

The Courier

December 15, 2021 Volume 22 Number 15



Mitzi Ash

A journey into silk

page 3



Open Enrollment for 2022 Health Plans November 1, 2021 – January 15, 2022

The Lower Shore Health Insurance Assistance Program is hosting **in-person** events to assist Somerset, Wicomico and Worcester County residents with enrollment into health & dental plans!

Somerset County **Health Department**

8929 Sign Post Road, Westover, MD 21871

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Friday, December 3rd, 4:00pm-8:00pm
Friday, January 7th, 4:00pm-8:00pm

Lower Shore **American Job Center**

31901 Tri-County Way
Salisbury, MD 21804

Saturday, December 4th, 9:00am-2:00pm
Saturday, January 8th, 9:00am-4:00pm



Berlin

Health Department

9730 Healthway Drive
Berlin, MD 21811

Saturday, November 6th, 9:00am-2:00pm
Saturday, December 4th, 9:00am-2:00pm
Sunday, January 9th, 10:00am-3:00pm

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Ocean Pines artist Mitzi Ash is a painter. But her chosen material to paint on isn't traditional canvas or paper or board. Ash paints directly onto silk fabric, creating beautiful designs to wear or to frame. A large selection of her work is available at the Ocean City Center for the Arts on 94th St. where she is a resident studio artist. Her hand-painted, one-of-a-kind scarves make personal and unique holiday gifts.

"Being an Art League of Ocean City studio artist has made an impact on me and my art," Ash said. "It is a thrill when visitors show me they like my art. It's the ultimate reward. It's a sharing of my heart and soul. I have become a better artist knowing my paintings and scarves will be seen by so many people. I smile when a husband and wife come visit my studio, and the wife admires a particular scarf. After they leave, her husband sneaks back and wants to purchase it for her. Fun!"

"A kindred spirit of artists and friendships is made at the Arts Center," she continued. "It is a happy, beautiful, welcoming, organized space reflecting the people who work there. I also like giving people the opportunity to try their hand at silk

Art Matters

Pines artist paints on sumptuous silk

By **Elaine Bean**

painting when I do demonstrations. It is an art form that others don't get to see often."

Ash's journey to painting on silk was a natural one. "I took photography, design and composition courses while I was working," she said. "Later I decided I wanted to explore the art of silk painting by attending a retreat. I was sold! I painted four silk scarves and took them to the Worcester County Arts Council where they sold immediately. It has been an unexpected delight that the public has supported my artistic endeavors"

Ash is a member of Silk Painter's International (SPIN), the professional organization for silk artists that has a website, a Facebook page,

and a biennial conference offering tutorials, classes, art examples, fashions, information, tips, and more. "It is exciting and inspiring to see what other silk artists are creating," Ash said. "I also feel very fortunate to be part of the vibrant art community here which continues to challenge us with ever-changing themes and events. Inspiration comes in many ways - the color of a leaf, the endless variety of skies, a sunset over a marsh, a vine growing up a tree."

Painting on silk is a demanding art form. Ash washes the silk before starting, and makes frames to stretch the silk. She uses specialized products to create the design or subject matter, and applies the liquid dyes with a brush. She then steams the completed painting or scarf to set the dyes, and washes and irons them before offering them for sale.

"I work in my home taking up way too much of the house at times - studio, guest room, dining room, sun room, and kitchen," Ash said. "I like

it when I can spread out. The largest painting I have done at home is 4x8 feet."

"Art is a journey in personal development," the artist continued. "It is a form of love and creativity. It gives me a job and a sense of purpose."

Born in Baltimore and raised on Kent Island, Ash holds a BS degree in Behavioral and Social Sciences from the University of Maryland and a MS in counseling from Hood College. She worked as a counselor at Prince George's Community College in Largo, Md. before retiring and moving to the Shore in 2000. Both she and her husband have strong ties to Ocean City, Ocean Pines, and Berlin.

"I play lots of tennis and am treasurer for the Ocean Pines Tennis Club," Ash said. "I am a member of the Worcester County Arts Council, the Art League of Ocean City, and the Rehoboth Art League. I volunteer at the Arts Council and at their Summer Art Children's Camp and have a studio at the Ocean City Center for the Arts and teach classes occasionally."

Living at the shore is inspiring to the artist. "I can't imagine living anywhere else," she said. "I wake up in the morning, look out across the water, and see a new view every day. It is so beautiful here with the changing seasons, the ebb and flow of tourists, the comings and goings of wildlife, the crab feasts, the OC boardwalk and the historic town of Berlin, the marshes and the ocean."



Sophie

By **Joe Reynolds**
OceanPinesForum.com

In the summer of 1952, Mike started his first job. He worked in his father's grocery store in southwest Baltimore, an area better known as "Pigtown." The moniker was a holdover from a time when men drove pigs through the streets to a slaughterhouse. Pigtown is now an Historic District.



Mike's most important duties were keeping the shelves full of canned goods, brought up from the dark, low-ceiling, brick-floored basement storage area, and delivering orders to the

homes of customers. On good days his dad called him "full-shelf Mike." The job was not one Mike relished, so not all days were good.

Saturdays were always busy, but every Saturday afternoon Mike looked forward to taking Sophie's order. Sophie was a special customer.

Most customers walked to the store, picked out their groceries for the week, or called in an order. Mike delivered the groceries to their homes in a red wagon. Sophie was special because every Saturday afternoon Mike would actually walk to Sophie's house on Calendar Street to take her order in person.

How the tradition of taking Sophie's order began is a mystery, but was the policy when Mike's father took

over the grocery store from his father.

Calendar Street is narrow, with narrow row homes. Some might call it an alley. Mike always thought of it that way. Sophie's row house was about twelve feet wide and perhaps thirty feet deep. Two rooms on the first floor; two rooms and a bath on the second.

Sophie was a good customer. Always good for thirty or forty a week on the book. When she paid each month, Mike's dad was really happy. Every so often she would go two or three months without paying. Then the pay-off day would be a momentous occasion. She always paid, eventually.

Sophie rarely left her house. Occasionally she came to the store in person. Typically, that was only to pay off a bill overdue for two or three months, or an emergency carton of Chesterfields. She'd come ambling into the store in her bedroom slippers, all smiles. Mike's dad smiled too. Sophie would hand him a wad of cash. He'd go to the back, lift up the big metal ledger, strike the bill clean, then return to the counter grinning from ear to ear. Sophie grinned as well.

Mike always looked forward to taking Sophie's order. Not like looking forward to a fishing trip or a ballgame, rather looking forward to a rest period in a busy workday. Like many kids working for their parents, Mike wanted out of work in any way possible.

Normally, about two-thirty every Saturday afternoon, Mike headed for Calendar Street. His dad would know where he'd be for the next hour or so. Sophie was always slow to answer the door. Took her a little time to move from the kitchen, through the parlor to the street-level front door. Their walk back to the kitchen was just as slow, with Sophie leading.

Pad and yellow Ticonderoga pencil in hand, Mike then sat down at Sophie's kitchen table. The place always had a strange odor. Mike figured it was from the beef stew Sophie seemed to continually have on the stove, or from the gas oven she always had burning with the door leaning open to heat the house in winter. It was the only source of heat.

Sophie would look through her cabinets briefly, then grab a chair at the table, light a Chesterfield, and proceed to give Mike her grocery order. The first three items were always bread, milk, and two cartons of Chesterfields. After the normal staple items were listed on Mike's pad, Sophie would sit back and think. Sometimes Mike made suggestions. Items would pop into her mind. Much of the order was the same from week to week.

In between order items, Sophie would discourse on her problems.

Sophie was thin. Anemic might be a good medical term. She was always slightly hunched over, with a bit of a sad look on her long, narrow face. Every bone in her face stood out in high relief, as though there was a vacuum in her head. Her legs and feet were usually swelled. She never wore shoes, only bedroom slippers. Legs were white with many purple welts. A flowered-design dressing gown usually covered her thin body, topped with a gray, button-front sweater in colder months.

The tiny kitchen contained a faded white table, three faded white chairs, a chipped white porcelain sink, a faded white food and dish cupboard, and a brand new sparkling white refrigerator freezer. All the walls were dirt-gray. The refrigerator impressed Mike.

In the parlor was a purple sofa covered in vinyl, two small chairs, and a brand-new console television. The television impressed Mike more than the refrigerator.

Well-worn floral-patterned sheet goods covered the floors. Small white lace doilies were pinned to the sofa and chair arms. A large, ornately-gold-framed seascape, painted on black velvet, hung over the sofa.

Once the order was complete, Mike returned to the store, loaded the items into cardboard boxes, placed the boxes in his red wagon, and headed back to Calendar Street. The task wasn't complete until all the groceries were unloaded and stored away. Somehow the odor did not seem as bad on the return

*please see **sophie** on page 14*

Courier Almanac

On December 15, 1925, the New York Americans lost to the Montreal Canadiens, 3-1, in the formal opening of New York's Madison Square Garden, which becomes one of the world's most famous sporting venues. The game, played before 17,000 fans, is also the first NHL game played at the arena. "Garden Is Opened in a Blaze of Color," read the headline for a story about the debut in the *New York Times*.

It's important that individuals heed evacuation warnings when such recommendations are issued, as studies of past natural disasters illustrate the effectiveness of evacuations. According to a joint report from the United States Department of Health and Human Services and the Centers for Disease Control and Prevention, 52.5 percent of drowning deaths directly related to Hurricane Sandy, the deadliest and most destructive storm of the 2012 Atlantic hurricane season, occurred in the home. Nearly all of the homes where those deaths occurred were within evacuation zones, which means many of them could have been prevented had individuals chosen to evacuate when orders were issued. Studies have found that people ignore evacuation orders for a wide range of reasons, including the cost of evacuating and past experiences during previous storms that gives a false perception that the storm will not be that bad. However, as technology has advanced, public safety officials are now more capable than ever at gauging the characteristics of oncoming storms, including the dangers they pose. That should be enough to compel individuals, even those who have long lived in areas vulnerable to storms like hurricanes, to evacuate when their local officials urge them to do so.



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It's beginning to look a lot like...

Traditions abound this time of year as it begins to look a lot like Christmas. In truth, the Five and Ten has been glistening "with candy canes and silver lanes"

My wife loves "A Christmas Carol" and has accumulated different versions of the film with various actors in the lead: George C. Scott, Patrick Stewart and Ker-

mit the Frog. She'll pop these movies in when I'm otherwise occupied. Me? I'm an Alistair Sim loyalist.

Until several years ago, I never watched "A Christmas Story," the movie about a young boy named Ralphie whose ideal Christmas gift is

a Red Ryder air rifle. Family and friends have through the years laughed about the "major award" or quoted repeatedly, "You'll put your eye out." I was not in on the joke until finally we bought a copy of the movie and watched it a couple days after Thanksgiving. Now I get it! What a God-awful lamp! And there's no way I would stick my tongue on a flag pole on a cold December morning no matter how many times I was "triple dared."

"White Christmas" with Bing Crosby is a sentimental favorite because my late father-in-law enjoyed this movie each season. I think he empathized with the veteran Army characters coming together to pay tribute to and assist their commanding general who is retired and trying to make a go of it as an inn keeper. One of the final scenes when the men come to attention for inspection always gets me because there is a sensation that my father-in-law is in the room watching the movie as well.

A new movie, well not a new movie, an old movie new to us, is "The Bishop's Wife" with Cary Grant who plays an angel working to provide divine inspiration to Bishop Henry Brougham (David Niven). We came across the movie by chance while scrolling through streaming choices. It is now on our Christmas viewing list.

It's an interesting phenomenon that as I've gotten older, I have no coherent answer when asked what I want for Christmas. There's really nothing I need, nothing I want. Often, I'll respond I want experiences, something I will remember. So, now that our children are grown and out of the house, the experience of me and my wife curling up on the sofa, maybe with mugs of hot chocolate dolloped with whipped cream, watching what for us are Christmas cinema classics is an experience I like to enjoy each year.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

since Halloween. But I digress.

It's a time to "haul out the holly" and "turn on the brightest string of lights you've ever seen." For me, as a kid, "Charlie Brown's Christmas," "Frosty the Snowman" and "Rudolph the Red-Nosed Reindeer" heralded the arrival of the Christmas season, maybe not as much as the arrival of the baby Jesus on Christmas morning, but pretty darn close.

Through the years a tradition has developed for my wife and me. Beginning on Thanksgiving, we begin watching a series of Christmas movies we started collecting back in the days of VHS. I don't know how many we have now; some are still on VHS, some are on DVDs and others are on Blue Ray. There are core movies we screen each year and others we watch when time allows.

Although there's no particular order on what we watch, there is a routine that has emerged through the years. The kick-off movie is always "The Holiday" with Cameron Diaz and Jude Law. I don't know why this one has settled into the lead-off spot but it has. Year after year, we make the same comments about the same characters at the same point in the movie. That's also become tradition.

And then other movies including "Miracle on 34th Street" (the original with Natalie Wood and the 1994 remake), the Ron Howard film, "The Grinch," "Elf" with Will Farrell and "A Christmas Carol" with Alistair Sim fill in the roster. "A Christmas Carol" is usually watched Christmas Eve. And then finally on Christmas Day it's a double feature. We watch "It's a Wonderful Life," usually falling asleep half through, and then "A Walton Christmas," the original movie with Patricia Neal

We don't like colorized versions of black and white movies. We're sticklers about that.

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Tuesday
Chicken Parmesan ...\$11.95 (soup or salad)
DINE IN ONLY Choice of a large House, Caesar, Spinach, Chef, Greek or Antipasti Salads for ONLY...\$8
\$3.50 Rails & HH 11-7pm Restaurant Wide

Wednesday
Pasta Night...\$11.95 (soup or salad) Selections vary
DINE IN ONLY \$3 OFF Cheesesteaks
Wine Wednesday \$15 Bottles/
HH 11-7 Restaurant Wide

Thursday
Sweet & Sour Chicken...\$9.95
DINE IN ONLY BURGER NIGHT
5 Selections priced under \$10
\$5 Crushes & HH 11-7 Restaurant Wide

Friday
Fried Shrimp served with cole slaw & FF...\$16 (soup or salad)
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HH 11-7 Restaurant Wide

Saturday
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DINE IN ONLY Large Cheese Pizza at regular price (toppings extra), get a Caesar or House Salad for ONLY \$2.99
HH 11-7 Restaurant Wide



Installation — During its annual Awards and Installation Banquet, the Ocean Pines Volunteer Fire Department swore in its new officers: Steve Grunwald (Chief), Joey Widgeon (Assistant Chief), Joe Sturgill (2nd Assistant Chief), Harvey Booth (EMS Captain), Mike Mather (Board Member and Fire Captain), Andy Larkin (Fire Police Captain), Joe Enste (Board Member and Lieutenant), David Collins (EMS Lieutenant), Trey Heiser (EMS Lieutenant), Bobby Wells (EMS Lieutenant), Steve Ready (Board Member and Fire Police Lieutenant), David Van Gasbeck (Fire Police Lieutenant and President),



Cadet - So that he could give back to his Ocean Pines community, Stephen Decatur freshman Brian Herbert recently joined the Ocean Pines Volunteer Fire Department Cadet Program. Above are **Commissioner Chip Bertino, Senator Mary Beth Carozza, Brian Herbert and Delegate Wayne Hartman** at the fire company's annual banquet.



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Annual N.O.E.L. dinner returns

The N.O.E.L. (Nothing Other than Eating and Loving) Community will be able to provide food for locals for Christmas again this year. While a big part of the Christmas Day dinner allows for entertainment and social gathering, the organization has again modified our outreach this Christmas to ensure safety for everyone involved. On Thursday, December 23, between 10 a.m. and noon volunteers will distribute bags of non-perishable foods filled with some traditional food items to prepare at home. For those who are not able to prepare food, there will be a special bag with food. These bags will be distributed at St. Paul's by-the-Sea Episcopal Church on 3rd Street and Baltimore Avenue in Ocean City, at the main entrance to the Church Hall (separate entrance than Shepherd's Crook). Visitors are asked wear a mask for the safety of everyone.

by-the-Sea at 410-289-3453. If you would like to make a donation to the N.O.E.L. Community, please send donations to The N.O.E.L. Community c/o St. Paul's by the Sea at 302 N. Baltimore Avenue, Ocean City, MD 21842. The NOEL Community provides outreach year-round to local pantries and social service agencies in the area.

Worship service announced

A Blue Christmas Worship Service will be held Sunday, December 19 at 5 p.m. at Bethany United Methodist Church located at 8648 Stephen Decatur Highway in Berlin. The service also will be lived streamed on Facebook, YouTube, and at bethanyberlin.org. The Worship includes opportunities for expression of grief and pain as well as an opportunity to focus on the promise of hope. All are welcome. For more information call 410-641-2186.

Kiwanis delivers toys to GOLD

The Kiwanis Club of Greater Ocean Pines-Ocean City held its Annual Toy Drive in November. Kiwanis members and the community were very generous, again. Pictured (L-R) are Worcester GOLD Director **Nicholas Cranford** and Kiwanis Toy Drive Chair **Dave Landis** in front of toys that are being donated by not only Kiwanis, but other organizations, like the Ocean City Police Department.

For more information about the N.O.E.L. Community or this event, please contact the office at St. Paul's

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The winter solstice is set to begin

The winter solstice marks the first day of winter. For people residing in the Northern Hemisphere, Tuesday, December 21, 2021, heralds the official arrival of winter (the Southern Hemisphere's winter solstice is on Sunday, June 20).

Though it's common to think of the winter solstice as an event that spans an entire day, it actually occurs for just a moment — specifically when a hemisphere is tilted as far away from the sun as it can be.

Winter is widely known as the coldest time of the year in most locales, but that's not the only thing that makes the season unique. Explore these other cold, hard facts about wintertime.

The Earth actually is closest to the sun in December, even though the winter solstice is the shortest day of the year. The amount of daylight hours has to do with the tilt of the Earth on its axis rather than its proximity to the sun.

The Southern Hemisphere, due to having less land mass and a more mar-

itime climate, tends to have milder winters than the Northern Hemisphere.

According to Smithsonian, ancient Romans used daylight and darkness to



determine the time. As a result, an hour in ancient Rome lasted 45 minutes in the winter and 75 minutes in the summer.

Two islands, called Big Diomedede and Little Diomedede, are located in the Bering Strait, which divides Alaska from Russia. Big Diomedede is owned by Russia, while Little Diomedede is owned by the United States. The 2.5 mile stretch between these two islands often freezes over in winter, technically making it possible to walk from

the U.S. to Russia, according to Alaska Centers Public Land Information.

Snow is common in many areas during the winter. The highest snowfall ever recorded in a one-year period in the U.S. occurred at Mount Rainier, in Washington. Between February 19, 1971, and February 18, 1972, 31.1 meters (1,224 inches) of snow fell.

Russia remains the coldest country in the world during the winter. Canada and Mongolia are not too far behind.

The largest snowflake ever recorded measured 15 inches wide. It was found in Fort Keogh, Montana.

A city in Sweden uses light therapy in bus stops to help combat seasonal affective disorder during winter, when 19 hours of darkness are common.

Unlike hurricanes and other summer storms, winter storms are not named by the National Weather Service.

Snowflakes are translucent, not white.

No country in the Southern Hemisphere has hosted or applied to host the Winter Olympics.

Most weather-related crashes in the U.S. happen on wet pavement during rainfall rather than during snow or sleet, according to the U.S. Department of Transportation.

Winter might be seen as a cold period marked by dark days. But there's still a lot of interesting things going on between the winter solstice and the spring equinox.

How holiday hosts can avoid overserving guests

The 2021 holiday season could prove to be especially festive. After the COVID-19 pandemic forced families to tone down their holiday celebrations in 2020, the 2021 holiday season figures to feel more familiar. The rollout of a trio of effective vaccines has made gatherings safer, and that should make for an especially jovial 2021 holiday season.

The image of a house full of family and friends no doubt excites individuals who love to host holiday gatherings. And coming off a year in which no such celebrations were held, it's easy to see how hosts and their guests might be tempted to celebrate a bit too much. That could prove both dangerous and costly. Overconsumption of alcohol can affect guests' judgment, both during the party and at the end of the night when it's time to go home. In addition, host laws could put holiday hosts in the crosshairs of law enforcement if they overserve guests. Hosts who are determined to have violated host laws could be vulnerable to lawsuits if their guests get into trouble.

Hosts must acknowledge and accept various responsibilities when

hosting a holiday party, not the least of which is making sure guests get home safe and sound. Hosts can consider these strategies to avoid overserving guests.

Hire a professional bartender to serve drinks. The Insurance Information Institute notes that most professional bartenders are trained to

recognize signs of intoxication and are skilled at limiting consumption by partygoers. Hosts can benefit from that expertise and training if they hire professional bartenders to man the bar at their parties. Let guests know in advance that bartenders have been asked to monitor each guest's consumption, and support the bartender should he or she refuse to serve a guest.

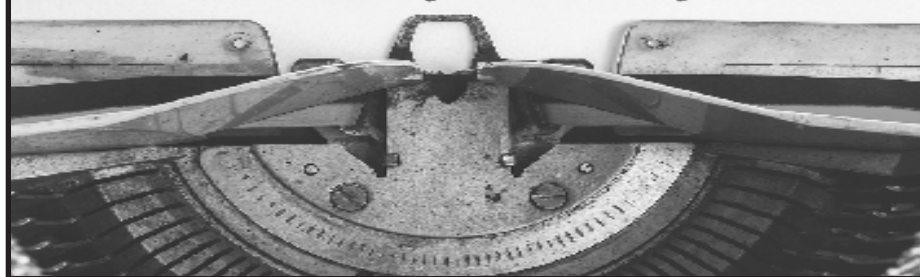


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What's your story?



Historical Society to host dinner

The Worcester County Historical Society will hold its winter dinner meeting at the Dunes Manor, 2800 Baltimore Ave., Ocean City, Sunday, January 16. Dinner guests will learn about Worcester County's past from Dr. Ray Thompson, retired history professor at Salisbury University.

Dr. Thompson will speak to the members and guests about the early history of Worcester County. Dr. Thompson said that the Eastern Shore has been fortunate to have the oldest continuous records in British-speaking America starting in 1632 to help people understand who the earliest settlers were. He called them hearty men and women who lived in the frontier environment away from civilization. His talk will look into who they were and their lifestyles and how they transformed the Eastern

Shore. He will trace the movements of the settlers up the peninsula of Virginia into Maryland's Eastern Shore and into Delaware. Their economic, political, cultural, and religious societies led to the fundamentals of America today. He also plans a power point to supplement his discussion.

Dr. Thompson, along with Sylvia Bradley, was the co-founder of the Edward H. Nabb Research Center for Delmarva History and Culture at Salisbury University in 1983. His 45-year career at the university included teaching history and serving as chair of the history department. Today he continues speaking and doing research in local history.

Doors will open for the event at 2:30 p.m. Sunday. Tickets are \$29 per person and can be purchased by sending a check to Robert Fisher, WCHS Treasurer, 230 South Washington St., Snow Hill, MD 21863. The deadline for reservations for the dinner, which is open to the public, is January 9.



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Chamber to host Santa

The Ocean Pines Chamber of Commerce announced that Santa Claus will be available for photos at the Ocean Pines Beach Club on 49th Street in Ocean City on December 18 from 9 a.m. to 11 a.m. Bring the family, bring your pets, Santa loves visits from all!

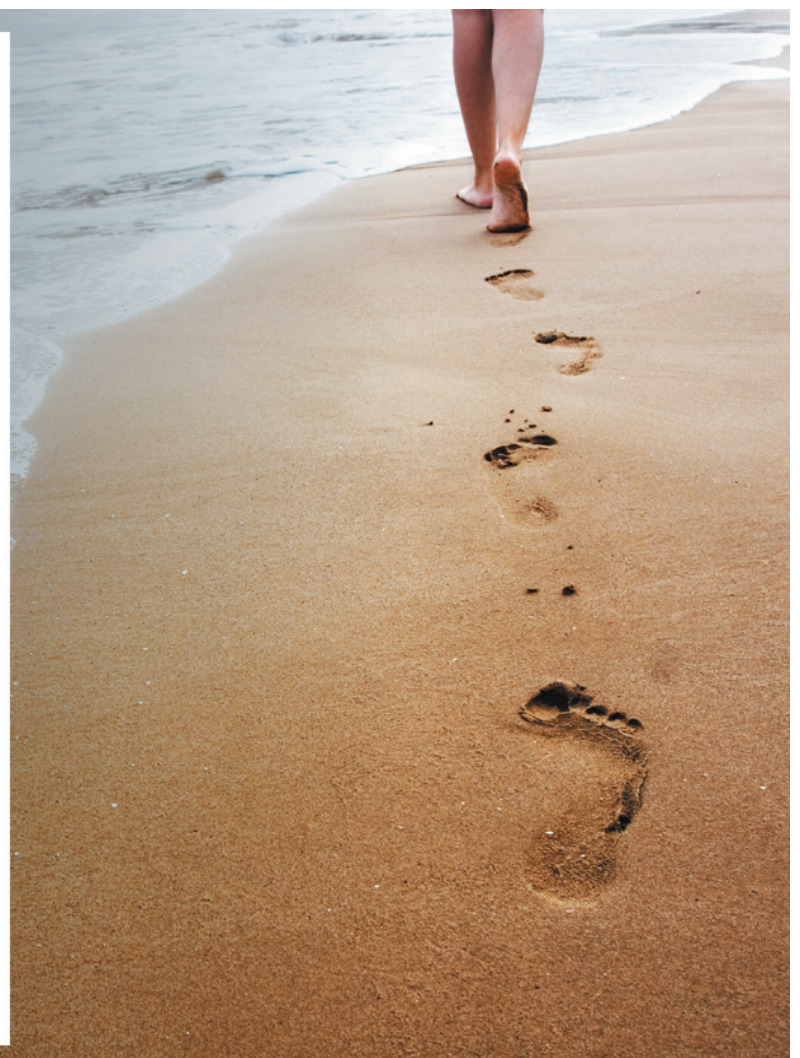
Free parking and goody bags for the kids. A donation of \$10 to the Chamber is requested. Cash or Venmo are accepted.

For more information, call the Ocean Pines Chamber at 410-641-5306 or email info@oceanpineschamber.org.

Bells ring in holiday season

Community Church at Ocean Pines rings in the holidays with over 200 bells and hand chimes on Saturday December 4 at 7 p.m. Capital Ringers will present favorite traditional Christmas tunes as well as special presentations of "Winter Wonderland," "Wizard in Winter," and their theme song for the season, "We Need a Little Christmas." Open to the public, this free live concert will include a free will offering at intermission.

Using natural gas in your home or at your business can reduce your carbon footprint.





Tis the Season

Fishing Report: When the weather allows, they are doing well offshore on the head boats with good catches of sea bass, some door mat flounder and Tautog. Inshore as few nice keeper stripers have been caught around the Rt. 50 Bridge and the inlet. Tautog fishing has been good along the rocks at the Jetty on sand fleas.

New Regulations: In the Atlantic Ocean and Coastal Bays non-offset circle hooks are required when fishing for Striped Bass with bait.

Check this out: Have you wanted to learn how to catch fish and how to catch more fish? Check out this web site. www.takemefishing.org/how-to-fish/how-to-catch-fish/

Don't forget to winterize your boat: If you are planning to winterize yourself there are many good articles on the internet and also a great publication titled *The Boater's Guide to Winterizing* published by Boat U.S. and distributed in partnership with West Marine. The Guide includes: Storing Your Boat, Winterizing Checklist, Engines and Drives The dos and don'ts and Plumbing Getting the water out. Of course, the other option is to have it winterized by a local Marine Service Center. But in any case, don't forget to do it!

Winterizing your Fishing Gear

Winter gear storage: A few days ago, I received an e-mail from a fellow fisherman wondering how I store my fishing gear during the winter months. I am glad he asked because I am behind this year and need to get started. Like most fishermen I have far too much fishing equipment. Surf rods, boat rods, standard spinning and level wind outfits as well as ultra light spinning and fly rods and reels. Not to mention terminal tackle. I use most of this equipment over the year as the reels have different lb. test lines and are used for different fish species including both fresh and salt-water. The same for terminal tackle as this includes; hooks, spinners, plugs,

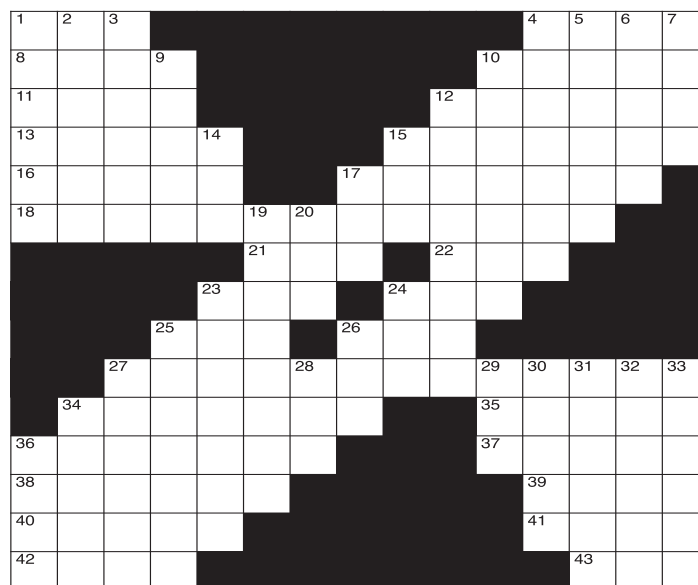
flies, and other rigs that I feel will catch the species I am pursuing at the time.

Rod & Reel: I begin by stripping all monofilament line from all my fishing reels. This line has been exposed to the elements, stretched and abused all summer. Other lines I will likely leave on for another year. Scrub all rods and reels with soap and water to remove saltwater residue and be certain to dry them well. Next, I will oil or grease my reels according to manufactures directions. I will caution you to not disassemble your fishing reels without having a manufactures instruction booklet or I can guarantee you will be going to the repair shop to have it put back together properly. I complete the process by spraying my fishing reels with Reel Lube that can be purchased in most tackle shops and retail stores. After this dries, I will usually cover each rod and reel in a rod and reel case that I purchase from Cabelas and Bass Pro shops.

Terminal Tackle: Again, I scrub all terminal tackle to remove any salt-water residue and dry carefully before storing. This also gives me an opportunity to sort and check the condition of my rigs and discard any that have seen better days and also to know what I need to make as replacements over the winter months in preparation for next years action. Don't forget however to keep out your gear for some winter fishing fun.

*Happy Holidays and remember to take a kid fishing,
Capt. Ron*

*If you live in Ocean Pines, be sure to contact The Courier if you want the paper each week in your driveway.
Call 410-629-5906*



CLUES ACROSS

- 1. You fry food in it
- 4. Pesky insect
- 8. Gets older
- 10. ___ Dern, actress
- 11. Uncouth man
- 12. One who sulks
- 13. Napoleon's king of Naples
- 15. One who swims underwater
- 16. Make amends
- 17. Expressions
- 18. Document format
- 21. What a beaver makes
- 22. Limb
- 23. Photograph
- 24. Golf score
- 25. Moroccan mountain range
- 26. Wrinkled dog breed: Shar ___
- 27. 20th century sex symbol
- 34. Remedy for all diseases
- 35. Bluish greens
- 36. Moved swiftly
- 37. Type of units
- 38. Madames
- 39. Indian religious god
- 40. Potentially hazardous asteroids
- 41. Leak slowly through
- 42. An association of criminals
- 43. A way to push content (abbr.)

CLUES DOWN

- 1. Town in central Brazil
- 2. Large burrowing rodent
- 3. Nerve cell
- 4. Estimating
- 5. Bakers use it
- 6. Regions
- 7. Small lake
- 9. Environmentalist nun
- 10. More kookie
- 12. Announce officially
- 14. Israeli city ___ Aviv
- 15. Title given to friar
- 17. Inches per minute (abbr.)
- 19. Buildings
- 20. Pouch
- 23. They steal on the high seas
- 24. It's mightier than the sword
- 25. Going off on a tangent
- 26. Monetary unit
- 27. Young woman
- 28. Type of bulb
- 29. Type of drug (abbr.)
- 30. City opposite Dusseldorf
- 31. Animal disease
- 32. Martini necessities
- 33. Elude
- 34. La ___ : Buenos Aires capital
- 36. An oft-enduring symbol



Answers for December 8

Investing checklist: Seven guiding principles

By **Mark Engberg, CFP**



Mark Engberg

In light of the COVID, geo-political issues and a host of other concerns, many investors today are uncertain about what the future holds, how this may affect their portfolio and financial security and if they need to make any changes. Other investors are rethinking their strategies and actually committing new dollars to investments they feel offer good opportunity. Whatever your thought process we are happy to share our views, review your portfolio and help you navigate the way forward.

I believe long-term investors need to follow tried and true guiding principles that may help them stay focused and on track to achieve their goals. With my clients, I talk about some essential items that are key to successful investing:

Establish a financial plan based on your goals. Many of us have several financial goals—save for

retirement, college for our children, and a home—to name a few. The first step to making progress toward those goals is creating a plan to reach them. According to Schwab’s 2019 Modern Wealth Survey, more than 60 percent of Americans who have a written financial plan feel financially stable, while only a third of those without a plan feel that same level of comfort.

Start saving and investing today. Building wealth is a long-term endeavor and for long-term investors, time in the market is more important than attempting to time the market. Your level of savings is the biggest factor in determining whether you can meet your financial goals; and the earlier you start saving and investing, the more time your contributions have to potentially grow, thanks to the power of compounding.

Build a diversified portfolio based on your tolerance for risk. Allocate your money across asset classes, such as stocks, bonds and cash investments, and within each asset class, across different sectors and geographies. To determine what allocation mix is right for you, it’s important

to understand your tolerance for potential losses, which is dependent on your time horizon and comfort with volatility. For example, if you have a mortgage, your own business and kids approaching college, you may be less likely to ride out a bear market—given your income needs—than if you are single and not holding any major debt.

Minimize fees and taxes. Markets can be unpredictable, so control what you know, such as investing fees. A seemingly small difference in fees can potentially make a big difference over time. Regularly review your statement and ask your financial advisor

directly about the different fees you are paying, why you’re paying them and how they are impacting your returns and progress toward financial goals. It’s also important to always consider tax-efficient investing strategies, such as tax-loss harvesting, which may allow you to offset taxable investment gains with taxable investment losses, lowering your current tax bill and leaving you with more money to invest and potentially grow.

Build in protection against significant losses. If you experienced the tech bubble burst in 2000 or

please see checklist on page 14

Vaccination milestone reached

Governor Larry Hogan announced Saturday that, according to official CDC data, 90% of all Marylanders 18 and older have now received at least one dose of a COVID-19 vaccine. This is a major milestone for the state’s vaccination campaign.

“Even as we continue to urge booster shots, we are also very focused on getting the remaining unvaccinated individuals vaccinated,” said Governor Hogan. “As part of our commitment to leave no arm behind, we will work to get that last remaining 10% vaccinated. This continues to be the single most important thing you can do to protect yourself, your family, and your fellow Marylanders.”

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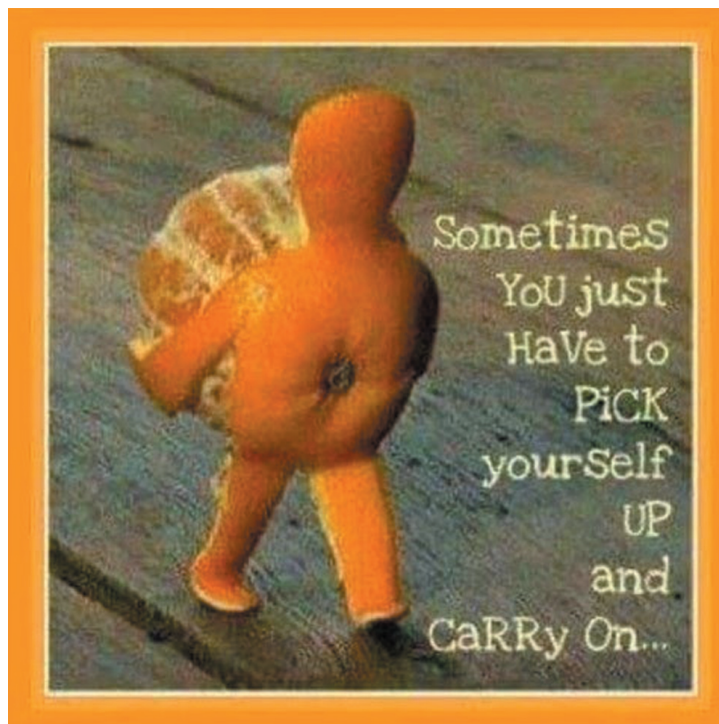
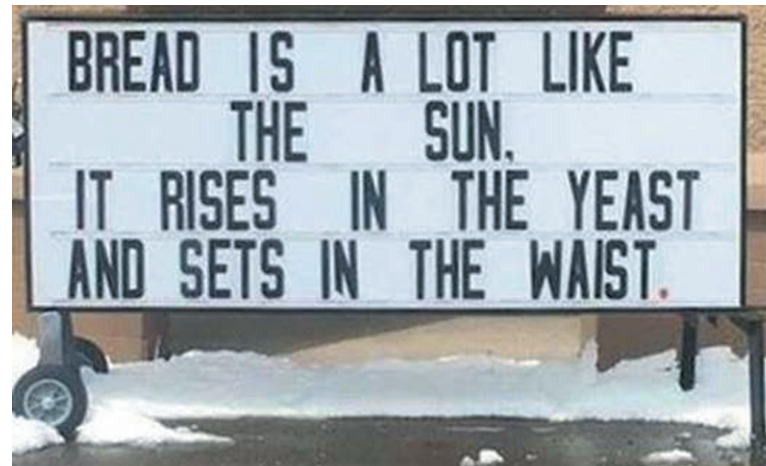
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<p style="font-weight: bold; color: orange; font-size: 1.2em;">Aqua Yoga</p> <p style="font-size: 0.9em;">12/15-1/21 2/2-3/18 Wed/Fri 7:20-7:50am OR 8-8:45am Improve strength, flexibility & range of motion.</p>	<p style="font-weight: bold; color: orange; font-size: 1.2em;">Shape Ups H2O</p> <p style="font-size: 0.9em;">12/14-1/20 2/1-3/17 Tue/Thu 8-8:50am Use pool noodles, water jugs & foam barbells while listening to some great tunes!</p>	<p style="font-weight: bold; color: orange; font-size: 1.2em;">Aqua Cross Training</p> <p style="font-size: 0.9em;">Through 1/6 2/1-3/10 Tue/Thu 7-7:45am This high-intensity class uses aqua bikes & trampolines to achieve results.</p>
<p style="font-weight: bold; color: orange; font-size: 1.2em;">Wet Works</p> <p style="font-size: 0.9em;">DEEP WATER: Mon/Wed/Fri 12/13-1/21 1/31-3/18 SHALLOW WATER: Tue/Thu 12/14-1/20 2/1-3/17 9:30-10:20am</p>	<p style="font-weight: bold; color: orange; font-size: 1.2em;">Creaky Joints</p> <p style="font-size: 0.9em;">Mon/Wed/Fri 12/13-1/21 1/31-3/18 OR Tue/Thu 12/14-1/20 2/1-3/17 11-11:50am <small>With a certified water arts arthritis instructor!</small></p>	<p style="font-weight: bold; color: orange; font-size: 1.2em;">Aqua Bikes</p> <p style="font-size: 0.9em;">12/14-1/20 Tue/Thu 6-6:45pm Our user-friendly bikes are perfect for all skill levels!</p>

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Some things to think about

Gathered from the internet by **Jack Barnes**



It's been a rough week. But on a positive note, I didn't need any bail money and didn't have to hide any bodies.

Until this Corona virus is over, could y'all please use this emoji 🤒 when laughing at my post... I ain't taking no chances

Finally old enough to do anything I want. Too tired to actually do it.



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EOE

How to help houseplants survive a long winter

As fall gradually gives way to winter, gardeners expend ample energy preparing their flowers and plants for the months ahead. Plants may be pruned to increase the likelihood that they will return in full bloom come the spring, while lawns may be aerated so cool-season grasses can get the nutrients, water and oxygen they need when the temperatures dip. But what about houseplants? Do indoor houseplants need the same type of pre-winter TLC that outdoor plants need before winter arrives?

As the seasons change, so, too, do the conditions outside. And those conditions affect indoor houseplants much like they do lawns, gardens and trees. So, it's vital that people with houseplants do not overlook the need to keep houseplants going strong as fall gives way to winter.

Location. Hours of daylight shorten in winter, which means some houseplants won't get as much sun as they were accustomed to over the last several months. That means plants may need to be relocated closer to windows where they can make the most of each day's sunlight. However, it's im-

portant that there's ample distance between the plant and the window, especially when winter temperatures get especially cold. If the plants are too close to a window on cold days, they could freeze. Keep them close enough to the windows to get ample sunlight but far enough away so they don't get too cold. In addition, keep plants away from drafty windows as well as heating vents, as extreme temperatures are not conducive to healthy houseplants.

Watering. Watering needs also may change when the temperatures drop. The indoor plant experts at Pistil's Nursery in Oregon note that all houseplants need less water in winter. In fact, overwatering in winter can be especially harmful to indoor plants. Plant owners can try decreasing the frequency of their watering by half each winter and see how the plants respond.

Cleaning. Cleaning plants is another way to help them survive a long winter. Dust settles in many homes in winter, when windows tend to remain closed for months on end and fresh air

isn't circulating around the house as



much as it is in spring and summer. Pistil's Nursery notes that dust inhibits a plant's ability to photosynthesize, thus compromising its ability to make it through a winter unscathed. "Better Homes & Gardens" recommends using a soft-bristle paintbrush, a toothbrush or pipe cleaner to remove dust from African violets and other fuzzy-leafed plants. Gently washing plants with a paper towel or cloth that's been moistened with water can remove the dust. Oils and polishes should not be used to make leaves shine, as these substances can block pores on the plant.

Houseplants may need some extra attention in winter as hours of daylight dwindle and indoor conditions make it hard for plants to survive.

Smoking cessation classes offered

Temperatures have dropped and it is a season for fresh starts. The Worcester County Health Department's free winter smoking cessation classes begin in January. Worcester Health is committed to helping smokers establish new behavior patterns that lead to a tobacco free lifestyle.

Join one of the smoking cessation classes available throughout Worcester County beginning next month:

-From 3:30 p.m. - 4:30 p.m., Tuesdays (January 11 - March 29), Snow Hill Health Department: 6040 Public Landing Rd. Snow Hill.

-From 3 p.m. - 4 p.m.; Wednesdays (January 12 - March 30),

Pocomoke Health Department: 400

Walnut St. Pocomoke.

-From 1:30 p.m. -2:30 p.m., Thursdays (January 13 - March 31), Atlantic Club: 11827 Ocean Gateway Ocean City.

Professionally trained instructors can help participants break the smoking addiction. The smoking cessation course consists of eight core sessions utilizing the American Lung Association's Freedom from Smoking curriculum, which is proven to help smokers quit. Key topics of discussion will in-

please see smoking page 14

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smoling
from page 13

clude stress management, weight control, assertive communication, how to develop a quit plan, relapse prevention, and physical activity. Participants will receive weekly educational support, incentives, curriculum handbooks and materials; quit kit resources, a stress relaxation technique CD and more.

Space is limited. For more infor-

guests
from page 8

Host outside your home. A large party at home may create a warm atmosphere, but it also can leave hosts liable in the eyes of the law. Hosting the party at a restaurant with a valid liquor license can minimize hosts' liability risks. In addition, restaurants and bars tend to be very busy during the holiday season. That means it will likely take longer for guests to order and receive their drinks. Extra time between drinks can reduce the risk of overconsumption.

Stay sober. Hosts can more effectively monitor how much their guests are drinking if they abstain from consuming alcohol. Guests who recognize hosts are

mation or to register, please contact Crystal Bell by email at crystal.bell1@maryland.gov or by calling 410-632-1100 ext. 1108. For all in-person class sessions, participants will be required to participate in a health-screening questionnaire, wear masks, and practice social distancing. Pre-registration is encouraged.

The program is supported by funding from the Maryland Cigarette Restitution Fund.

not drinking also might be more agreeable if hosts ask them to stop for fear that they're consuming too much alcohol.

Shift the focus of the festivities. When planning the party and inviting guests, look for games and activities that engage guests and don't promote drinking. Guests are less likely to drink too much if they're given something to do at the party, especially if the activity has nothing to do with alcohol. Avoid games like beer pong in favor of charades or other activities that require guests to stay sharp.

Stop serving alcohol as the party winds down. As the festivities begin to wind down, stop serving alcohol and offer water, coffee or tea in its stead. This decreases the chances that guests will overdo it and gives them a chance to assess how they feel and determine if they can drive home safely.

With a festive holiday season in full swing, hosts can direct their focus to ensuring guests stay safe and avoid drinking too much.

High school track meets, facility closure

Indoor high school track season runs now through January, and the Worcester County Recreation Center (WCRC) gym courts and track will be closed during track meets.

The WCRC track will be closed to the public beginning at 11 a.m. through 10 p.m. on the following Wednesdays: December 8 and 15, 2021 and January 5, 12, 19, and 26, 2022.

Due to Covid-19 protocols and facility restrictions, the track meets this school year are closed to the public and spectators.

For more information on the track meets and other facility closures, visit www.playmaryland-scoast.org or contact Myro Small at 410-632-2144 x2512 or msmall@marylandscoast.org.

Christmas Cantata scheduled

The Community Church at Ocean Pines Chancel Choir under the direction of Sally Hendon will perform Lloyd Larson's "Holy Night of Miracles" on Sunday, December 19 at 10:30 a.m.

Both sung and told, this story of

Christmas, will be accompanied by Richard Smith and a six-piece chamber ensemble. Soloists will include Jennifer Hope Wills, Dave Hollaway, and Chet Bober with narration by Steve Clancey.

sophie
from page 4

trip.

Sophie's husband wasn't around much. Most Saturdays he was at the corner bar across from the grocery store. People in the neighborhood said he made good money working at the Baltimore harbor shipyards.

The last time Mike took Sophie's order was a few weeks after graduating from high school. Many years passed. Mike gave little, if any, thought to Sophie and those Saturday afternoons. Mike was married and raising a family.

One Sunday evening Mike's mom and dad came for dinner. Sophie's name came up. Mike never recalled why. Mike asked how she was doing.

With an emotionless expression resulting from long knowledge, Mike's dad said, "Sophie went blind and her husband lost both legs in a work accident."

Tides for Ocean City Inlet

Day	High /Low	Tide Time
TTh 16	High	5:52 AM
	Low	12:11 PM
	High	6:03 PM
	Low	11:54 PM
F 17	High	6:32 AM
	Low	12:50 PM
	High	6:44 PM
Sa 18	Low	12:33 AM
	High	7:11 AM
	Low	1:28 PM
	High	7:25 PM
Su 19	Low	1:11 AM
	High	7:52 AM
	Low	2:05 PM
	High	8:06 PM
M 20	Low	1:50 AM
	High	8:33 AM
	Low	2:44 PM
	High	8:47 PM
Tu 21	Low	2:29 AM
	High	9:13 AM
	Low	3:23 PM
	High	9:28 PM
W 22	Low	3:09 AM
	High	9:54 AM
	Low	4:05 PM
	High	10:10 PM

checklist
from page 11

the 2008 financial crisis as an investor, you know it can take years to recover—emotionally and in your portfolio. Holding cash and other defensive assets like bonds to hedge your portfolio can help provide stability and counteract big stock declines.

Rebalance your portfolio regularly. Forgetting to rebalance is like letting the current steer your boat—you'll likely end up off course. Keep your portfolio aligned with your goals and risk tolerance. Letting asset classes "drift" can eventually expose your portfolio to a level of risk that feels uncomfortable, and could cause you to make knee-jerk, and potentially costly, decisions.

Ignore the noise. Markets will always fluctuate in the short-term, but whether they're moving up or

down, long-term investors should ignore the noise. Instead, stay focused on making progress toward your goals and stick to your financial plan.

Don't let the current news allow you to lose focus. Stay engaged and challenge yourself to think anew. Be confident and keep moving forward with life and achieving your financial goals – the rewards are awesome!

"A pessimist sees difficulty in every opportunity; an optimist sees opportunity in every difficulty."

Winston Churchill

Mark E. Engberg, CFP® is a Charles Schwab Independent Branch Leader located in Rehoboth Beach, DE. Mark is a Delmarva native and has over 20 years of experience helping clients achieve their financial goals. Schwab offers many tools and resources to help investors take charge of their financial future and own their tomorrow. He can be reached at Charles Schwab Independent Branch, 19266 Coastal Hwy, Unit 5, Rehoboth Beach, DE 19971, 302-260-8731, www.schwab.com/rehobothbeach.

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Rebalancing may cause investors to incur transaction costs and, when rebalancing a non-retirement account, taxable events may be created that may increase your tax liability. Rebalancing a portfolio cannot ensure a profit or protect against a loss in any given market environment.

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