



crackers bore little resemblance to the treat we enjoy today. Most sources described them as tasteless,

coarse, flatbread wafers with a taste akin to compressed sawdust.

Commercial bakers tried to market the crackers but it was not until 1898 that the National Biscuit Company (Nabisco) made inroads into the market with their Nabisco Graham Crackers product. Nabisco achieved even greater success with their honey maid line, introduced in 1925, which boosted the original graham flavor through the addition of honey. Today Nabisco turns out some 50 million packages a year and has been joined by numerous other companies that market the popular cracker.

Graham crackers are no longer considered a health food (there are low fat versions and specialty shops market varieties touted as healthier) but remain popular as a snack food. The graham crackers of today are made with greater amounts of sweeteners than was used in the original recipe and cinnamon is commonly added to enhance the flavor. They probably will not make anyone more virtuous but certainly

satisfy that craving for something tasty.

As for Reverend Graham, although he was a little outrageous on the question of sex, many of his ideas about health are today considered sound. He advocated daily tooth brushing, fresh air, regular bathing, exercise and seven hours of sleep. The diet he recommended to his flock urged eating fresh fruits, vegetables and grains is now recognized as healthy. Fat, salt, sugar, tobacco, alcohol and stimulants were to be avoided.

Graham might have earned a place in history as a dietary guru if he had stuck to bran fiber, but he turned his insights into a crusade for moral fiber with his views on sex. By 1839 he had given up lecturing and was already starting to feel the effects of senility and ill health. He lived out the last years of his life in relative obscurity and died at the relatively young age of 57. Did he practice what he preached to his flock? No one knows with any degree of certainty.

Between 2000 and 2011 Bob Lassahn wrote extensively for The Courier and served as editor for a number of years.

What is mindful snacking?

Many people give little thought to the snacks that take up space on their pantry shelves. But are the foods people eat between meals worthy of more careful attention? Those who subscribe to mindful snacking would suggest they are.

According to the International Food Information Council Foundation, mindful eating focuses on slowing down and tuning into the sensations of eating. One of the goals of mindful eating is to prevent unhealthy behaviors associated with food and eating. One such behavior is binge eating, which can have long-term negative consequences. The National Eating Disorders Association notes that as many as two-thirds of people diagnosed with binge eating disorder, or BED, are clinically obese.

Mindful eating can benefit anyone, including people who are maintaining healthy weights and not considered to

*please see **snacks** on page 14*

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Nocturnal pets might keep you awake at night

While many animals like to soak up the sun and go about their business in daylight, there are plenty of others who seem to come alive after darkness falls. These night owls and more hunt and survive in the dark, which is called noc-

turnal and crepuscular behavior. animals into their homes should understand that they won't see much action from the pets during the day when the animals are resting. But when nighttime arrives, there will be much more activity. Those who are hoping to



sleep themselves may have to make accommodations if they plan to cohabitate effectively with nocturnal pets.

turnal and crepuscular behavior.

Nocturnal behavior is an adaptation to help animals survive in dark conditions and avoid predators. While some have excellent night vision, others have poor eyesight and rely on other senses to survive in the darkness, according to Animal Sake.

Nocturnal animals sleep all day and are active at night. Crepuscular animals are mostly active at night, but not entirely sedate during the day. While a number of wild animals, such as lemurs, coyotes and skunks, follow these patterns, certain animals that have been domesticated as pets also have nighttime predilections. People who take these



Those unsure whether their pets are nocturnal can explore this list.

Mice and rats: Rats and mice are intelligent and social animals that are often kept as pets. They are most active at night when they can be heard squeaking, eating and chewing.

Hamsters: Another small rodent, hamsters also are nocturnal. At night, hamsters can be seen running on their wheels, collecting foods and making nests in their bedding.

African pygmy hedgehog: This is a species of hedgehog commonly kept as a pet. According to The Spruce: Pets, pet hedgehogs are quiet, active, entertaining, and require a lot of care. They make great companion animals. However, because they're nocturnal, they will need to be

fed and cared for in the evening hours.

shut-eye. **Leopard geckos:** These lizards sleep in safe and hidden spots during the day and become active when night falls. Leopard geckos do not have the same light requirements as other reptiles that are kept as pets.

Cats: Cats are most active between dusk and dawn, and are content to snooze throughout much of the day. They seem keen on catching prey (whether real or imaginary) around the house at night and vocalizing when their owners are trying to get some

shut-eye.

Rabbits: These furry friends also enjoy frolicking at night. They may scratch around their cages and make various noises. They also visit the litter box at night (if trained), groom themselves and may be more receptive to petting from owners.

Many animals prefer to be out and about at night. Prospective pet owners should be aware of these tendencies so they know what to expect from such pets.

Something to think about...

Pet owners who arrive home to discover that their pet has caused damage to their domiciles may wonder if that is covered by their homeowner's insurance policies. Allstate insurance states that homeowner's insurance typically does not cover damage inflicted by pets on personal property or the dwelling itself. This also applies to domestic farm pets, as would be the case if a goat or ewe broke fence posts or the barn door. The cost for replacement or repairs for pet-related accidents is the pet owner's responsibility. However, the liability protection provided with most standard homeowner's policies may offer coverage if your pet damages someone else's property, such as if your puppy chews up the moldings while a neighbor is pet-sitting. It is always important to review and discuss policy coverage with an insurance agent to learn what level of protection you have. In addition, quality crates and/or fencing can help keep mischievous pets out of trouble and reduce damage in and around the house.

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Ways to cut costs during retirement

The average person will spend more than 50 years in the employment sector. As retirement draws closer, many professionals begin to daydream about giving up the commute and having more time to pursue their personal interests.



Even if planning for retirement has been many years in the making, it can take some time for a person to become acclimated to having less income. According to data from the Bureau of Labor Statistics, “older households,” which are defined as those run by someone age 65 and older, spent an average of \$45,756 in 2016, or roughly \$3,800 a month. That’s roughly \$1,000 less than the monthly average

spent by typical American households. Housing, transportation, health care, and food are some of the biggest bills retirees will have to account for. Aiming to have savings in addition to any other retirement income or government subsidy coming in to cover that amount is a step in the right direction.

Retirees can make their money go further if they take inventory of their spending and make some cuts where possible.

K n o w where your money is going.

It’s impossible to save without knowing what your expenses are each month. Many people are surprised to learn how much little things add up over the course of a month. For example, spending \$4 for a take-out coffee each day can quickly become an expensive luxury. Add all expenses and see where you can trim, especially if there’s a deficit each month.

Consider extra health care. In the

consider a snack. Anything higher than a four and you might just be bored. When snacking, periodically pause to reassess your hunger and determine if you’re satisfied. This reassessment can help you avoid overeating.

Reduce distractions. Distractions can make it hard for people to recognize how much they have eaten. Avoid snacking while watching television or using your smartphone so you don’t accidentally overeat.

Take small bites. Large bites also can make it easier to overeat. Small bites, such as one whole grain chip at a time instead of a handful with each bite, can reduce the likelihood of overeating.

Let your senses savor your snacks. Using all of your senses when snacking can force you to slow down and notice flavors and aromas you might otherwise never recognize.

A more mindful approach to snacking can help people better appreciate their food and may help them avoid overeating. Learn more about mindful eating at www.foodinsight.org.

United States, Medicare participants can choose Medicare Supplement Insurance plans to help reduce out-of-pocket health care costs. Medicare Parts A and B only cover some of your health care costs. Supplemental insurance can cover some of the costs not covered by original Medicare, like copayments, deductibles and coinsurance, according to AARP.

Pare down on possessions. Take inventory of what you have and scale back where possible. If you are no longer commuting to work, you may be able to become a one-car household. Downsizing your residence can help seniors avoid spending too much of their retirement time and money maintaining their homes.

Take advantage of senior discounts. Take advantage of the many discounts that are offered to seniors. Retirees can usually save on restaurants, travel, groceries, and much

more by simply shopping on specific days or verifying their age when checking out.

Purchase less expensive life insurance. According to Cheapism, a site that advises consumers about how to be more frugal, the chief purpose of life insurance is to replace income to ensure the financial security of dependents in the event of death. Retirees may have no dependents and little income. Therefore, a large life insurance policy may not be necessary, especially if you’ve already set aside funds to cover funeral costs.

Pay off a mortgage. Housing is many people’s most substantial expense. Paying off a mortgage can free up more money each month and allow retirees to spend their golden years doing as they please.

As retirement nears, adults can employ various strategies to reduce their monthly expenses.

What is the 50-30-20 approach?

Effective financial strategies vary depending on which stage of life a person is in. For example, a recent college graduate working his or her first professional job will not have the same financial strategy as someone on the cusp of retirement. But one financial strategy that people of all ages can look to for guidance is the 50-30-20 approach. The 50-30-20 approach to financial planning can be a valuable resource for anyone trying to develop a budget. The approach is simple yet effective. Under the 50-30-20 approach, income is allocated based on this breakdown:

-50 percent of money is spent on needs, including housing costs, health insurance, car payments, and groceries

-30 percent of money is spent on wants, including hobbies, dining out and travel

-20 percent of money is allocated to savings

Proponents of the 50-30-20 approach note that calculations should be based on after-tax income, or what is often referred to as “take-home pay.” Professionals with steady paychecks can easily determine their 50-30-20 breakdowns by saving a month’s worth of pay stubs and establishing their monthly budget based on what’s coming in. The task can be trickier for self-employed or freelance workers, who may benefit from working with financial planners as they seek to create monthly budgets based on the 50-30-20 approach.

snacks

from page 12

be at risk of developing eating disorders. One of the questions people may have about mindful eating, and mindful snacking in particular, is how they can slow down and tune into the sensations of eating when they snack. Working professionals tend to snack at the office, where it’s not always so easy to slow down and tune in to the foods we eat. In addition, availability may dictate what people eat while away from home, which can lead to people eating unhealthy foods because that’s all that is available.

While there’s no denying mindful snacking can be difficult, the IFICF offers these tips to help people slow down and tune in during snack time.

Assess your hunger. Learning to assess their hunger can help people distinguish hunger from boredom. The IFICF recommends using a hunger scale of one to 10, with one being very hungry and 10 representing feelings of being stuffed. If you determine your hunger is a four or below, then con-

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Good customer service practices can make consumers happy

In 2009, a handful of protest songs posted to YouTube created quite a stir. After their guitars were mishandled and damaged while traveling on United Airlines, the Canadian folk duo "Sons of Maxwell" attempted to negotiate with the airline in an effort to be reimbursed for the damage. Those negotiations ultimately proved fruitless, so the rockers took to YouTube, posting a series of comical songs and videos.



While the songs became viral and drew many a laugh, the people at United Airlines, and their shareholders, were not laughing. The bad publicity sparked by the videos caused United stock to plummet, costing shareholders as much as \$180 million.

Incidents like that highlight the importance of exceptional customer service, especially in regard to small businesses. Industry giants like United Airlines can no doubt afford some bad publicity, but small, locally owned businesses operate on much thinner margins.

In recognition of the effects bad customer experiences can have on their businesses, business owners can emphasize the following three strategies to keep customers happy.

1. Encourage customer input. Business owners may not have their boots on the ground every day, so encouraging customer input may be the only way for business owners to get a handle on what it's like to be their customer. That input can be used as a springboard to making positive changes that make customers happy, and it also can be used to help business owners recognize which staff members are going above and beyond to make sure customers have positive experiences.

2. Respond to reviews. A 2018 survey from Review Trackers found that 63 percent of reviewers never received a response to their reviews. Engaging with customers is vital for small businesses. Consumers appreciate it when business owners respond to their reviews. Customers who leave negative reviews are more likely to put such ex-

periences behind them if business owners reach out and seek their input while assuring that they'll work to provide better experiences in the future. Responding to customers who share positive experiences takes little or no time at all and it's a thoughtful gesture to thank customers who take the time to leave positive reviews.

3. Get personal with customers. A personal experience drives many consumers to support local businesses. Taking time to be cordial with customers also is a great way to learn about their needs and wants so you can better serve them, potentially turning them into highly valuable repeat customers. Repeat business is vital to the survival of small businesses. In fact, a 2018 survey from In-Moment found that 77 percent of consumers acknowledge having had relationships with specific brands for 10 years or more. Getting personal can lay the foundation for customer-business relationships that can last for years to come.

Customer service is vital for small businesses, which can employ various practices to keep customers happy and coming back.

Tides for Ocean City Inlet

Day	High /Low	Tide Time
Th 10	High	3:35 AM
10	Low	9:38 AM
10	High	3:55 PM
10	Low	9:57 PM
F 11	High	4:33 AM
11	Low	10:41 AM
11	High	4:51 PM
11	Low	10:50 PM
Sa 12	High	5:27 AM
12	Low	11:41 AM
12	High	5:46 PM
12	Low	11:42 PM
Su 13	High	6:20 AM
13	Low	12:37 PM
13	High	6:38 PM
M 14	Low	12:33 AM
14	High	7:12 AM
14	Low	1:30 PM
14	High	7:31 PM
Tu 15	Low	1:23 AM
15	High	8:04 AM
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