

The Courier

November 22, 2023 Volume 24 Number 12

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art matters art matters art matters art matters art matters art matters art matters art matters art matters art matters

Arts educator is now making her own art

By **Elaine Bean**

“When I was a teacher, I put all my energy into teaching art. Students were my priority,” Helen Smith said. “Not only were they immersed in art production, but they were learning to be art appreciators. My own work took a back seat to teaching until I retired and moved to Ocean Pines. Now I have an art studio, a dedicated space for my artwork, and an infinite number of ideas for capturing this beautiful area on canvas.”

Smith was born and raised in Maryland, and the state is still a major influence on her life. “My life and living situation became flexible when my daughter graduated from college and started her own life and career,” she

said. “I always loved the Eastern Shore and felt that the beach and fields, sunrises, and sunsets were inspiring. So, I moved to Ocean Pines in 2017 and began my second career as an artist.”

Smith grew up in Chevy Chase, MD and attended the University of Maryland College Park where she received a B.A. in Fine Arts and art education. She went on to earn an M.F.A. from Catholic University in Washington, D.C. and studied Administration at Bowie State University.

Smith taught art in junior high for 10 years and in high school for 10 years. At Kennedy High School, she taught painting, drawing, photography, and ceramics. Seven years later, Smith was hired at Quince Orchard

High School as the arts resource teacher and art teacher.

“I was assigned the responsibility of supporting teachers through observations and conferences,” Smith said. “Good teaching is good teaching, so I provided support to a few other departments as well as art: music, theater, child development, tech ed, and career-work experience. During this period, I created the first digital art lab – designed the furniture, and purchased the computers, software, and server for this program. Students were ready for this new medium!”

In 1998, Smith was hired as the Arts Coordinator for Art, Theatre, and Dance in secondary schools for the Montgomery County Public Schools. “This was an opportunity to work with teachers on developing best teaching practices, preparing new teachers for the job, developing new curriculum, and offering training and workshops that supported classroom teachers. I retired in 2008 after 10 years.”

Childhood memories were what drew Smith to retire on the Shore. “My family frequently came to Ocean City and Assateague Island in the summer,” she said. “I will never forget my first view of a sunrise over the ocean. Sometimes we camped in the primitive area on Assateague (it has changed a lot since I was a young girl) with the mosquitoes and horse flies, but quickly learned that a screen tent was the answer to enjoying the area in the evening.”

Smith enjoys rambling around the countryside with MOOD, a local Miata car club, finding interesting subject matter on the backroads of the Eastern Shore. Frenchtown-Rumbly, Furnace town, Bivalve, Tilghman Island, Hoopers Island, and the Blackwater Wildlife refuge are a few places she has visited and captured in photos for future paintings.

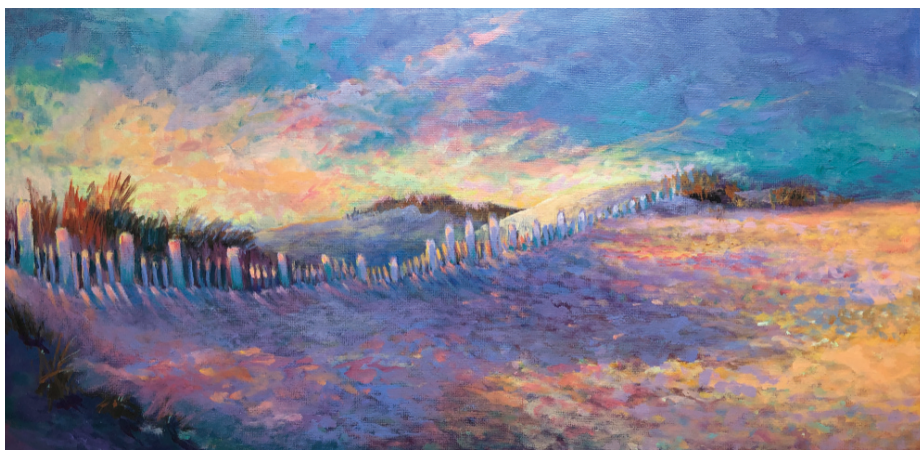
As her body of work developed, Smith joined the Art League of Ocean City, and now participates in their monthly shows and competitions. “I have found that the themes have pushed me to create a variety of paintings,” she said. “Recently, the Art League collaborated with the non-profit group, ‘Stories Love Music,’ that teaches caregivers how to use music to activate memories in patients who

have dementia.”

“Visual art can produce the same results,” Smith continued. “My painting, ‘Because of You, I Am Too,’ brings the viewer into the life and memories of a young woman’s childhood and the impact made by her parents. Memories of her mother and father are evoked each time she listened to the music her father composed and recorded ... His passion for music inspired her to have a career in music and to follow in his footsteps.”

Whatever form it takes, Smith believes art matters. “Art allows us to think beyond the necessities of life,” she said. “It provides a way to explore ideas and to create for the sake of expressing these ideas and meanings. Art communicates information, shapes our everyday lives, and is enjoyed for its aesthetic beauty.”

Smith is the artist-in-residence for the month of November in Studio Eat the Ocean City Center for the Arts on 94th St., a free show that continues through November 25.



County government Thanksgiving schedule

Worcester County Government (WCG) offices, including the Worcester County Recreation Center (WCRC) and all five branch libraries, will be closed Thursday and Friday, November 23 and 24 for Thanksgiving Day and American Indian Heritage Day. In addition, the libraries will be closed Saturday, November 25.

The Central Landfill in Newark and the Berlin, Pocomoke, and Snow Hill Homeowner Convenience Centers (HOCC) will be closed Thursday, November 23. Standard hours of operation at these facilities will resume Friday, November 24.

The WCRC will be open during normal business hours on November 25-26.

The libraries and all other WCG offices will resume standard business hours on Monday, November 27.

WCG staff wish one and all a safe and happy Thanksgiving.

Kiwanis coat, toy drives continue

The Kiwanis Club of Greater Ocean City-Ocean Pines is still collecting coats and toys on the last Wednesday November 22 and Wednesday November 29 in the Ocean Pines Community Center Parking lot between 9 a.m. and noon.

Register now for spring classes at Wor-Wic

Wor-Wic Community College is currently accepting registrations for credit classes that are being offered during the spring term, which begins on Friday, January 12. Early registration is encouraged for the best selection of classes.

Admission, financial aid, career exploration, enrollment coaching, academic advising and registration services are available Monday through Thursday from 8 a.m. to 6 p.m., and Fridays from 8 a.m. to 4:30 p.m. Student services are also available on select Saturdays – check the events calendar at www.worwic.edu for dates and times.

Wor-Wic offers several different credit class formats, including on-campus and online. Visit www.worwic.edu for more information and to register. New students who need help should call 410-334-2895 or email admissions@worwic.edu and include their name and a phone number where they can be reached.

OPA Rec and Parks invites community to 'Be a Santa to a Senior'

The Ocean Pines Recreation and Parks Department proudly announces its continued participation in the countywide "Be a Santa to a Senior" program, organized by Home Instead.

Recreation and Parks Director Debbie Donahue said the program helps brighten the hearts of seniors in the community by giving thoughtful gifts they might not otherwise receive.

In Ocean Pines, ornaments with the names of local seniors are placed on a Christmas tree in the Community Center lobby. Each ornament includes a list of requested items for each senior.

Crystal Heiser, who coordinates the program, said last year nearly 900 local seniors received gifts through the program, with almost 200 of those coming from the Ocean Pines community.

"This cause is important because these seniors are asking for essentials – not for what they want," she said. "That said, most of the 'Santas' that take a tag will tuck in a special treat or item that wasn't asked for to make the giving more personal."

Those interested in participating can simply stop by, pick up an ornament, purchase the requested items, wrap them, and bring them back to the community center by December 6. Home Instead will do the rest.

For more information, email Heiser at crystal.heiser@homeinstead.com.



Honor - In honor of Veterans Day, Ocean City Elementary School first grade students enjoyed a live zoom from Lieutenant Colonel Oles, a Marine Corps Veteran. Oles is related to first grade teacher Melanie Coleman. Lieutenant Col. Oles taught students all about his duties as a marine, including flying Osprey for three deployments and now a part of the air traffic control at Miramar Marine Corps Base, in San Diego California. Students enjoyed asking him questions and having him engage in conversation with them.



Floral design program

The Worcester County Garden Club were instructed on the basics of floral design from member Jackie Davies during its recent meeting. In addition to being a National Garden Club (NGC) Master Judge and Landscape Design Consultant, Davies is a member of Creative Flower Arrangers of the Americas, Inc. and National Flower Arrangers. She has entered and judged the Philadelphia Flower Show numerous times.

The Worcester County Garden Club is a member of Federated Garden Clubs of Maryland, Inc., a 501(c)(3) organization, whose mission is to provide support, leadership and education for garden clubs and the public about best practices for horticulture, conservation, and landscape design. Individuals interested in learning more about Worcester County Garden Club can contact the membership chair at WorCityGardenClub@gmail.com.

Above: **Jackie Davies** with floral arrangements she created during her program to WCGC.

Thanksgiving memories

Tomorrow is Thanksgiving. A wonderful holiday if ever there was one. Good food. Good company. Good conversation. But as good as it is, and for me it's the best, Thanksgiving is more than food, company and conversation. It is a



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

reminder of change.

Time does what it does best, it moves on. So, it only follows that the holiday too would evolve despite our sometime wish that it wouldn't. The table may be set as it has been in the past with a golden crisp turkey, dressing and mash potato casserole, a favorite family recipe. But the faces around that table change and even the number of faces crowding around the table ebbs and flows. We get older. Our children grow up. Grandchildren are born. Family and friends move or pass away. The aroma of food being prepared remains but the sweet aroma of a pipe being smoked in the living room is no more.

Our oldest grandchildren live in Kentucky so they'll not be home for the holiday. We'll Facetime at some point during the day which will be nice but it's just not the same as having one or both of them on my lap or watching one of them push a finger into the cheese cake resting on the counter.

Fortunately, our youngest grandson lives close by.

Where does the time go? It seemed like the days of getting our three kids rounded up to the Thanksgiving dinner table would go on forever. "Did you wash your hands?" "No toys at the table." "Hold your fork correctly." "Don't talk with your mouth full." "Don't chew with your mouth open." "Take your plate into the kitchen." "Help your sister clean up the kitchen." "Help Your Sister Clean Up The Kitchen." *"HELP YOUR SISTER CLEAN UP THE KITCHEN!!"* Those were special times that I would love to relive.

Our youngest son now lives in the South. He's doing very well and we're very happy for him. He and his girlfriend will do their own thing on the holiday, working mostly. At some point during the day we'll talk. But it won't be the same as having him sitting across from the table making faces, teasing his older brother and sister and performing unique antics that would start his mother laughing uncontrollably. Truthfully there were times when he

would do or say things at the table that back in the day drove me to distraction. He was so irreverent. The more I expressed my dissatisfaction, the more he kept it up. It was a lost cause when his brother joined in. I was a goner and they knew it. At the time those situations were frustratingly amusing and the memories make me smile.

All is not lost though. One of our children lives nearby so we'll join our oldest son and his wife and her parents for dinner – along with our grandson. It will be a small contingent around the table, no reason to put the table leaves in. I am very much looking forward to it.

Some images and voices from Thanksgiving past: My brother and I watching on television (WCAU Channel 10) the parade, waiting for Santa Claus to appear; my grandparents pulling into the driveway and my brother and me bursting through the front door to greet them; my grandfather picking either my brother or me to help him break the turkey wishbone; my mother putting the turkey in the oven at six in the morning and taking it out when it was "ready" at 4 p.m.; my wife's grandmother asking each of us repeatedly whether we felt a draft; deciding who would sit at the kids' table; complaining when I was seated at the kids' table; never eating the cranberry gel that came from a can (no one ever ate it but it was on the table every year); and, falling asleep not long after the dishes were cleared from the table. Good times. Good times.

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Additional bad news about wind

Editor:

Recently, Danish company Orsted announced it was ceasing operations on Ocean Wind I and Ocean Wind II offshore wind farms off the coast of



New Jersey, citing increased costs due to interest rates, inflation and supply chain issues.

It's kind of funny that this industry, so beloved of the Biden Administration, is suffering losses and is even imperiled by Bidenomics.

For a majority of the people on the Shore this is very good news. And we love the additional bad news for the OSW (and indeed the entire "green energy") industry coming out almost every day- "clean energy stocks are tanking, local governments saying "Nope! Not welcome here!" or passing regulations that bring to light just how

incredibly expensive and unworkable these technologies truly are, etc. In my opinion, anything that interferes with the "green" steam roller is welcome news.

We must be careful and watchful though. We have a Presidential Administration that is all in for green energy, no matter the cost, no matter the incredibly poor outcomes. And Maryland Governor Moore is so excited about the possible sight of thousands of turbines on land and sea that he is even hoping to add the Chesapeake Bay to the national park system. In April, Governor Moore tweeted:

"Here's why Maryland will become the national leader in offshore wind:

-Our 3,000 + miles of shoreline for generating wind power

-Our skilled workforce powering offshore wind manufacturing in

Baltimore

~Investments in clean energy from my Innovation Economy Infrastructure Act".

The only way you can come up with 3,000 miles of shoreline in Maryland is by using the shoreline of the Chesapeake Bay. I also find it interesting that it was recently announced that the world's largest steel mill (Sparrows Point in Baltimore) will get a second life as a wind turbine factory.

Our Federal and State governments have proven over the years that there is no amount of taxpayer funds they will not happily shovel out to "green" companies with very little oversight or even any evidence that the technologies work.

Please remain watchful and pay attention and when you see or hear something, please spread the word and let your state and federal representatives know what you think about it.

Carol Frazier
Ocean Pines

Black Friday yields to Cyber Monday

Trends come and go, and that impermanence can make it hard to predict how certain times of year, including the holiday season, will play out. However, one notable trend in regard to the holiday season that has seemingly withstood the test of time is the popularity of Black Friday among holiday shoppers. But even that dynamic has shifted in the digital age. Though Black Friday remains a big day for retailers, in 2021 consumers spent more on Cyber Monday (the Monday after Thanksgiving) than they did on Black Friday (the day after Thanksgiving). According to the Adobe Digital Economy Index, consumers spent \$10.7 billion on Cyber Monday in 2021. That's nearly \$2 billion more than consumers spent on Black Friday, when retailers made \$8.9 billion in sales.

Thanksgiving facts

Thanksgiving is a time to gather with family and friends and reflect on one's blessings. In anticipation of the holiday, here are some interesting facts about the Thanksgiving celebration.

American Thanksgiving is largely modeled on a 17th century harvest feast shared by the English settlers and the Wampanoag tribe.

Canadians celebrate Thanksgiving on the second Monday of October. It is based on European harvest festivals.

The National Turkey Federation says around 45 million turkeys will be eaten on Thanksgiving, which equates to about 720 million pounds of turkey being consumed (with the average turkey size being 16 pounds).

The Butterball hotline answers roughly 100,000 calls every year on its turkey question hotline.

In 1953, the Swanson company over-estimated the number of frozen turkeys it would sell for the holiday season by 26 tons. Rather than waste the meat, Swanson sliced it up, repackaged it and created the first frozen TV dinners.

Thanksgiving in America may be older than many recognize. While Thanksgiving is largely tied to the 17th century settlers, the National Parks Service says in 1565 Spanish settlers in St. Augustine (now Florida) celebrated by having a meal to which they invited the native Seloy tribe. The Spanish served pork stew, sea biscuits, red wine, and garbanzo beans. Some say the Seloy contributed turkey, venison and maize.

Thanksgiving didn't become a civic holiday until Abraham Lincoln made it one after the Civil War tragedy. Thanksgiving was declared a national holiday on October 20, 1864.

The Pilgrims did not refer to themselves as "pilgrims." They used the word "separatists" as they were separating themselves from a larger belief system.

In addition to Canada and the United States, Grenada, Liberia, the Philippines, Saint Lucia, and the Netherlands celebrate their own versions of Thanksgiving.

please see facts on page 9

Courier Almanac

On November 22, 1963, John Fitzgerald Kennedy, the 35th president of the United States, was assassinated while traveling through Dallas, Texas, in an open-top convertible.

On November 22, 1990, Margaret Thatcher, the first female prime minister in British history, announced her resignation after 11 years in Britain's top office.

The decision to move into an assisted living facility requires careful consideration, and that decision may necessitate even greater deliberation for couples. The organization SeniorLiving.org, which is devoted to empowering older adults to age with ease, notes that many assisted living facilities offer living arrangements for spouses who do not necessarily require the same level of care and attention as their partners. Though each facility is different, and some may not allow couples to live together



when one person requires significant help with day-to-day living, many provide apartment-style living in which housing units are equipped with safety features, such as handrails and wheelchair accessibility, that can make daily living safer for aging individuals with physical challenges without making life difficult for their partners with no such issues. In addition, SeniorLiving.org notes that, at most assisted living facilities, residents will only pay for the services required, meaning couples will not have to pay for services such as medication management and activities of daily living assistance for the spouse who does not require such help. Such flexibility can make life easier and more affordable for couples who choose to move into assisted living facilities together.

The Courier

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Active November: National Diabetes Awareness Month

By **Nick Burak**, PTA
Hamilton Physical Therapy

November brings more than just falling leaves and cozy sweaters; it's also Diabetes Awareness Month, a time dedicated to shedding light on the impact of diabetes and promoting understanding and support for those affected by this widespread condition. Diabetes, a chronic condition characterized by elevated blood sugar levels, affects roughly 37 million Americans, about one in 10 people, worldwide. Diabetes Awareness Month serves as a crucial reminder of the importance of understanding, supporting, and actively managing this condition. As we delve into this month of awareness, let's talk about how exercise can make a big difference in controlling diabetes and keeping your whole body healthy.

Before starting any physical activity, consult with your healthcare



Nick Burak

provider. When cleared to exercise, be sure to drink plenty of fluids to avoid dehydration, and check your blood sugar levels before, during, and after. Should your blood sugar level be under 100 mg/dL, consider consuming a small snack with 15-30 grams of carbohydrates. This could be 2 tablespoons of raisins, 1/2 cup of fruit juice or regular soda (non-diet), or glucose tablets. Hypoglycemia, or low blood sugar, poses a significant health risk and should be taken seriously. On the other hand, if it's above 250 mg/dL, your blood sugar may be too high (hyperglycemia) to exercise.

If your pre-exercise blood sugar level is between 100-250 mg/dL, then you are ready to start exercising. Include a mix of aerobic exercises (like walking, swimming, or cycling) and strength training activities. Aerobic exercise helps improve cardiovascular health, while strength training enhances muscle strength and insulin sensitivity. Activities such as brisk walking, jogging, or cycling elevate the heart rate, strengthening the heart muscle and reducing the risk of heart-

related complications associated with diabetes.

Not everyone likes exercising and it is easy to make excuses, but there are solutions to this. First off, pick something that you like doing and remember to start small and work your way up to your desired level. Give a new activity a try a few times before deciding if you want to keep doing it. If the first activity doesn't feel right, don't quit. Give something else a shot, and be sure to set practical and realistic goals for yourself. Some benefits start right away, even if they don't seem obvious to you! If you don't enjoy the activity, chances are you probably aren't going to do it. Also, It

may be helpful, and more fun, to have a friend tag along! That way, you can keep each other motivated and provides an extra layer of support.

Remember, everyone's body responds differently to exercise, so it is essential to find activities you enjoy and that suit your individual health needs. Always prioritize safety and work closely with your healthcare team to ensure that your exercise routine aligns with your overall diabetes management plan. If you have questions about exercises or need guidance, it's best to reach out to your physical therapist directly. They can provide personalized advice based on your specific goals and condition.

Virtual poetry reading to be held

Wor-Wic Community College is inviting the public to a free virtual poetry reading by D. Nurkse on Tuesday, December 5, at 7 p.m., via Zoom.

Nurkse's 12th poetry collection, "A Country of Strangers: New and Selected Poems," was published in 2022. His poems have appeared in *The New Yorker*, *Poetry* and in six editions of the Best American Poetry anthology series. He is a recipient of a literature award from the American Academy of Arts and Letters, as well as a Guggenheim fellowship.

Visit the events section of www.worwic.edu for more information.

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Visiting Norfolk, Virginia

By **Kurt and Jean Marx**

Norfolk is a very walkable, second-tier city that is only a two-and-a-half-hour drive away. Throughout the city are dozens of mermaid statues, all unique and fun to find and admire. The city was founded in 1682 and presently has a population of almost 250,000. We find it to be an excellent weekend getaway.

Norfolk offers everything that

large metropolitan areas have but on a smaller scale. There are numerous hotels downtown. One of our favorites is the Courtyard by Marriott - Downtown Norfolk. It is reasonably priced, has spacious rooms and a courteous staff, and is well-situated.

We enjoy attending sporting events in Norfolk. The Norfolk Admirals are the East Coast Hockey League affiliate of the Carolina

Hurricanes. The Admirals play at the Scope Arena; it is a fun experience at prices far below an NHL game. The Norfolk Tide, the AAA affiliate of the Baltimore Orioles, play at Harbor Park and usually offer ticket prices under \$20 each. At the college level, Norfolk State University competes in 14 different sports.

Taking a walk along the water is a must-do. As you walk along, you can admire the many mermaid statues as well as visit the ships, *Nauticus* and the *Wisconsin*. *Nauticus* is now a museum that also offers a small aquarium. The *Wisconsin* is an impressive battleship that fought in WWII, the Korean War and Operation Desert Storm. Guided and self-guided tours are available and well worth your time. Nearby are also two free places to see that we highly recommend. The Armed Forces Memorial consists of a bricked plaza that has letters set in bronze that actual service members sent home but the service members themselves never made it home. The letters and the fates of these soldiers

are heart-wrenching. Additionally, the Pagoda and Oriental Garden is a peaceful place to enjoy nature in the midst of the city.

We enjoyed touring the free Hunter Museum, the preserved home of the local Dr. Hunter. The guide regaled us with tales and history of the doctor and his family as well as the medical industry at the time. The MacArthur Memorial is also free, and it features exhibits and an excellent half-hour film about the life and history of Douglas MacArthur, particularly during the harrowing battles in the Pacific during WWII.

There are lots of great restaurants and bars in Norfolk. These are a few of our favorites. Near the Hunter Museum is the Freemason Abbey Restaurant. The structure was built in 1873 as the Second Presbyterian Church. Since then it has housed various businesses and organizations. In 1987 the dilapidated structure was purchased and refurbished as a restaurant. We like the ambiance of the restaurant as well as the food and service. Grain Norfolk is a rooftop beer garden located inside the Hilton Norfolk. Grain has 100 beers on tap, an excellent happy hour menu, and a free photo booth. However, what makes Grain unique is the fabulous view from the roof. You can relax and view the city and harbor year-round. It is a great place to have a drink and chat with family and friends and take a free souvenir strip of photos home with you. An outstanding breakfast place is D'Egg, located next to the Hilton. It often has a wait on the weekends but the line usually moves quickly. Across the street from D'Egg is a great independent bookstore, Prince Books. You can pick up a bestseller, interesting notecards, or a discount book. We strongly recommend getting boba tea at Pokey on Granby Street. If you like Irish music, you should absolutely go to Grace O'Malley's. Live music starts at 9:00 pm and is a blast. This is standard sing-along Irish music and is a great way to end an evening.

We're confident that you can find something to enjoy in Norfolk, even if it's just walking the city and taking pictures of the mermaids.

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Trails & Waterways

Pay it forward

By **K.A. Ferrusi**

Hikers and walkers trod foot paths that are clearly marked with trail signs or blazed trees. The trails are often clear of debris, blown down trees, and some even have small bridges or walkways built over wet areas. Ever



wonder who does that work?

Answers are different for different properties, depending on who owns them or has agreed to manage them. There's a knack, a science, a philosophy to creating a trail, and sometimes written criteria prepared by the overseeing organization.

Public trails are maintained by

local government employees or managing organizations; if the land is within a community with a home owners association work is usually done by the staff of the association or volunteer committee members. Other maintainers are volunteers who might be trained and given specific sections to maintain such as is often the case with long distance hiking trails owned by federal, state, county or local government agencies.

It is very common for anyone using a trail to do some basic clean-up as they walk along. After a windy spell feel free to toss small branches aside, pull larger stuff out of the way, and prop up fallen trail signs. More serious damage should be reported to the overseeing organization. They have mechanisms in place to fix any bigger problems.

Maryland Coastal Bays Program (MCBP) manages a Worcester County owned tract called the Ilia Fehrer Nature Preserve (IFNP) off Sinepuxent Road. Right now, it is

pretty much a blank slate; some preliminary trail work has been done with phases planned over the next few years. Billy Weiland, MCBP Environmental Scientist, has the exciting task of overseeing the creation of a new seasonally-accessible trail that will eventually be open to the hiking, birding, nature-minded public.

Billy organized a volunteer day of

trail building. Twenty-one people showed up including a family from Berlin, conservation minded folks from as far away as Baltimore, and local outdoor enthusiasts. Planning a volunteer-driven work party takes foresight and experience. Billy and other MCBP staff did valuable advance work; they laid out the path,

*please see **trails** on page 23*

facts

from page 6

Each year, the American president pardons a turkey from slaughter on Thanksgiving. This tradition dates back to when Abraham Lincoln's son was upset that his family's turkey that was going to be killed for Thanksgiving dinner.

According to the U.S. Calorie Control Council (CCC), an average American may consume 4,500 calories and 229 grams of fat on Thanksgiving Day.

The Macy's Thanksgiving Day Parade is an annual tradition. People line the parade route in New York City or tune in to watch the parade on television. It originated in 1924 and the famed balloons were added in 1927

Apple pie is the pie of choice for Thanksgiving, even though pumpkin pie is prevalent this time of year.

Thanksgiving is a popular holiday in Canada and the U.S. Many traditions have been borne of the holiday, and it is a favorite time of year for many people.



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Avoid tapping into retirement savings early

Submitted by **John Bennish**
Financial Advisor, Edward Jones



John Bennish

If you want to make a big purchase, such as a new car or a piece of property, or you were faced with a large, unexpected expense, such as a major home or auto repair, would you have the funds readily available? If not, you might look at what may be your biggest pool of money — your 401(k) or IRA. But should you tap into these accounts well before you retire?

Maybe not — and here's why:

- **Less money in retirement** – The more money you invest in your retirement accounts, and the longer you keep it invested, the more you'll probably have when you need it most — when you're retired. Consequently, taking out sizable amounts from these accounts before you retire could be costly, as it would disrupt the benefits of compounding that can be achieved by holding investments for the long term.

- **Possible bump into higher tax bracket** – The money you take out from your traditional IRA and 401(k) is taxable in the year of withdrawal. So, if you withdraw a significant amount of money at once from your traditional IRA or 401(k), you could be pushed into a higher tax bracket, at least for one year.

- **Tax penalties** – If you take money out of a 401(k) or traditional IRA before you turn 59½, you could face a 10% tax penalty, although some exceptions exist. Penalty-free withdrawals can be made for several reasons, including for education and medical expenses, first-time purchase of a home (up to \$10,000), after the birth or adoption of a child (up to \$5,000) and more (see irs.gov/taxtopics/tc557). With a Roth IRA, which is funded with after-tax dollars, you can withdraw contributions — but not earnings — at any time, for any purpose, without incurring penalties.

Given these issues, how can you avoid dipping into your retirement accounts when you're faced with a financial need?

One possibility is to take out a loan from your 401(k). Unlike a 401(k) withdrawal, a loan is neither taxable nor subject to tax penalties. Also, the interest you pay on a 401(k) loan goes back into your account. Still, a 401(k) loan has its drawbacks. If you leave your job, you'll likely have to repay the loan in a short period of time and if you don't have all the money to repay it, the loan will be considered in default, so you'll owe taxes and the 10% penalty if you're younger than

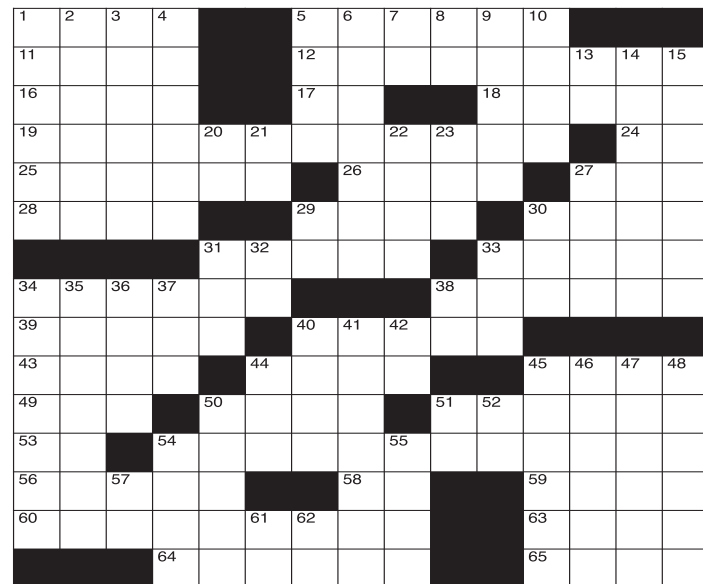
59½. But even if you don't leave your job and you do repay the loan, you'll still have taken away money that could have potentially kept growing within your tax-deferred account. As mentioned above, as your money compounds, you'll want to minimize disruptions.

Building an emergency fund is another way to gain access to cash. Such a fund should contain at least six months' worth of living expenses, with the money kept in a liquid, low-risk account. It can take time to build a fund of this size, so it's never too soon to start putting away money for it. To avoid the temptation of dipping into your emergency fund, you'd ideally keep this fund separate from your daily spending accounts.

Explore all your options before tapping into your IRA or 401(k) early. Keeping these accounts intact as long as possible is one of the best moves you can make to help build your future retirement income.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor John Bennish, Ocean Pines. He can be reached at 410-208-9083. Edward Jones, Member SIPC.

**The Courier
will be on hiatus
next week and
will return
December 6.**

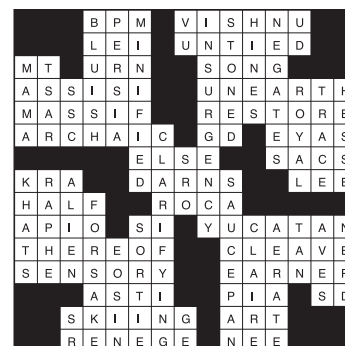


CLUES ACROSS

- | | |
|--|--|
| 1. Nocturnal S. American rodent | 38. Military member |
| 5. Requesting | 39. A French river |
| 11. Give temporarily | 40. Member of prehistoric people in Mexico |
| 12. Happiness | 43. Messenger ribonucleic acid |
| 16. Military branch | 44. Musician Clapton |
| 17. -, denotes past | 45. Greek sophist |
| 18. Middle Eastern city | 49. Largest English dictionary (abbr.) |
| 19. Air hostesses | 50. Narrow valley |
| 24. Partner to Pa | 51. A way to disentangle |
| 25. Percussion instrument | 53. Indicates not an issue (abbr.) |
| 26. Popular computers | 54. Recommending |
| 27. Decrease light | 56. Genus of legumes |
| 28. Valley in the Osh Region | 58. Friend to Larry and Curly |
| 29. "To ___ his own" | 59. Off-Broadway theater award |
| 30. Absence of difficulty | 60. Fencers |
| 31. Notice announcing intended marriage read out in church | 63. Small Eurasian deer |
| 33. Trims by cutting | 64. Denoting passerine birds |
| 34. Impact | 65. Separate by category |

CLUES DOWN

- | | |
|---|--|
| 1. Colorless fluid part of blood | 33. Political action committee |
| 2. Of a main artery | 34. Tasty snack |
| 3. Photographic equipment | 35. Part of a quadruped |
| 4. Confirms a point | 36. Locate |
| 5. Developed over time | 37. Pitching statistic |
| 6. Not the leader | 38. Of I |
| 7. ___ Lang (country singer) | 40. City in Utah |
| 8. Adults need one | 41. Football players in the trenches |
| 9. Nests of pheasants | 42. Hammer is one |
| 10. Antelopes | 44. A "nightmarish" street |
| 13. One quintillion bytes (abbr.) | 45. Performers |
| 14. Japanese three-stringed lute | 46. Slang for cut or scrape |
| 15. Type of cat | 47. More breathable |
| 20. Cools your home | 48. Most slick |
| 21. The ancient Egyptian sun god | 50. Provokes |
| 22. Pouches | 51. Home to college's Flyers |
| 23. Trigraph | 52. Sodium |
| 27. Form of Persian spoken in Afghanistan | 54. Large fish of mackerel family |
| 29. ___ route | 55. Zero |
| 30. Body part | 57. ___ and behold |
| 31. Bridge building degree | 61. The Palmetto State |
| 32. Indicates position | 62. Popular Tom Cruise movie franchise (abbr.) |



Answers for November 15



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

Special Holiday Feature

Must-haves to achieve a holiday wonderland

The end of the year marks a period of heightened festivity. Come the holiday season, homes and businesses are decorated and everyone seems to have an extra spring in their step.

The sight of snowflakes, candy canes, evergreen wreaths, and Christmas trees can elicit nostalgia for happy holidays of the past, as well as excitement for what is yet to come. When it comes to decorating for the holidays, there are certain items that set the scene.

Christmas trees: Germany is credited with starting the modern Christmas tree tradition. It dates back to the 16th century when devout Christians brought trees into their homes and decorated them. German settlers brought Christmas tree traditions to America upon their arrival in Pennsylvania in the 19th century.

Mistletoe: Mistletoe is known as the “kissing plant” and it is customary for couples to kiss while standing beneath the plant, typically hung in doorways and arches. Mistletoe was once hung to drive off evil spirits and ensure fertility. Kissing under the mistletoe was first found associated with the Greek festival of Saturnalia and later with primitive marriage rites.

Lights: Lights are commonly seen during the holiday season. The custom of having holiday lights dates back to when Christmas trees were decorated with candles, which symbolized Christ being the light of the world. These traditions evolved from pagan rituals that would celebrate the return of light of the sun as the days grow longer after the winter solstice.

Yule log: Many families burn a yule log in the fireplace and watch it burn while listening to Christmas carols. The familiar custom of burning the log dates back to solstice celebrations and the tradition of bonfires. The Christmas tradition called for burning a portion of the log each evening until Twelfth Night, also known as the Epiphany, which takes place on January 6.

Poinsettias: Poinsettias are a tropical plant that originated in Mexico. Joel Roberts Poinsett was the first Ambassador from the United States to Mexico. He became enamored with the plants, and brought them back to his native South Carolina. An old Mexican legend suggests a poor girl had nothing to offer baby Jesus at Christmas Eve services, so she picked a handful of weeds and put them at the bottom of the nativity scene. These weeds burst into bright red flowers and became known as “Flores de Noche Buena,” or “Flowers of the Holy Night.”

Holiday decorations borrow traditions from all over the world to help establish a festive wonderland.

Annual Hometown Christmas celebration returns

Ocean Pines Recreation and Parks invites the community to kick off the holiday season with the Hometown Christmas celebration at White Horse Park, starting at 6 p.m. on Saturday, November 25.

During the event, the park will transform into a festive winter wonderland, as the Recreation and Parks Department officially flips the switch on 50 Christmas trees decorated by local community groups and businesses.

Recreation and Parks Director Debbie Donahue will lead the opening announcements.

The ceremony will also feature a special appearance by Santa Claus himself, who will then take up residence in the Santa House to greet local children and help spread Christmas cheer.

Additionally, Carol Ludwig and the Delmarva Chorus will grace the event with a series of Christmas carols, and free cookies and hot chocolate will be provided.



“Christmas is a magical time and it’s very special for us to be able to share this event once again with the people of Ocean Pines,” Donahue said. “We hope everyone comes out to join us, as we

help kickstart the holiday season with our wonderful community.”

Hometown Christmas is free and open to the public.

For more information, contact event coordinator Katie Goetzinger at kgoetzinger@oceanpines.org or 410-641-7052 ext. 3029.

Parade schedules

Berlin Christmas Parade

December 5
7 p.m.

Downtown Berlin

This year’s theme is Magical Melodies: The Music of the Season. The parade will begin at the south end of Main Street in front of the Berlin Welcome Center and end at the Berlin Fire Company.

Overflow parking will be at Berlin Intermediate School where a shuttle will be available to take you to downtown Berlin between 5:45 p.m. and 7:15 p.m. Pick up for return to your vehicle will occur between 8:45 p.m. and 9 p.m. All streets along the parade route will be closed to traffic beginning at 5:30 p.m.

Ocean City

Christmas Parade

December 2
11 a.m.

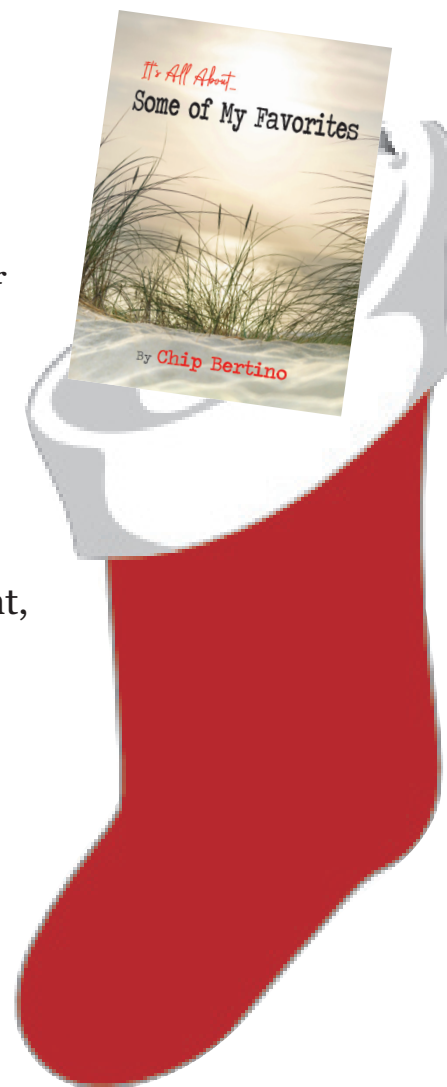
Coastal Highway

The Ocean City Christmas Parade will continue its 40-year tradition. Arrive early to park and get your viewing spot. The parade will begin promptly at 11 a.m. with an extended route from Old Landing Road north to 120th Street. The southbound lanes of Coastal highway will be closed for the parade in that general area allowing spectators to gather curbside.

GREAT STOCKING STUFFER

Author and columnist Chip Bertino’s book, *It’s All About... Some of My Favorites*, is a collection of some of his favorite columns written during the past two decades.

Humorous and poignant, the book chronicles experiences of raising children, getting older, being (and staying) married and just living life. The stories resonate with readers who will visualize their own similar experiences.



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Shop locally on Small Business Saturday

What better ways to celebrate the diversity, uniqueness and creativity of independent, local businesses than by supporting them during the busiest shopping season of the year?

Small Business Saturday™ was founded by American Express in 2010 as a community-centric day to support local businesses. Small Business Saturday was the catalyst for the generalized Shop Small™ movement, which encourages consumers to patronize small businesses.

Local businesses are at the heart of their communities. In a 2015 survey by the Urban and Land Institute, researchers found that more than half of respondents said they wanted a neighborhood where they wouldn't need a car very often. More than 40 percent specifically noted the desirability of local shopping and entertaining as main features. A neighborhood with a Main Street or thriving local shopping hub can be a big draw. Consumers make these neighborhoods a reality.

Every time they grab a coffee from a local cafe, purchase a piece of artwork from a neighborhood artist or dine at a family-run restaurant, shoppers are supporting local business owners and strengthening their communities. Here are some ways to make shopping small a priority this holiday season.

Take inventory Small Business Saturday sales by keeping up on local social media. Build holiday shopping lists around the offerings at local businesses.

Dine out at local restaurants or shop smaller food merchants.

Visit a local tree farm. When decorating for the holidays, support the farm or local nursery that grows Christmas trees and makes their own wreaths and garlands.

Keep your money in your community at a local bank or credit union rather than a large national bank. Local banks may have special promotions to boost savings for holiday gifting.

The holiday season is the perfect time to support small, local businesses.

'Angels' needed for holiday giving program

The Ocean Pines Aquatics Department is looking for "angels" to help support local children and families this

holiday season.

The department started the Angel Tree program in 2014. Each year, a Christmas tree in the Sports Core Pool lobby is decorated with angel ornaments that represent a local person or family in need.

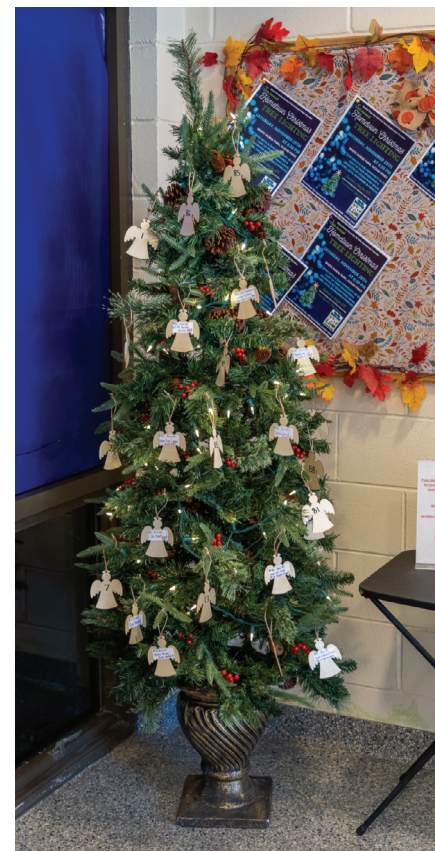
The ornaments include a short list of needed items, such as winter clothes for a newborn, stem toys for a 10-year-old boy, and Playdough for a four-year-old girl.

Aquatics Manager Michelle Hitchens said the department this year worked with Worcester GOLD and two local churches to identify potential beneficiaries of the Angel Tree program.

"People can come to the Sports Core, pick out a numbered ornament, write their name and phone number in our book, and then sponsor a local person or family with Christmas gifts for the holiday season," she said. "It's just our way of giving back and trying to spread a little Christmas cheer."

The deadline to return gifts ranges from December 5 to December 13.

For more information, call the Sports Core Pool at 410-641-5255.



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Movies that are perfect for families this holiday season

Various traditions take center stage during the holiday season. One of those traditions may be sitting down and enjoying any of a number of timeless Christmas movies or even newer holiday films that are quickly becoming favorites.

Film fans have their own ideas about the best films to watch during the holidays, but the following movies

are some kids and adults can enjoy together.

"The Polar Express"(2004): A young boy enjoys a magical adventure to the North Pole aboard the Polar Express train. He learns about the true spirit of the holidays and the value of bravery and friendship along the way.

"The Muppet Christmas Carol" (1992): Charles Dickens' classic story

about a bitter miser might be a little frightening for young children to enjoy in its more theatrical offerings. However, when the Muppet characters tell their version of the classic tale, the story becomes much more family-friendly.

"A Boy Called Christmas" (2021): Based on the book by Matt Haig, this movie is a reimagined take on Father Christmas. It focuses on Nikolai as he goes on an adventure to find a magical town called Elfhelm.

"Jack Frost" (1998): When a father dies in a car accident, he comes back to life as a snowman in his son's front yard. Jack learns to keep his promises and make things right with his son - things he wasn't capable of doing as a human.

"Christmas with the Kranks" (2004): The Kranks decide to forgo their annual Christmas party and plan a vacation since their daughter will be out of town. But when said daughter decides to come home after all, chaos sets in as the couple tries to figure out how to put together an extravaganza at the last minute.

"Beauty and the Beast: The Enchanted Christmas" (1997): The Beast does not favor the holiday season, so Belle must change his mind on the matter in this animated Disney offering.

"Elf" (2003): As a youngster, Buddy was magically transported to the North Pole and raised by Santa's elves. As an adult, he's determined to find his real dad in New York City and uncover a way to fit in.

"Santa Hunters" (2014): A young boy teams up with his sibling and cousins to try to capture new footage of Santa in action and prove that the man in red truly exists.

"The Nutcracker and the Four Realms" (2018): This is a newer take on the classic Nutcracker tale. This adventure sees Clara defending the Land of Sweets from the evil Mother Ginger.

Holiday films enhance the celebratory nature of the season. Certain movies are tailor-made for families to watch together during this special time of year.



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Tips to keep your tree fresh this holiday season

Christmas trees are often the piece de resistance of holiday decor. Few things draw the attention of holiday guests quite like an awe-inspiring Christmas tree, especially when that tree maintains its fresh, healthy sheen throughout December.

Many families purchase fresh trees over Thanksgiving weekend or during the first weekend of December. Though the weeks between Thanksgiving and Christ-

help ensure it gets the water it needs to stay healthy and firm. MSU Extension notes that this approach should be taken with any tree that was not cut within six to eight hours of being put in a stand.

Replenish the water supply every day. Fresh tree veterans recognize that Christmas trees can be very thirsty, especially within the first week or so of being cut and brought home. Fill the stand with water each morning and, if necessary, refill it each night before going to bed. The more water a tree gets and drinks, the more likely it is that the tree will look healthy all the way to Christmas Day. MSU Extension notes that many decorative or antique tree stands do not hold much water, so anyone with such a stand may need to replenish the water supply more than once or twice per day.



Keep the tree away from a heat source. For safety's sake, trees should be kept away from heating vents, fireplaces and space heaters. But keeping trees away from such heat sources, and ensuring they are not spending the daytime in direct sunlight, also decreases the chances they will dry out before Christmas Day.

A handful of simple strategies can help holiday celebrants keep their Christmas trees looking good throughout the month of December.

mas Day may seem like a long time to keep a tree looking great, there are a handful of ways for holiday celebrants to help their trees maintain that undeniable appeal for the long haul.

Pick the right tree. Choosing the right tree is one of the simplest ways to keep a tree looking good throughout the holiday season. A freshly cut tree that buyers choose and cut down themselves or have cut down can reassure them that the tree is likely to stay strong throughout December. Trees purchased from a tree lot may have been cut down long before they made it to the lot, which can make it harder to keep them looking good until Christmas Day.

Cut an inch off the base of any tree that is not freshly cut. MSU Extension at Michigan State University notes that all Christmas trees are conifers, which means they have resin canals in their trunks. Once a tree is cut, the resin can block the pores and make it harder for the tree to take in water. Cutting an inch off the base of a tree that was not freshly cut just before putting it in the stand can

Christmas Day is the most popular day to get engaged. According to the 2020 WeddingWire Newlywed Report, more couples who were married in 2019 got engaged on Christmas Day than any other day during the year. Christmas Eve was the second most popular day to pop the question, while the Sunday before Christmas Eve came in fourth (New Year's Day rounded out the top three). The appeal of Christmastime proposals helped make December the most popular month to get engaged, as more than 19 percent of couples who married in 2019 got engaged in the final month of the year. July proved the second most popular month to pop the question, as 9 percent of couples who wed in 2019 reported getting engaged in July. Tradition still has a place in wedding proposals, as 84 percent of proposers reported asking on bended knee, while 65 percent acknowledged asking parents' permission prior to popping the question.

SL

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Decorative holiday symbols add to seasonal celebrations

Decorating homes and other spaces is a major component of the holiday season. Holiday decorations often reflect celebrants' religious beliefs, and the following are some traditional holiday decor symbols for people of various faiths.

Christmas tree *Christian or secular Christmas symbol*

Few things evoke thoughts of Christmastime quite like a towering evergreen parked front and center in a home's picture window. Christmas trees are be-

lieved to date back to sixteenth century Germany. The custom ultimately arrived in America when the country welcomed an influx of German immigrants. It is widely believed that various non-Christian cultures may have used evergreen plants indoors in celebration of the winter solstice, which suggests Christmas trees may pre-date Christian symbolism.

Menorah *Jewish Chanukah symbol*
Menorahs are seven-armed candelabras used in Jewish religious worship. To mark the Chanukah celebration, a

special nine-armed hanukkiyah is displayed for eight days and nights. A candle is lit each day to commemorate the miracle of oil lasting in the rededicated Temple after the Maccabees' successful uprising against the Syrian Greeks. The menorah typically is placed in a highly visible spot,

such as the front window of a home or in a high-traffic living space.

Advent wreath *Roman Catholic, Anglican and Lutheran, among others, Christian symbol*

The Advent wreath is used by various Christian denominations and draws attention to the weeks preceding Christmas. A new candle is lit on the wreath each Sunday at mass to prepare the faithful to receive the Lord Jesus.

Kinara and Mishumaa Saba *Kwanzaa cultural symbol*

The Kinara (candle holder) and the Mishumaa Samba (the seven candles) are symbolic of Kwanzaa. The candles and holder represent the Seven Principles, or the minimum set of values by which African people are urged to live.

Baby New Year *Secular symbol*

Baby New Year is a popular promotional symbol used to commemorate the dawn of a new year. The baby represents

rebirth and may be traced back to the ancient Greeks or Egyptians. Historians say the Greeks believed that their god of wine, Dionysus, was reborn on New Year's Day as the spirit of fertility. While people may not decorate with Baby New Year figurines, they do participate in "First Baby" competitions, which celebrate those infants born in the opening moments of a new year.

Nativity scene *Christian Christmas symbol*

It's customary for nativity scenes to be included in Christmas decor schemes. The nativity depicts the birth of Christ and typically includes a manger, Mary, Joseph, shepherds, various animals, an angel, and the three visiting Magi. The infant Jesus also is included, though some people prefer to wait until the after the stroke of midnight on Christmas Eve to place Jesus in the manger. Live nativity scenes also are commonplace around Christmas. Saint Francis of Assisi is credited with creating the first live nativity scene in 1223.

The most popular gift years ago

It's easy for adults to experience a little nostalgia when holiday shopping for their children. The holiday season has long been considered a special time of year, and much of that magic can be traced to the joy kids feel when unwrapping gifts from mom, dad and, of course, Santa Claus. Many parents who now have youngsters at home grew up in the 1990s. When such moms and dads are shopping for holiday gifts this season, they might wonder what was the must-have item for them back when they anxiously awaited the arrival of Christmas morning? According to Insider.com, who worked in conjunction with the Strong National Museum of Play in Rochester, New York, 1996 was the year of "Tickle Me Elmo." This ticklish toy was the most sought-after item of the 1996 holiday season, and it was so popular that retailers ex-

perienced shortages. Those shortages led to some surprising sales on the secondary market, with figures that will undoubtedly drop some jaws even now, a quarter century after the Tickle Me Elmo craze erupted. Though the Tickle Me Elmo doll retailed for around \$30 in 1996, some parents, intent on getting their youngsters the most in-demand gift that year reportedly spent more than \$1,000 on a single doll. To put that latter figure into perspective, data from the U.S. Bureau of Economic Analysis indicates that the average price of a new car in 1996 was \$18,525. And according to Yahoo! Finance, drivers in the market for a used car in 1996 could have purchased a 1986 four-door Oldsmobile for just over \$2,600.



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Some things to think about

Gathered from the internet
by **Jack Barnes**

I'm responsible for what I say; not what you understand.

Common sense is like deodorant. The people who need it the most never use it.

My tolerance for idiots is extremely low these days. I used to have some immunity built up, but obviously there's a new strain out there.

It's not my age that bothers me, it's the side effects.

I'm not saying I'm old and worn out, but I make sure I'm nowhere near the curb on trash day.

As I watch this generation try to rewrite our history, one thing I'm sure of — it will be misspelled and have no punctuation.

Me, sobbing: "I'm not coming back here anymore ... I'm not going to let you hurt me again."

My Trainer: "It was one sit-up."

As I've gotten older, people think I've become lazy. The truth is I'm just being more energy efficient.

I haven't gotten anything done today. I've been in the Produce Department trying to open this stupid plastic bag.

Turns out that being a "senior" is mostly just googling how to do stuff.

I want to be 18 again and ruin my life differently. I have new ideas.

God promised men that good and obedient wives would be found in all corners of the world. Then he made the earth round...and laughed and laughed and laughed.

I'm on two diets. I wasn't getting enough food on one.

I put my scale in the bathroom corner and that's where the little liar will stay until it apologizes.

My mind is like an internet browser. At least 19 open tabs, three of them are frozen, and I have no clue where the music is coming from.

Hard to believe I once had a phone attached to a wall, and when it rang, I picked it up without knowing who was calling.

Apparently, RSVP-ing to a wedding invitation "Maybe next time" isn't the correct response.

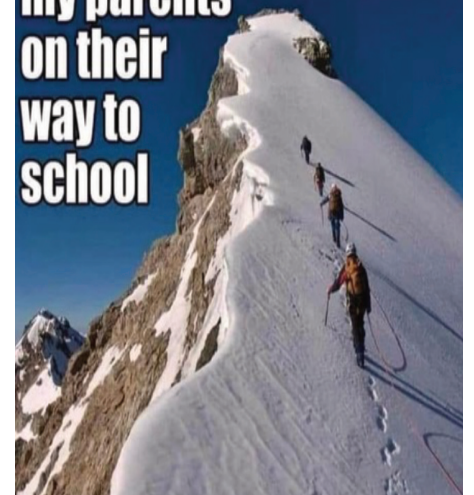
She says I keep pushing her buttons. If that were true, I would have found "Mute" by now.

Sometimes the Universe puts you in the same situation again to see if you're still a dummy.

There is no such thing as a grouchy old person. The truth is, once you get old you stop being polite and start being honest.

I hate when Doctors asks questions like. Are you sexually active? Depends on what you mean by "active". There are plenty of "active" volcanoes that haven't gone off in over 50 years.

A rare photograph of my parents on their way to school



I am swift as a gazelle. An old one. With arthritis. Run over by a land rover. Seven days ago.

My kids and grandkids keep laughing about me losing my memory. They won't be laughing at Christmas when there's no eggs under the tree!

You know you're over 40 when you have "upstairs ibuprofen" and "downstairs ibuprofen".

**Some days I amaze myself.
Other days, I put my keys in the fridge.**

trails
from page 9

determined tools and equipment needed and, picked a perfectly cool

day for our physically active trail work. Most trail work on the Eastern Shore is done from fall to early spring to avoid ticks, chiggers, and melting temperatures.



Since few of us had met before we had short introductions. We all had sturdy footwear and work gloves. We were shown the tools of the trade; we had long handled clippers, a wrecking bar, fence post diggers, and shovels. A new one to me was

a double-bar, that is a tool for making a hole for a post or pole, it really works well. Tools were carried a short distance from the road to the worksite; a good thing, they were heavy.

Our primary task was to install posts to delineate the edges of the trail. Posts made from fallen branches had been cut ahead of time and left at the worksite. We found work partners and started digging and clipping roots. Chatter was all focused on our work and it was fun to hear people say, 'hand me that double-bar'; 'cut that root will'ya please'; 'where's the shovel?'

After a while we had installed all of the posts and the MCBP staff asked if

we wanted to see more of the property. We said, 'sure', before they came up with more holes to dig and roots to chop.

Next time you walk a path, think what it took to create it; what it takes to maintain it, and the folks who likely had a great time doing it.



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