The Courier



Thank,

The mission of The Worcester County Veterans Memorial at Ocean Pines Foundation is to create and maintain, in perpetuity, a suitable memorial to honor and preserve the unselfish contributions to the security and freedom of our country by the men and women of our military services.

The Memorial benefits greatly from the financial donations of individuals and businesses. Additionally many individuals volunteer countless hours throughout the year to assist in the numerous programs like student visitations to events such as the Memorial and Veterans Day celebrations.

Our community is indebted to the men and women who have and are currently serving our country.

Our Memorial is indebted to our community and those it honors.

Thank you to the businesses and individuals that have supported the Memorial during this year.

May the blessings of the season touch all those who support our service men and women.





Help illuminate the legacy of our men and women who have served our country.

Become a Foundation member for just \$15 per year.

To learn how to join, make a donation to th Memorial or to purchase a brick or paver go to www.OPVETS.org.



Awards - The Greater Ocean City Chamber of Commerce Foundation announced that it has awarded six workforce scholarships to local recipients totaling \$6,000.

Recipients of the 2020 Greater Ocean City Chamber of Commerce Foundation Workforce Scholarship are Karly Arment; Melissa Bennett; Logan Dillon; Robert Dixon; Kara Mihavetz; and Danielle Simpkins.

The Greater Ocean City Chamber of Commerce Foundation developed the Eunice Q. Sorin Scholarship in 2011 to enhance workforce and economic development in the region. This scholarship is also made possible by the fundraising efforts of the Foundation and the Young Professionals (YP) of Ocean City. The mission of the YPs is to bring together the talents and insights of emerging young professionals, in a dynamic and diverse group of peers with a passion for making a difference, a willingness to learn, the desire to build important relationships, and the energy to get involved in the community.

The Scholarship Program awards individuals who are either further pursuing professional development to advance their career and/or upgrading skills with intention to stay in the Eastern Shore area. This scholarship is open to any field of study but is limited to those who live or work in Worcester County. This scholarship is available to anyone currently employed by a local business in good standing with the Greater Ocean City Chamber of Commerce and looking to gain the skills and education to enter our community workforce.

Above: Ruth Waters, board president of the Greater Ocean City Chamber of Commerce Foundation, with Lachelle Scarlato, Executive Director of the Greater ocean City Chamber of Commerce. Scholarship Recipients: Karly Arment, Melissa Bennett, Logan Dillon, Robert Dixon and Kara Mihavetz.





Overwhelming community support aids donation drives

Thanks to a tremendous amount of community support, Ocean Pines this year was able to make significant donations to two local families and four area nonprofits ahead of the Christmas holiday.

Last week, the Association sent an SUV full of toys to Worcester County GOLD, two carloads of food and clothing to Diakonia, and a load of pet supplies to the Worcester County Humane Society.

Additionally, Ocean Pines supported two local families with children, in cooperation with Worcester Youth and Family Counseling Services.

This week, Ocean Pines staff will deliver holiday dinner baskets to 10 local families through Worcester County GOLD, as part of an annual donation drive by Association employees.

The Aquatics Department and Recreation and Parks Department also gave through their Angel Tree program and the Be a Santa to a Senior program, respectively.

Senior Executive Assistant Michelle Bennett, who helped coordinate the massive effort along with help from every department in Ocean Pines, said she was overwhelmed by the generosity of people in the community.

Bennett said she would like to thank the Shapeups Fitness Club, Ocean Pines Line Dancers, Cathy Gallagher, OPA staff, and everyone who brought a donation.

"The Ocean Pines community really stepped up and supported our donation drives, but this is no surprise. Ocean Pines is full of caring, compassionate and supportive residents," she said. "Merry Christmas to a wonderful community, and here's to hoping 2021 is a better year for all!"

Notice to Readers

The Courier will be on hiatus for two weeks returning January 13, 2021. Regardless of how and with whom you spend this COVID holiday season, we hope it's as enjoyable as possible.

-Chip Bertino



A child's question captivates the imagination; the answer resonates throughout history

By Chip Bertino

During the 19th century, newspapers were the predominant news media. Newspapers published numerous editions each day that were sold by scores of newsboys hawking them on street corners. Newspapers played a critical role in forming public opinion. The power of newspapers across the United States was unsurpassed as they held sway over politicians and readers alike. So, it was in 1897, when the New York Sun received a rather unique letter from a young reader, Virginia O'Hanlon, wanting to know whether or not there was a Santa Claus.

The letter ended up on the desk of veteran editor, Francis P. Church. Mr. Church was the son of a Baptist minister. He had covered the Civil War for

the New York Times and had worked vate and resonate through time. for the New York Sun for 20 years becoming the paper's anonymous editorial writer. Mr. Church realized neither he nor the paper could ignore little friends say there is no Santa

the child's question. He must answer it and answer it truthfully. His response became one of the most memorable editorials in newspaper history.

Again, this holiday season, The Courier thought it would be interesting to step back in time when things seemed a little simpler and the an-

swer to a child's question could capti-

Editor:

I am eight years old. Some of my

Claus. Papa says "If you see it in The Sun it's so." Please tell me the truth, is there a Santa Claus?

Virginia O'Han-

Virginia,

Your little friends wrong. They have been affected by the

skepticism of a skeptical age. They do not believe except what they see. They think nothing can be which is not comprehensible by their little minds. All minds, Virginia, whether they be men's or children's, are little. In this great universe of ours, man is a mere insect, an ant, in his intellect as compared with the boundless world about him, as measured by the intelligence capable of grasping the whole of truth and knowledge.

Yes, Virginia, there is a Santa

He exists as certainly as love and generosity and devotion exist, and you know that they abound and give to your life its highest beauty and joy. Alas! how dreary would be the world if there were no Santa Claus! It would be as dreary as if there were no Virginias. There would be no childlike faith then, no poetry, no romance to make tolerable this existence. We should have not enjoyment, except in sense and sight. The external light with which childhood fills the world would be extinguished.

Not believe in Santa Claus! You might as well not believe in fairies. You might get your papa to hire men to watch in all the chimneys on Christmas Eve to catch Santa Claus,

but even if you did not see Santa Claus coming down, what would that prove? Nobody sees Santa Claus, but that is no sign that there is no Santa Claus. The most real things in the world are those that neither children nor men can see. Did you ever see fairies dancing on the lawn? Of course not, but that's no proof that they are not there. Nobody can conceive or imagine all the wonders there are unseen and unseeable in the world.

You tear apart the baby's rattle and see what makes the noise inside, but there is a veil covering the unseen world which not the strongest man, nor even the united strength of all the strongest men that ever lived could tear apart. Only faith, poetry, love, romance, can push aside that curtain and view and picture the supernatural beauty and glory beyond. Is it all real? Ah, Virginia, in all this world there is nothing else real and abiding.

No Santa Claus? Thank God he lives and lives forever. A thousand years from now, Virginia, nay 10 times 10,000 years from now, he will continue to make glad the heart of childhood.

Merry Christmas and a Happy New Year!!!

Mr. Church's editorial was an immediate sensation and was published every year until the paper folded in 1949. Mr. Church married shortly after the editorial appeared. He died in April 1906, leaving no children.

Virginia O'Hanlon went on to graduate from Hunter College with a Bachelor of Arts Degree at the age of 21. The following year she received a Master's degree from Columbia. In 1912 she began teaching in the New York school system and later became a principal. After 47 years as an educator she retired. Throughout her life she received a steady stream of mail about her Santa Claus letter. Virginia O'Hanlon Douglass died in 1971 at the age of 81 in a nursing home in Valatie, NY.



On December 23, 1783, following the signing of the Treaty of Paris, General George Washington resigned as commander in chief of the Continental Army and retired to his home at Mount Vernon, Virginia.

Washington addressed the assembled Congress:

"Happy in the confirmation of our independence and sovereignty, and pleased with the opportunity afforded the United States of becoming a respectable nation, I resign with satisfaction the appointment I accepted with diffidence; a diffidence in my abilities to accomplish so arduous a task; which however was superseded by a confidence in the rectitude of our cause, the support of the supreme power of the Union, and the patronage of Heaven."

Celebrating the new year on January 1 is a relatively recent phenomenon. The calendar as we know it today has evolved several times and months have gone by different names. On the early Roman calendar, March was the first month

> of the 10-month calendar. That is why the last four months of the year have prefixes that coordinate with the seventh (September), eighth (October), ninth (November), and tenth (December) numerals. King Numa Pompilius reformed the calendar around 700 BCE by adding the months of January and February to the original 10 months. But the calendar still required some additional tweaking to be more aligned with the seasons. In 46 B.C., Julius Caesar introduced a solar-based cal-

endar that was an improvement on the ancient Roman one, which was lunar-based. During this time, the month of Quintilis was renamed July in honor of Julius Caesar and Sextilis was renamed August in honor of Augustus. Shortly after the introduction of the solar calendar, the beginning of the year was moved from March 1 to January 1.



Chip Bertino Publisher/Editor

Linda Knight Advertising Representative Mary Adair Comptroller Contributing Writers

Dan Collins Victor Fernandez Ron Fisher Douglas Hemmick Jean Marx Robert B. Adair 1938-2007

P.O. Box 1326 Ocean Pines, MD 21811 410-629-5906

thecourier@delmarvacourier.com www.delmarvacourier.com

I believe because

Never have I glimpsed Santa's sleigh riding across a darkened sky. Yet, in this crazy, topsy-turvy world much can be gained if we allow our-

embodied by the twinkle in his eye is more powerful than a skeptic's glance. It's a spirit that soars upon the unfettered wings of who we'd like

> to be; it nourishes our souls, giving us strength to become our very best.

> I believe much is gained when we unfurl our "Ho, ho, ho" to resonate in

imaginations, let go of despair and allow a little our hearts.

Santa Claus is alive and well. During this time of year he goes about his business as he has for centuries. Trends and fads concern him not, because what he has to offer is pure and unadulterated for those willing to believe. For you see the passage of time cannot alter or dull that which is timeless: the pure, hon-

> est emotions we feel when we embrace the ones we love, when we toast the health of those around us and remember those who are not. Opening our hearts to what we don't fully understand but nonetheless believe is a lasting gift.

The good cheer Santa spreads is worn handsomely by

those who believe, like a comfortable warm sweater on a chilly December morning. Having faith protects the soul from sadness, heal scars of despair and dries tears of pain. The spirit of Santa Claus need not be a childhood memory. If we allow it, the spirit can envelop who we are now. It's there, we just need to look. We just need to believe.

When we allow ourselves to believe in the spirit of Santa Claus we reveal the part of our soul that glows most brilliantly, most warmly and most honestly. It's the very best gift we can give to ourselves and those around us.

I haven't seen a tov-laden sleigh dash across a blue-black sky but I be-



It's All About. . . By Chip Bertino

chipbertino@delmarvacourier.com

selves to believe in the spirit embodied in a bright red suit and adorned with whiskers white as snow. Hope and warmth is found when we keep ourselves open to a presence that embraces the best of who we are. Simply, I believe in Santa Claus and the spirit of Christmas. The older I get, the more I need to believe.



There's something wonderful about fairy tales, four leaf clovers and the magic of watching a child sit on Santa's knee for the first time. There's a lot of joy and happiness that can be shared by simply believing.

I believe in the attraction of mistletoe, the magic of a first snow and the whimsy of making a wish beside a well. I believe in these things and more, just because.

I believe in good cheer and good times and good friends. I believe in wonder and hope and fond memories yet to be held. And I believe in the charity of the man who rides in a red sleigh sharing joy.

I believe a child's smile, and ours as well, becomes more vibrant in the presence of Santa Claus. The spirit

Happy Holidays



We thank our customers and the community for their support during these trying times.



- Gift Items/Free Giftwrapping
 - Amish & Italian Foods Ice Cream
 - Soups
 - Ladies Jewelry/Clothing



Open 10 a.m. to 5 p.m.



31854 James Lowe Lane Frankford, DE 19945

302-732-6159 Gift Shop

302-732-6832

Wishing you a healthy and prosperous holiday season.



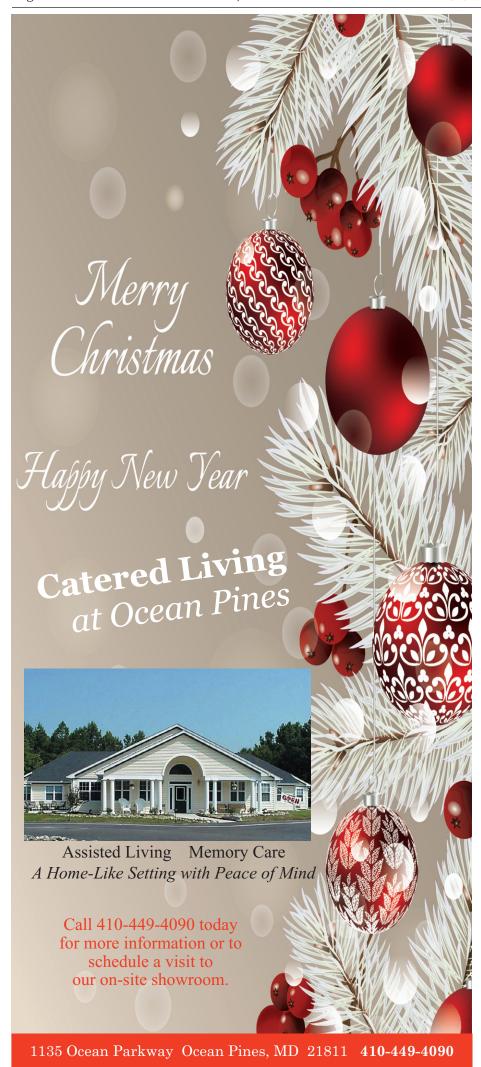
We can work with you to understand your goals, create a personalized plan, and provide investing guidance. It's a modern approach to wealth management so you can take ownership of your financial life.

Mark E. Engberg, CFP® Stephanie P. Brown, MBA Rehoboth Beach Independent Branch 19266 Coastal Highway, Unit 5 302-260-8731 schwab.com/rehobothbeach



Own your tomorrow.

©2020 Charles Schwab & Co., Inc. ("Schwab") Member SIPC. All rights reserved. SCH2887-16 (1120-0DAN) (11/20)



Check mass requirements before heading out

Those who plan to attend Christmas Eve or Christmas Day Masses in one of the 74 Catholic parish or mission churches in Delaware or Maryland's Eastern Shore are urged to check their parish's website or bulletin before heading out. Some parishes are requiring advanced reservations in order to comply with state mandated attendance limitations due to the recent uptick in COVID-19 cases in our area.

"We want to avoid having to turn people away at the door," said the Most Reverend W. Francis Malooly, Bishop of the Catholic Diocese of Wilmington. "Parishes are following government guidelines to make sure everyone stays safe and healthy during Christmas and beyond. Limiting attendance, social distancing, wearing masks, and other requirements will be in place to assure that we will all be around when our Christmas Masses are once again standing room only." The dispensation from the obligation to attend Sunday and Holy Day Masses that Bishop Malooly instituted in March remains in place in the Diocese of Wilmington.

Locally, St. John Neumann Catholic Church will livestream its holiday masses. The window to make mass reservations to attend in person has closed.

Many parishes are live-streaming or posting pre-recorded Masses on their YouTube, Facebook or web pages. Catholics are encouraged to check their parish website or bulletin to find out if and when their Christmas Mass will be available online.

Christmas Eve Mass with Bishop Malooly will be live-streamed from the Cathedral of Saint Peter in Wilmington at 2:00 p.m. on December 24. Viewers can watch it live or recorded on the diocesan YouTube channel – //YouTube.com/DioceseofWilm.

The Catholic Diocese of Wilmington was established in 1868 and comprises 56 parishes, 18 missions and 30 schools serving the State of Delaware and the nine counties of Maryland's Eastern Shore. More information on the diocesan effort to respond to the COVID-19 pandemic is available at www.cdow.org/cornoavirus.

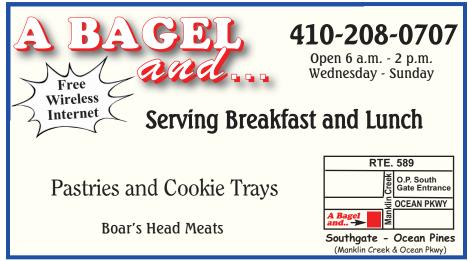
Church service to be held

The Church of the Holy Spirit will celebrate Christmas with a church service at 6 p.m. on Christmas Eve, December 24. Masks and social distancing are required.

The church is located at Coastal Highway and 100th St. For more information, call 410-723-1973.

Kiwanis offers free membership

Like most clubs, Kiwanis has annual dues, but due to COVID-19, Kiwanis International has allowed clubs all over the world in 80+countries to have new members join for free for a year, as long as they join by December 31, 2020. Call Kiwanis Club of Greater Ocean Pines-Ocean City President Steve Cohen at (301) 667-3099 or by email at steve-cohenjd@gmail.com to apply. This is an opportunity to join free for a year and experience what Kiwanis is all about.



OPEN DAILY 11 A.M. • KITCHEN OPEN UNTIL 10 P.M. 28th Street • 410-289-2020 • PitandPub.com

OFF SEASON SPECIALS

(DINE IN ONLY • SOME RESTRICTIONS APPLY

SUNDAY FUNDAY
Happy Hour
Drink Prices
NOON-MIDNIGHT

MEATLOAF MONDAY

25% Off All Day/Night

CHICKEN TUESDAY

25% Off
Everything/
Anything
TURKEY OR CHICKEN

BEEF WEDNESDAY 25% Off Everything/ Anvthing Beef PORK THURSDAY 25% Off Everything/ Anything Pork

> RIB & SHRIMP FRIDAY

\$7 1/2 LB. Ribs
Or \$7 1/2 LB.
Shrimp
ALL DAY/NIGHT

BULL & OYSTER SATURDAY

\$7 Roast Beef Sandwich \$5 1/2 Dozen Oysters On The Half Shell ALL DAY/NIGHT

NORTHSIDE OPEN DAILY 11 A.M. 127th Street • 443-664-7482

We Help Families:



Utilize Trusts for probate avoidance.







PROCINO-WELLS & WOODLAND, llc

Serving families in Maryland & Delaware

Tel. 443.513.4740

www.pwwlaw.com

Fun facts about Three Kings Day

The holiday season begins with Thanksgiving, and many people believe that the festivities come to a close after ringing in the new year. In fact, for the faithful, the Christmas season does not end until January 6 (January 12 in Eastern churches).



January 6 marks the celebration of the Epiphany, sometimes referred to as Three Kings Day, Little Christmas, the Baptism of Jesus, and D'a de los Reyes. The Epiphany is celebrated 12 days after December 25. In

fact, that is where the phrase the Twelve Days of Christmas, and the song of the same name, originated.

Christians believe that the real celebration of the holiday season does not begin until December 24 and then continues through Three

> Kings Day. While the four weeks preceding Christmas, also known as Advent, are supposed to be times of reflection and prayer in anticipation of the birth of Jesus Christ, the 12 days of Christmas are times of great celebration. On

the Epiphany, children may leave their shoes out for presents in a similar fashion to the way stockings are hung. Gifts are exchanged, reminiscent of the three gifts the magi presented to the Christ child of gold, frankincense oil and a resin called myrrh. The gold represented Christ's royal standing. The frankincense marked Christ's divine birth. Finally, the myrrh stood for Christ's mortality.

Many celebrants will bake ringshaped cakes in which they will hide plastic baby figurines that are meant to symbolize Jesus Christ. The cake is called The Kings Ring, or Rosca de Reyes.

In Latin America, the three magi are more prominent figures than Santa Claus and are greatly revered by children and adults alike. Until the 19th century, the Epiphany may have been considered more important than Christmas day. However, those tides have largely shifted outside of Latin America and areas dominated by large populations of people who have Latin American heritage.

Christmas and New Year's garner considerable attention during holiday celebrations, but Three Kings Day also is an important date on the calendar for faithful Christians.





Carpet, Upholstery, Tile and Grout Cleaning LOCATED AT 35131 LIGHTHOUSE RD, SELBYVILLE DE 19975 (SINCE 1983)

The Women in Black

By Jean Marx

The Women in Black by Madeleine St. John is a sweet and funny book tracing the lives of four young women who work at Goode's Department Store in Sydney, Australia. The book is set in the 1950s and it is approaching Christmastime, their busiest time of year. The book derives its name from the black dresses, or "frocks" as they are called, that these female sales associates must wear.

The four associates don't know each other well at the start of the story, but their lives inter-

twine as the story unfolds and lasting friendships made. Magda is glamorous and flamboyant. She immigrated to Australia from Slovenia and she runs the Model Gowns department. Goode's imports most of its frocks from New York and London, assuring its discerning clientele that each gown sold in Magda's department is one-of-a-kind. store's catch phrase of "I got it at Goode's" draws in female shoppers from all over Australia, as the

Patty is the most senior of the associates, having worked at Goode's for years. She is married to Frank, but there has been no romance in their 10year marriage. On weeknights, he prefers eating a steak every night and watching TV before going to bed. On weekends, he drops Patty off at her mother's while he plays golf or goes to a pub with friends. Patty is in her midthirties and feels worn out from her dull routine that shows no sign of ending. She is seeing her prospects for having a family dimming, yet she sees no way to spark Frank's interest.

ladies vie to have their frocks outshine

all others at their holiday parties.

Fay works with Patty in the Ladies' Cocktail Frocks department. Fay has a bubbly personality and wants to attract a love interest in her life. While she goes on many dates, none of her suitors have advanced to boyfriend status. Fay used to be a cigarette girl and then a cocktail waitress in her early twenties. Now working at

Goode's, Fay has not shared her age with Patty, but Patty speculates it is at least thirty. Patty cannot understand why Fay doesn't have a man since she incessantly talks about them. Fay keeps repeating her mantra of "If at first you don't succeed, try, try, try again," but over time, she is finding it harder to cheer herself up with the mantra.

The fourth associate is Lesley, a teenager just out of high school. She takes the job at Goode's as a temporary

> employee, as she has recently taken the exam for her "Leaving Certificate." With a stellar score on this college aptitude exam, it will assure her a scholarship that she sorely needs to be able to afford college. She arrives at Goode's as a shy, thin, and rather awkward girl who is trying to find her confidence. She puts down on her job appli-

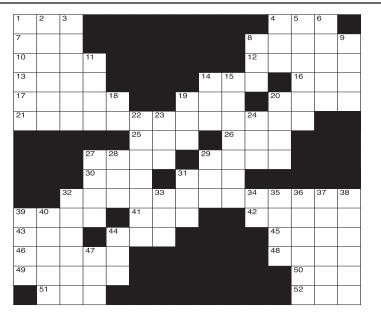
cation that her name is Lisa as a way to inject a little excitement in her life. Lisa loves poetry and she often recites poems to herself when she is feeling particularly nervous. She gets assigned to work with Magda. This has all the ladies at Goode's tittering as to whether Lisa will be able to measure up to Magda's lofty standards.

The book I most often give as a gift to closer people

-Hilary Mantel, some of WOLF HALL

I found the book to be witty and a light, fun read. It was fun to see how the author weaves the stories together of these four associates. By the time the Christmas season is complete at Goode's, each of the women will have changed and in a variety of ways.

The book was originally published in 1993 and was later made into a feature film and a successful musical. Ms. St. John also wrote A Pure Clear Light, The Essence of the Thing, and A Stairway to Paradise. While she was born in Sydney in 1941, this book, The Women in Black, is the only one she set in Australia. The author passed away in 2006.



CLUES ACROSS

- 1. Crow species 29. Make a low, continuous sound
- 4. Partner to flow
- 7. Male offspring 31. Pollinates flowers
- 8. Sedate 10. Orange beverage
- 12. Pair of small hand drums
- 13. 12th month of Jewish civil year 42. Hasidic religious leader
- 14. Former Pirates star Jason
- 16. Computer company
- 17. Made angry
- 19. Beverage container
- 20. Charlize Theron film "__ Flux" 48. Imaginary line
- 21. Localities
- 25. Consume
- 26. Don't know when yet
- 27. Bed style

- 30. Wrath
- 32. Association
- 39. Prejudice
- 41. Unhealthy
- 43. Distinctive philosophy
- 44. Short-term memory
- 45. In a good way 46. Emperors of Ethiopia
- 49. Of barium
- 50. One's sense of self-esteem
- 51. Man who behaves dishonorably
 - 52. Monetary unit

CLUES DOWN

- 1. Rear of (nautical)
- 2. He minds the net
- 3. Ring-shaped objects 4. When you hope to get there
- 5. Young children
- 6. Beloved hobbit
- 8. Pigpen
- 9. Wish harm upon
- 11. Quick=eyed (Scottish)
- 14. Scrooge's phrase "__ Humbug"36. Wild goats
- 15. One more
- 18. A ballplayer who only hits
- 19. Once vital TV part
- 20. Sixth month of Jewish
- civil year 22. Advantage
- 23. Type of tree

- 24. Luke's mentor -Wan
- 27. Life stories
- 28. Vase
- 29. Tiny
- 31. Package (abbr.)
- 32. A photog's tool
- 33. Wood
- 34. One of the six noble gases (abbr.)
- 35. Pueblo people of New Mexico
- 37. A way to comply
- 38. Horatio ___, British admiral 39. Actress Leslie
- 40. Sir __ Newton
- 44. Pouch
- 47. Have already done

| R | Α | М | | S | Α | G | Ε | S | | K | 0 | D | Α | K |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Α | Ν | 1 | | 1 | R | Е | N | Α | | 1 | С | Α | С | 0 |
| С | Т | N | | D | Α | ٧ | Е | R | 0 | В | Е | R | Т | s |
| Е | R | Α | S | Е | s | | | 0 | С | Е | Α | N | | |
| R | Α | Т | Е | L | | Ν | Α | S | Т | 1 | N | Е | S | s |
| | | 0 | В | ı | | Α | D | | | | s | L | 0 | Ε |
| S | 1 | R | Е | N | | М | U | R | Е | s | | | М | G |
| Α | М | Υ | | Е | М | U | L | Α | Т | Е | | Н | М | 0 |
| С | 1 | | | s | 0 | R | Α | s | | Ν | 0 | Υ | Е | s |
| Κ | Ν | Α | Р | | | | Т | Е | | s | 1 | D | | |
| s | Е | Р | Α | R | А | Т | Е | s | | Е | N | R | 0 | L |
| | | Р | R | 0 | L | Е | | | Α | L | к | Α | L | 1 |
| С | Н | Α | R | L | 1 | Е | R | 0 | s | Е | | Ν | Е | Е |
| s | Α | L | 0 | L | | М | Α | Ν | Α | s | | Т | 0 | G |
| С | 0 | L | Η | s | | S | Т | Е | Р | s | | s | s | Е |

Answers for December 16





If you or a loved one is vulnerable and needs in-home care, we're here to help. Call us today.

410.641.0901 HomeInstead.com/734

Locally Owned and Operated

PERSONAL CARE | MEMORY CARE | HOSPICE SUPPORT | MEALS AND NUTRITION

Each Home Instead Senior Care Franchise is independently owned and operated. © 2020 Home Instead, Inc. License #3740



We want to wish our patients and community a Healthy and Happy Holiday season from our family to yours! Hamilton Physical Therapy is here to help you with your physical therapy and hand therapy needs. We are also happy to offer **DIRECT ACCESS for physical** therapy services - no referral needed.



To schedule an appointment, call (410) 208-3300.

; Se Habla Español!

410.208.3300 HamiltonPTcares.com 11007 Manklin Creek Road, Berlin info@HamiltonPTcares.com

No-Cost **DRIVE-THRU**

By appointment only

Worcester County Commission on Aging 4767 Snow Hill Road Snow Hill, MD 21863

West Ocean City Park & Ride 12848 Ocean Gateway Ocean City, MD 21842

Dec 14, 2020 Dec 21, 2020 Dec 28, 2020 Jan 4, 2021 Jan 11, 2021

Monday, 12:30-3:30 pm

Thursday, 12:30-3:30 pm Dec 17, 2020 Dec 31, 2020 Jan 7, 2021

Jan 14, 2021

- Live or work in Worcester County
- Adults and children 8 years and older
- · Valid photo ID for adults

To schedule an appointment, please call 410-632-1100 option 8, then press 1.

This testing is in partnership with the Worcester County Health Department Worcester County Emergency Services and the Town of Ocean City.



The end of the year presents plenty of opportunities for shopping and celebrating. Starting with Thanksgiving preparations, there is a steady supply of days geared around generosity and merriment,

During the Victorian era in Britain, servants were not given off on Christmas Day because they had to work during their employers' celebrations. Therefore, they were allowed off the following day,



December 26, to spend time with their own families. The holiday became standard practice in 1871. Boxing Day may have gotten its moniker from wealthy people who would give their employees boxes filled with small Christmas gifts, dinner leftovers and money as recognition for their service. Others believe it refers to alms boxes placed in churches for the collection of donations for the poor.

December

also is the feast day of St. Stephen, the patron saint of horses, so Boxing Day has been tied to sporting events involving horses. This includes horse races and fox hunts.

Even though the British established early residency in America, the Boxing Day tradition did not travel over to the colonies from England. However, Canadians and other former British strongholds celebrate it as a public holiday. Offices are closed and public transportation may run on holiday schedules.

Boxing Day is yet another endof-year opportunity to share gifts and well wishes with loved ones and the less fortunate.

counting down to the holiday gifting and entertaining season. Black Friday, Small Business Saturday and all of the weekends preceding Christmas are prime opportunities to snag discounts and deals. However, for those in Canada, Australia and the United Kingdom, gift-giving doesn't cease with the passing of Christmas.

Boxing Day, which falls the day after Christmas, has nothing to do with bringing empty gift boxes out to the recycling bin. While it has transformed into another day to grab seasonal deals, Boxing Day has historically served as a day to give to the less fortunate.

There for you...



Home Delivery Ocean Pines Only. Call 410-629-5906

Local Newsstands

www.delmarvacourier.com



New year, new Medicare cap

By Billy Hamilton

With the holidays and new year fast approaching, it is a good time to



Billy Hamilton

review Medicare coverages and rules. Each calendar year Medicare sets a monetary cap on physical therapy services that resets on January 1st of each year. This "cap" in recent years was modified from a a

"hard" cap to a "soft" cap. As the new year approaches, it is also good to note that you have direct access to physical therapy services if you have an issue that can benefit from such treatments.

Basically, every year Medicare requires patients to pay a small deductible before they will begin to cover their portion of your medical bills. The current deductible is \$198 but will increase to \$211 on January 1, 2021. This is a small deductible compared to most commercial plans and increases minimally each year. If you

need PT after January 1, you will be responsible for the first \$211 if your secondary plan does not cover the deductible. If you are unsure, I recommend calling your secondary insurance carrier and asking whether they cover the Medicare deductible. Once the deductible is met, Medicare then covers 80% of your medical bills and forwards the remaining 20% to your secondary (if you have one) or directly to you (if you do not have secondary coverage). If you do not have a secondary, it may sound like you will be responsible for a large sum (20%). However, typical physical therapy treatments in Maryland average \$85. This means you would be responsible, on average, for \$17 each session. In my experience, this \$17 is lower than most commercial insurance copays. In short, PT is an affordable means of treatment.

Medicare has also established a monetary annual cap on physical therapy services that is now considered a "soft" cap. The initial cap is set at \$2,110, however with most physical therapy diagnosis you can use up

to \$,3,000. Once you reach the \$3,000 cap, your PT must be able to show and document objective progress for you to continue. In years past this \$3,000 cap was a "hard" cap, meaning once you reached it your PT coverage was cut off. However, as I just mentioned, you are now allowed to "exceed" the cap if you are truly benefitting medically from treatment and objective documentation is provided.

The final point I would like to highlight is that most insurances, including Medicare, cover Direct Access to physical therapy. In simple terms this means that you could be evaluated and treated by a physical therapist without a referral. The best part of Direct Access is that this is covered by Medicare and most commercial payers. I have found over my 15 years in practice that this is the best kept secret, and we need to make a point to educate everyone about this incredible right to physical therapy treatment.

William "Billy" Hamilton, is owner of Hamilton Physical Therapy in Ocean Pines.

There for you...



Home Delivery Ocean Pines Only. Call 410-629-5906

Local Newsstands

www.delmarvacourier.com



Send Your Belongings First Class

- Operated by 4th and 5th Generation Movers
- Local/Long Distance/International Services
- Specializing in Commercial, Office, Industrial and Residential Moving
- Direct Service to ALL Points Florida Specialists
- Secured, Monitored Storage Facilities

- Certified Packing and Moving Specialists
- Custom Crating Experts
- Competitive Prices, Superior Value
- FREE ESTIMATES
- Ask About Our Guaranteed Pricing and Dates



BATES MOVING & STORAGE

Agent for United Van Lines

410-749-7117

Nationwide 800-543-1902



www.BatesMoving.com

27120 Ocean Gateway - Hebron, MD 218030



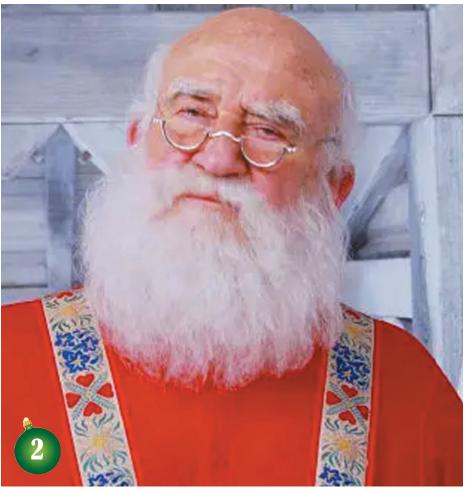


United Van Lines U.S. DOT No. 077949



Playing Santa Claus

Can you name the actor portraying Santa?















The principles of Kwanzaa

In 1966, California State Univer- speak for themselves. sity, Long Beach professor Dr. Maulana Karenga sought a way to bring African

Americans together as a community. Dr. Karenga ultimately settled on Kwanzaa, a holiday that has now been celebrated for nearly 60 years.

According to History.com, Kwanzaa gets its name from the Swahili phrase "matunda ya kwanza," which means "first fruits." Kwanzaa is a week-long celebration during which seven principles are discussed.

Those principles serve as the foundation of Kwanzaa, and each night of Kwanzaa emphasizes a different one of these foundational tenets.

- 1. Umoja: The Swahili word for "unity," umoja is focused on maintaining and striving for greater unity in the family, community, nation, and race.
- 2. Kujichagulia: The principle of kujichagulia focuses on self-determination and is designed to inspire Kwanzaa celebrants to discuss how they define themselves, name themselves, create for themselves, and

3. Ujima: Ujima focuses on collective work and responsibility. When discussing ujima, celebrants focus on how they can work

> together to build and maintain their communities. In addition, ujima is dedicated to communities solving problems together by

making one member's problem everyone's problem.

4. Ujamaa: Ujamaa is

dedicated to cooperative economics and how celebrants can build and maintain their own businesses and how they can all profit from the

success of those businesses.

- 5. Nia: "Nia" is the Swahili word for "purpose." The principle of nia is meant to encourage celebrants to make the building and development of their communities a collective vocation.
- 6. Kuumba: Creativity is the basis for the principle of kuumba, which encourages celebrants to do everything they can to make their communities more beautiful and fruitful for all.
- 7. Imani: The Swahili word for "faith," imani promotes believing fully in one's people, parents, teachers, and leaders.

Kwanzaa is an annual celebration that begins on December 26 and ends on January 1.

Tides for Ocean City Inlet

| Day | High /Low | Tide Time |
|-------------------------------|--------------------------------------|---------------------------------------|
| W 23 23 23 23 | High 2 Low 8 High 2 Low 8 | :36 AM :53 PM |
| Th 24 24 24 24 | High 3 Low 9 High 3 Low 9 | :45 PM |
| F 25 25 25 25 | High 4 Low 10 High 4 Low 10 |):28 AM :33 PM |
| Sa 26 26 26 26 | _ | :18 AM :18 PM |
| Su 27 27 27 27 | High 5 Low 12 High 6 Low 11 | 2:03 PM :02 PM |
| M 28 28 28 | High 6 Low 12 High 6 | 2:45 PM |
| Tu 29 29 29 29 29 | Low 1: High 7 Low 1 High 7 | 2:33 AM :14 AM :26 PM :28 PM |

County Christmas tree recycling returns

The Solid Waste Division of Worcester County will host its annual collection of Christmas trees through January 15. Area residents can drop off Christmas trees at the Central Landfill in Newark and the Berlin, Pocomoke. and Snow Hill Homeowners Convenience Centers at no cost.

Businesses and organizations that sold trees will not be permitted to drop off trees at the convenience centers, but may take them to the Central Landfill where applicable tipping fees will be assessed.

The trees will be ground into mulch for use at the Central Landfill. Remember, you can make a difference by recycling. For more info, contact Recycling Manager Mike McClung at 410-632-3177.

ocal Business Guide

Support Local Businesses

To place your business card call

410-629-5906



We Will Buy Your Car Even if You Don't Buy One of Ours!

jwilguscars.com 38531 DuPont Blvd., Selbyville

BOAT BROKER

DENTISTRY



(410) 641-3490 ott.masenior@gmail.com

HOME IMPROVEMENT

Brokered Boats Wanted

Clean Late Models up to 32 feet

Low Fees – Great Results

RT 113 Boat Sales - 302-436-1737

Haul out and Transport Services Available

PAUL'S HOME IMPROVEMENTS

All phases of home improvements

No job too small - No job too large Handyman Home Services Over 40 years experience

10-641-7548

Free Estimates



PAINTING



Title Services

SERVICES

Gwen Cordner

9748 Stephen Decatur Highway, Unit 113 Ocean City, Maryland 21842 410-213-7741 / 410-213-7742 fax email AcquestTitle@comcast.net / Acquest-Title.com



kozmajewelers.com

Huge Holiday Sale 50-70% OFF ENTIRE STORE

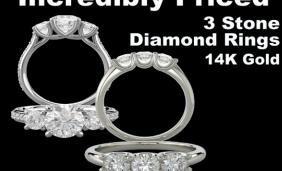


1/4: \$99°° 1/3: \$199°° 1/2: \$349°° 1ct: \$999°° 1 1/2ct: \$1899°° Many Sizes Available

Diamond Bands 14K Gold



priced from 1/2ct: \$299⁰⁰ 1ct: \$499⁰⁰ **Incredibly Priced**



priced from 1/2ct: \$399⁰⁰ 1ct: \$799⁰⁰

VEBUY GOLD

Gold And Silver Prices Are At Record Highs! — We Pay Top Dollar!

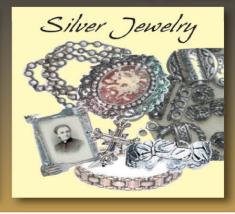
Immediate Evaluation and Payment Highest Prices Paid

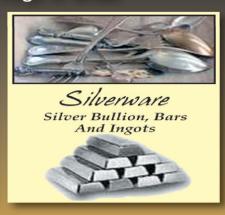
Not Sure What You Have? — BRING IT IN!

Any Quantity Large or Small!









9936 Stephen Decatur Hwy. West Ocean City Food Lion Shopping Ctr Rt. 611 at Rt. 50

kozmajewelers.com

D.A. Kozma Jewelry

AS AN ESSENTAL BUSINESS

WE ARE OPEN

410-213-7505 410-BUY-GOLD (410-289-4653) Lic. No. 2294