

The Courier

January 22, 2025 Volume 25 Number 17



Winner - *John McFalls (l)* presents the 2024 Atlantic Coast Sportfishing Association (ACSA) Angler of the Year Award to **Brian Reynolds (r)**. Brian caught the biggest fish of most local species in both ocean and bay.

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Touch of Italy answers resident questions at town hall

Ocean Pines Association hosted a town hall on Thursday, January 16 to introduce Touch of Italy, the company hired to manage the Association's food and beverage operations.

During the town hall, representatives from Touch of Italy answered questions from homeowners and shared their vision for the Yacht Club, Clubhouse Grille, and Beach Club.

Below is a comprehensive Q&A detailing the information shared during the event.

Q: What sets Touch of Italy apart as a management company?

A: Touch of Italy highlighted its ability to balance being "big enough to handle" the scale of Ocean Pines' operations while remaining "small enough to pay attention" to the community's needs. The group has extensive experience managing similar venues, including the Sunset Island Bar and Grille, and is known for its hospitality and culinary expertise.

Q: How committed is Touch of Italy to the success of OPA's food and beverage operations?

A: Touch of Italy emphasized its deep commitment to Ocean Pines. The company has thoroughly evaluated the venues and is dedicated to delivering high-quality dining experiences that attract residents and visitors alike. They see Ocean Pines as an integral part of their business and are investing significant resources into the partnership.

Q: How will Touch of Italy handle feedback or complaints from residents?

A: Founder Bobby Ciprietti provided his personal cell number (914-

906-0175) for anyone with concerns or suggestions. The company is committed to listening to the community and making adjustments as needed.

Q: What is Touch of Italy's relationship with Ocean Pines under the new agreement?

A: Touch of Italy has entered into a lease agreement with Ocean Pines, making the Association their landlord.

Q: Will Ocean Pines make a profit under this new lease agreement?

A: Yes. Touch of Italy will pay Ocean Pines an annual lease that covers depreciation, which amounts to roughly \$380,000 per year. That amount will increase by 3% annually. Additionally, Ocean Pines will receive 6.5% of Touch of Italy's non-alcohol revenues. For context, if the venues generate \$4.7 million in total revenue (based on prior year numbers), Ocean Pines would receive approximately \$565,000 – or roughly an \$80,000 increase compared to prior year earnings – while Ocean Pines assumes no business risk.

Q: How will maintenance costs be handled under the lease?

A: Touch of Italy will handle most maintenance costs, especially for assets in the early stages of their lifecycle. If a repair involves equipment nearing the end of its useful life, Ocean Pines may bear the expense. This arrangement likely represents significant cost savings compared to the current model.

Q: What happens if Touch of Italy wants to make changes to the buildings?

A: As the buildings are owned by Ocean Pines, any modifications must be approved by the Association's management team and the Board of Directors.

Q: How will Ocean Pines ensure satisfaction with Touch of Italy's management?

A: Both parties aim to maintain a collaborative relationship. Rick Lawrence, financial operations lead for Touch of Italy, emphasized that feedback from Ocean Pines' management, the Board, and residents will guide decisions. If issues arise, both sides are committed to working together, and ultimately, contractual terms allow for resolution or separation if needed.

Q: What changes can residents expect on May 1?

A: The transition will be smooth. Touch of Italy is already working on menus, event planning, and equipment evaluations. Residents can expect gradual enhancements over time as the team gathers feedback and fine-tunes operations.

Q: Will Touch of Italy expand operating hours at the venues?

A: Yes. Touch of Italy plans to expand the hours of operation at all venues, especially at the Clubhouse Grille, ensuring services such as early morning coffee for golfers.

Q: Will Touch of Italy maintain the community-focused traditions at the venues?

A: Yes, popular events like free summer concerts at the Yacht Club patio will continue, alongside new enhancements to the overall food and beverage experience.

Q: Will the popular bands that regularly play at the Yacht Club return this year?

A: Yes, many of the bands that residents know and love—such as "Great Train Robbery," "Tranzfusion," and "Full Circle Band"—will be returning. Touch of Italy has committed to honoring existing bookings and adding new bands to the roster.

please see toi on page 14

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Democratic Women's Club to meet

The Democratic Women's Club of Worcester County (DWC) will meet Monday, January 27 between 10 a.m. and noon in the second-floor meeting room of the Berlin Library. Social time will begin at 9:30 a.m. Guest speaker Cindy Dillon of the Lower Shore Sierra Club will discuss the organization's work on environmental issues impacting the area.

Guests are asked to bring their own beverage; baked goods will be provided.

The DWC will meet on the fourth Monday of each month at the Berlin library. For more information go to www.dwcmd.org.

Event shows how to get your doctor to listen

Do you ever feel unheard or dismissed during your doctor's appointments? You are not alone and you do not have to settle for it. Join Kayla Thompson-Riviere, Independent Patient Advocate and founder of HEARD for Life, for "How to Get Your Doctor to Listen to You."

This free speaking event will take place on Thursday, January 31, at noon at the Ocean Pines Community Center. Registration is free and available now at heardforlife.com/event.

With years of experience as a critical care nurse and patient advocate, Kayla will share practical strategies to help you take control of your healthcare journey. Attendees will learn:

- Proven communication techniques to make your voice heard.
- Tips for preparing for appointments to maximize their effectiveness.
- How to ask the right questions to ensure clarity and understanding.

"Patients deserve to feel confident and empowered when navigating their health," says Kayla. "This event is designed to provide people with the tools they need to advocate for themselves and their loved ones effectively."

Do not miss this opportunity to transform your relationship with your healthcare providers and achieve better outcomes. Space is limited.

Art League schedules bus trip

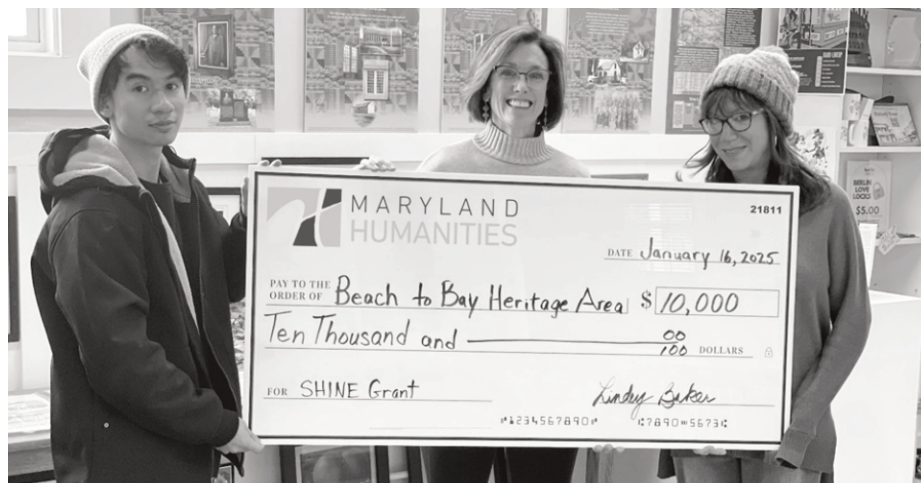
The Art League of Ocean City announces a bus trip on February 20 to the renowned Barnes Foundation in Philadelphia. Jennifer Carter, the Art League's Robinson Fellow and herself a working artist, will guide the tour, and all are welcome to join the excursion.

The bus will depart the Acme parking lot on 94th St. in Ocean City at 8:30 a.m. on February 20, and return by 7:30 p.m. Tickets are \$95 for Art League members and \$115 for non-members, and the ticket price includes the cost of admission into the museum. Snacks and water are provided on the bus. Lunch is available at nearby restaurants.

The mission of the Barnes Foundation is to promote the advancement of education and the appreciation of the fine arts and horticulture. Philadelphia art collector Albert C. Barnes (1872-1951) chartered the Barnes in 1922 to teach people from all walks of life how to look at art.

Guests on the bus trip, guided by Carter, will view artwork Barnes collected over three decades, some of the world's most important impressionist, post-impressionist, and modern paintings, including works by Renoir, Cézanne, Matisse, and Picasso. They are purposefully displayed alongside African masks, native American jewelry, Greek antiquities, and decorative metalwork. Dr. Barnes was a strong supporter of progressive education and social justice, and he worked closely with Black communities in the belief that people — like art — should not be segregated.

Tickets are available at OCart.org/classes or by calling 410-524-9433.



Pictured left to right Beach to Bay Heritage Area staff, **Andre Nieto Jaime**, Program Specialist, **Lisa Challenger**, Executive Director and Board Member **Ivy Wells**.

Maryland Humanities awards funding

Maryland Humanities awarded grants to 90 nonprofits throughout Maryland through the Marilyn Hatza Memorial SHINE (Strengthening the Humanities Investment in Nonprofits for Equity) grant program. Each grant awarded was for \$10,000. Beach to Bay Heritage Area (BBHA) was awarded funding in addition to six other organizations on the Lower Shore, bringing \$70,000 to the BBHA for humanities programming.

"The humanities explore the human experience and help us think about who we are — our ideas, our histories, and our values — and how we relate to each other. It is through the humanities that we improve our understanding of one another, and this, we believe, will help build healthy and equitable communities," ac-

ording to the Maryland Humanities website.

Other nonprofits receiving funding include:

- Berlin Heritage Foundation
- Buffalo Soldier Living History Site
- Epoch Dream Center
- Furnace Town
- Lower Shore Cemetery Preservation Organization
- Westside Historical Society

The Beach to Bay Heritage Area is one of thirteen Maryland-certified heritage areas whose mission is to promote, preserve and protect the cultural heritage, historical linkages and natural assets of the lower eastern shore.

For more information on the Beach to Bay Heritage Area, visit their website BeachesBaysWaterways.org



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French fries and a car seat

On an afternoon not long ago, I called my daughter-in-law to ask if my two-year-old grandson was available for lunch. I thought we'd go to McDonald's. His schedule was clear, no

that from his mother's side of the family. Several times I reached around him searching for the base plate into which the shoulder strap clips would likely lock into. I was successful on the third attempt. The clip on the right strap had two female connection pins, one to connect with the left strap clip and the other to snap into the base. This I figured out after 10 minutes of trial and error.

Some of you may be wondering why I didn't ask

my daughter-in-law to come out and show me how to work the seat. First, she was tending to my one-month-old granddaughter. Second, like most men, I was determined to could figure it out myself, eventually.

When I finally worked through what clipped into what and where, my grandson was still smiling but he was giving me a look like, "Jeez, this is the gene pool," a look he inherited from his father.

We were all set to go. All I had to do was swivel the seat into the

correct position so my grandson faced the backseat instead of the door. The seat would not budge no matter how hard I worked to turn it. Obviously, there was a release of some sort but where? I looked all over for it. I reached around my grandson again which triggered giggles on his part. Despair deepened. I couldn't drive around with him facing the door, could I? No. The answer was definitely no. I kept searching; pulling and pushing everything within grasp. Nothing.

Finally in desperation, I rested my hand on the top side of the chair. What's this? There was a white release bar that once pulled up, the seat easily turned into place. Had it been a snake it would have bitten me.

I was exhausted, mentally and physically. Several of my fingers were bruised from poking and prodding. I was more in the mood for a nap than going to lunch. But French fries had been promised and French fries would be provided. Let's face it, sharing McDonald's fries with a grandchild is worth the effort.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

appointment conflicts fortunately. So, I headed over to the house anticipating my grandson's excitement when he heard there would be French fries available. His reaction did not disappoint.

My car doesn't have a car seat, so I was given the keys to my son's pick-up truck which already has a car seat installed.

After getting a kiss on the cheek from his mother and a warning to "be good for Nino," my grandson and I headed out the front door. When we got to the porch steps, he stopped short and without even looking at me, stuck up his left hand for me to take so he could balance himself descending the steps. Silly as it may seem, it was an enjoyable grandfather moment for him to ask for my hand. He escorted me to his father's red truck, pointing to the backdoor which I quickly opened. There was his car seat; big, brawny and intimidating. This was a seat designed for child safety and adult frustration. Child car seats were non-existent when I was young. I sat in my mother's arms in the front seat. But that was in the dark ages.

This car seat is very robust, obviously well suited for its mission. It was swiveled toward the door enabling me to easily place my grandson into its secure grasp. That's when confusion descended on me like a bird of prey. I had no idea how the clips connected nor how to tighten the straps so they rested correctly (and comfortably) over my grandson's shoulders.

My bewildered expression amused my grandson who smiled broadly. Fortunately, he was patient. He gets



Join OceanPinesForum.com

Join the thousands of other OPA members who enjoy the lively discussion and commentary on OceanPinesForum.com, your source of accurate information about OPA.

Discuss Ocean Pines issues with other association members. Some members of the Board of Directors participate on the forum message board, as well as OPA counsel Bruce Bright.

All opinions are welcome. However the forum message board is "G" rated - no vulgarity, no personal attacks.

OceanPinesForum.com is not Facebook. It is a place for serious discussion of issues within the OPA HOA.

"The Forum," as many call it, also contains a vast collection of OPA related images, going back to 2004 when forum moderator Joe Reynolds,

a 35-year full-time resident of Ocean Pines, first created

the site. Back then it was Dick Brady, a former OPA Board of Directors President and father of current board member Elaine Brady, who posted the first response to a message by Reynolds.



2004 - 2024

Today, the message board contains 323,413 posts on 24,558 individual topics - a virtual history of OPA issues for over 20 years.

In 2006, Reynolds and OceanPinesForum.com were honored with the **Business of the Year Award** by the Ocean Pines Chamber of Commerce and received a special commendation from the Worcester County Commissioners. This was primarily the result of OceanPinesForum.com providing the first online videos of OPA meetings beginning with the Annual Meeting of 2004.

Go to OceanPinesForum.com to join and see the ongoing discussions, and add your own two-cents. Forum members also have the option of receiving occasional emailed commentary by Joe Reynolds on various issues as they arise.

OceanPinesForum.com
News, Life and Politics in Ocean Pines, Maryland

Craft club honores Payot Art League seeks votes, entries for photo contest

The Pine'eer Craft Club announced Janet Payot as its January Crafter of the Month.

Payot, a longtime crafter, began working with fabric and yarn at age nine when her mother helped her make her first skirt. Over the years, she developed a passion for counted cross-stitch, quilting, and knitting, which she describes as a comforting craft.

Payot found her niche in sock knitting after taking a class, and her handmade socks and baby booties are now featured at the Artisan Gift Shop in White Horse Park in Ocean Pines.

In addition to crafting, Payot enjoys baking, playing Scrabble with her grandchildren, painting, and creating art with yarn on canvas.

A 23-year resident of Ocean Pines, she recently relocated to Berlin. Payot joined the Pine'eer Craft Club after her sister, also a member, encouraged her to showcase her creations at the Arti-



Janet Payot

san Gift Shop.

Her creations can be found at the Pine'eer Craft Club's Artisan Gift Shop, located in White Horse Park in Ocean Pines. The shop is open Saturdays from 9 a.m. to 3 p.m. and Sundays from 10 a.m. to 2 p.m.

The Pine'eer Craft Club welcomes new crafters, and its meetings are open to the public. Artisans interested in selling their creations at the shop are encouraged to contact shop managers Debbie Jiwa or Barbara Herzog, or email opcraftclub@aol.com for more information.

Since its founding, the Pine'eer Craft Club has contributed nearly \$196,000 to the Ocean Pines community and has proudly promoted handcrafted goods for 50 years.

For more information, visit www.oceanpines.org/web/pages/artisan-gift-shop.

The Art League of Ocean City invites the public to vote for their favorite photographs in the Global Travel Photo Contest. Votes are \$1 each, and voting will determine who wins the \$1,000 Grand Prize, sponsored by the White Marlin Open. Entries into the contest are also still being accepted.

The deadline to vote is March 15 at 4 p.m. Entries can be viewed at <https://www.gogophotocontest.com/globaltravelphotocontest>

alloc The contest is also a fundraiser for the non-profit Art League. "The Art League of Ocean City is an economic driver, cultural hub, and tourism attraction for the Delmarva area," Rina Thaler, executive director, said. "The Art League offers a variety of community programs, including free After-School Art Clubs in the public schools in some of the most underserved areas of Worcester County. This contest is another effort to raise awareness and

funds to support these critical programs, while also celebrating the art of photography."

It's not too late to enter travel and vacation photos into the contest, open to all amateur and professional photographers, to vie for the \$1,000 Grand Prize. The runner-up will receive a photo retreat opportunity and an Art League membership. The winning entries will also be recognized at the Ocean City Center for the Arts during the free First Friday opening reception on April 4, 2025.

The contest is easy to enter by uploading digital photos. Photographers may enter as many times as they like with a \$10 non-refundable entry fee per photo. Entries are being accepted now through March 15, 2025 at: <https://www.gogophotocontest.com/globaltravelphotocontest>

"The Global Travel Photo Contest

please see votes on page 8

Courier Almanac

During a break in the action of Super Bowl XVIII on January 22, 1984, audiences first see a commercial that is now widely agreed to be one of the most powerful and effective of all time. Apple's "1984" spot, featuring a young woman throwing a sledgehammer through a screen on which a Big Brother-like figure preaches about "the unification of thought," got people around the United States talking and heralded a new age for Apple, consumer technology and advertising.



Maternal prenatal infections affect millions of women each year, and a recent study found that the timing of those infections could affect children's cognitive development. A 2022 study published in the journal BMC Pregnancy and Childbirth found that infections in the third trimester were significantly associated with decreased verbal IQ at age four and total IQ at age eight. Such findings underscore the potentially significant impact prenatal infections can have, but researchers behind the study noted that further study is necessary to determine if effects persist in future cognitive outcomes.

The Courier

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Chip Bertino Publisher/Editor

Mary Adair Comptroller

Linda Knight Advertising Representative

Contributors

Jack Barnes, Dan Collins, Ralph Farrusi, Douglas Hemmick, Joe Reynolds
Robert B. Adair 1938-2007

98 Nottingham Lane Ocean Pines, MD 21811
410-629-5906

thecourier@delmarvacourier.com

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Zurla makes her way back home to art

By **Elaine Bean**

Frankie Knight Zurla, like many creative people, has a myriad of interests. She lives on a small farmette in



Bishopville Community Organization that provides free family events to residents and non-residents to encourage community and neighborly relations and display what Bishopville has to offer.

And recently, Zurla came back to art, becoming the front desk associate in charge of the gift shop at the Art League of Ocean City and winning an honorable mention in her very first art show there.

“The Art League has helped push me to pursue my passion for the arts, and through friendships here, I have been supported to enter shows and work on my skill set,” Zurla said. “Prior to working

Bishopville with her husband, JP, and 21 much-loved animals including pigs and ducks. She’s an active equestrian, participating in horse shows on her grey horse, Mango. She’s an avid gardener. She runs the volunteer-based

for the Art League, I had never entered a show nor even considered selling my art, but the community here has been the most welcoming and encouraging. I am constantly inspired to keep pushing myself outside of my comfort zone. I have a newfound love for pastels, and have gotten into pen and ink more recently. Furthering my creativity has also allowed me to find more balance and harmony in day-to-day life and within my extracurriculars.”

Zurla grew up on Maryland’s Eastern Shore after her parents, Mary and Frank Knight, both former Ocean City Council members, moved here from Baltimore in 1995. Frank Knight had spent years growing up and working summers at the beach, and they built a family home on 15th St. after their move.

“I loved growing up downtown, and wouldn’t have changed that experience for the world,” Zurla remembered. “My parents were very involved in the community. Through their commitment to the town, I was introduced to many community members, organizations, and attended many events, fueling my love for this county, the arts, and its sense of camaraderie.”

Zurla attended The Salisbury School where she developed her passion for the arts and was a member

of the National Art Honor Society. She then attended Salisbury University as a BFA major concentrating on two-dimensional design, but later diverted to Wor-Wic and Towson University.

“Though I changed majors, I found my way back home after college and joined a committee at the Art League,” Zurla said. “I kept up with art projects doing small pieces here and there for friends, even a few nursery murals, and attended First Fridays with my parents. My dad even won first place at a show at the Arts Center for his photography.”

Having worked in various jobs around the Shore, Zurla was searching for inspiration in a career path. The Art League helped her pursue her passion for the arts.

Eventually, I found my way back to the Art League and applied on a whim for a position, where I was hired,” she said. “The gift shop is a great way for me to express my love of organization and merchandising, as well allowing me to meet a lot of amazing artists and pursue new potential vendors. I love being surrounded by beautiful artwork day to day, and being inspired by all the creative minds that come through the doors of the Ocean City Center for the Arts.”

Zurla considers herself fortunate to have grown up on Maryland’s Eastern Shore.

“We have access to the most beautiful scenery that inspires me every day,” she stated. “Not only do I live where most people dream of

living, but the community here is endlessly giving and uplifting. The Eastern Shore has much to offer in the realm of art, and our Art League habitat is a hub for creative minds. Art connects us all, whether it be through writing, comedy, acting,



Joe and Frankie Zurla with Mary and Frank Knight



Mango and Frankie

dance, music, movement, or two- and three-dimensional design, and connections are what ground us. I truly believe we are all artists in our own way.”

votes
from page 6

encourages participants to capture and share the awe-inspiring moments that connect people globally, whether through the thrill of sportfishing or the art of photography,” Thaler said. “It’s a fun way to share your best vacation photos and support the arts in our community.”

The photographs will be displayed on digital monitors at the Arts Center through April 2025. The Grand Prize winner will also be highlighted at the April First Friday reception, and the artists will have the opportunity to sell their work. Special pieces will be selected to be featured on screens at the White Marlin Open, the World’s Largest Billfish Tournament.

The contest is open to all global travel photography. Artist must be 18 years or older, and submit original artwork created in the past three years and never before shown at an Art League judged show.

More information is also available at OCart.org or by calling 410-524-9433.

Distinguished citizens honored

Two long-time members of the Ocean City Lodge of the Sons and Daughters of Italy have been honored by the organization by being chosen Distinguished Citizens of the Year for 2024.

The honors went to Joann Ward of Frankford, DE, and Andy Maggio of Ocean View, DE.

The Distinguished Citizen of the

Year Award honors members who are making or who have made significant contributions to their community through their time, actions, talents and dedication.

Joann Ward has served as Vice President of the Sons and Daughters of Italy, and in a number of other positions as well as on the club's Executive Council, and currently is assisting the social chairperson planning socials, travel and other events. Annually she helps plan the St. Joseph's Day Festival, the club's largest fundraising activity for its scholarships and charitable giving.

Joann was also chosen because of her volunteer work. She volunteers at Wicomico County's Beaver Run Elementary School, where her daughter is a teacher. Nearer to home she helps manage her community's Hamlet Lending Library, and when the HOA treasurer moved, she volunteered to fill that office.

Andy Maggio has invested the years since 2019 in promoting his faith and has been the subject of local news stories for his rosary and



Andy Maggio thanking SDOI members for recognizing him as Distinguished Citizen for 2024



Joann Ward holding her award plaque at the SDOI Christmas Party where it was presented

scapular initiatives. He created a ministry serving the Christian Community in greater Ocean City and elsewhere on the Eastern shore. He is the founder of the Rosary and Scapular Initiative (RSI) that has expanded beyond his home parish in Bethany Beach, DE to VA hospitals, schools, and Christian organizations. To date more than 300,000 rosary and scapular kits have been distributed by RSI that has been granted charitable organization

status by the IRS.

The Ocean City chapter of the Sons and Daughters of Italy was started in 1980 and today has almost 200 members. Its mission includes increasing awareness of the Italian culture and contributions of Italian Americans to the United States, helping the community with scholarships for high school students and a tradition of charitable giving to support local organizations.



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Trails & Waterways

Cross country skiing: on Maryland's Eastern Shore

By **Ralph Ferrusi**

Ya gotta be kidding! 'Way back in the 1960s, or was it the 1860s, I was an avid downhill skier. I became pretty good at it and loved it. I felt it was something that I was born to do. Every ski season I would ski as often as I could, at many of the big-name Northeastern ski areas in New York's Catskill and Adirondack mountains, Massachusetts's Berkshires, and Vermont's Green Mountains: Hunter, Bel Ayre, Butternut, Mount Snow, Killington, Bromley, Sugarbush, and Mad River Glen to name-drop a few.

Killington used to be the first ski area to open, sometimes as early as late November, and would traditionally stay open as long as

possible, sometimes into early May. I would often be the first person on the lift when a ski area opened for the day. Most often the I was the last one down the hill at closing. I skied in jeans and a dark green Dartmouth Outing Club parka that had two white stripes on both arms. At the time, I considered a ten-dollar one-day lift ticket exorbitant.

But, as the saying goes, "all good things must come to an end." Downhill skiing became all the rage and the slopes became jam-packed with hordes of people, the lift lines longer and longer. Triple-digit one-day lift tickets became the norm.

Hunter Mountain typically opened early and, eager to ski, off I went. The parking lot was overflowing. So were the slopes. I couldn't ski where I wanted to ski. Skiing became an

endeavor of avoiding other people. The area's snow making machines were spraying ice-cold water right on the exorbitantly-long lift lines. I took off my aluminum Head Giant Slalom skis and drove home, never to downhill ski again.

Fast forward a few years. At some point I tried cross-country skiing. Cheap as I was at the time, I had really cheap skis, lousy bindings, and terrible boots. Basically, I fell down a lot and hated it. But, I was skiing again. I eventually bought good skis, boots and bindings. I learned to "kick and glide."

Over time I became pretty good at cross-country and loved it. I skied as often possible, often on the Baird Park, NY golf course that allowed cross-country skiing. It only took a couple of inches of snow to ski. During the week, I'd often be the only person there. It was like having my own personal 46,000-acre ski area. Astoundingly, I skied from October to May, and once skied 40 times in a season.

In 2020 we moved down south to Maryland. Skiing? Ya gotta be

kidding. Living in the Northeast, one winter we had 110 inches of snow, close to ten feet. One winter, an entire winter, on the Eastern Shore we had 30 seconds of snow.

But miraculously in 2021 or 2022, we once had several inches of snow. Our back yard borders the Ocean Pine's golf course fourth fairway. I cut a track in the woods between the fairway and the back yards. I was skiing. I was ecstatic. The snow lasted several days and each day I would extend my track, first along the fifth fairway, then along the sixth, all the way to the mailboxes on Drawbridge Road. and back.

Nowadays, when I bicycle past the mail boxes on Drawbridge, I sometimes glance over, and think, "I once skied to right there!"

Kathy and Ralph Ferrusi are avid hikers, bicyclists, canoeists, world travelers, and, readers. They live in Ocean Pines, where they enjoy fine—and some not-so-fine—wines. Questions, comments; rjferrusi@frontiernet.net.



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Bank of Ocean City announces promotions

Reid Tingle, President & CEO of Bank of Ocean City along with the Board of Directors, announced the promotion of Robert Carpenter to Assistant Vice President, Christina Rogers to Vice President and Jason Parker to Senior Vice President.

Parker is a graduate of Wilmington University, where he completed a Bachelor of Science degree in Finance. With an extensive tenure at the Bank since February 2003, Jason has cultivated a robust career in the financial industry and demonstrated a commitment to professional growth by successfully graduating with honors from Maryland Banking School. He is highly engaged in Commercial, Residential, and Consumer Lending, as well as Business Services and Business Development, demonstrating a well-rounded expertise in banking and financial services.

Rogers has been an integral part of the Bank of Ocean City team since joining in September 2004. Over the years, she has demonstrated a commitment to professional excellence by

earning certifications from the American Bankers Association (ABA) in Deposit Compliance and Small Business Banking. Further solidifying her expertise, she graduated with honors from the Maryland Banking School in 2020, a testament to her dedication to continuous learning and advancement in the banking industry.

Carpenter joined the Bank in November 2023 as the BSA Officer, with 11 years of banking experience, including seven years specializing in AML Compliance and Fraud Prevention. Robert has established himself as a dedicated professional with a keen eye for safeguarding financial institutions and their customers. He brings a wealth of experience to the table, having worked in both local and national banks. Robert's diverse background has equipped him with a deep understanding of banking operations at various levels, allowing him to navigate the unique challenges of community banking while leveraging the broader perspectives and strategies gained from national institutions.

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Key decisions for retired couples

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

Once you and your spouse retire, you'll have some decisions to make — decisions that could affect your quality of life in your retirement years. What are these choices?



John Bennish

Here a few of the most important ones:
How much should you withdraw from your retirement accounts? By the time

you retire, you may have contributed for decades to an IRA and a 401(k) or similar employer-sponsored retirement plan. But once you retire, you'll probably need to draw on these accounts to help pay your living expenses. Consequently, both of you will need to be sure that you don't withdraw so much each year that you risk running out of money later in your retirement. One common guideline is to aim for an annual withdrawal rate of 4%, but everyone's situation is different based on age, pre-retirement income, lifestyle, health, travel plans and other factors. (Once you turn 73, or 75 if you were born in 1960 or later, you will have to take certain amounts, based on your age and account balance, from your traditional IRA and traditional 401(k) each year.)

When should you take Social Security? The answer to this question depends on many factors, such as your age and other sources of income. You can take Social Security as early as age 62, but your monthly payments will typically be bigger if you wait until your full retirement age, which will be age 67 if you were born in 1960 or later. And if you can afford to wait even longer, your payments will "max out" when you reach age 70. Your decision on when to take Social Security can affect your spouse — and

vice versa. If the lower-earning spouse claims Social Security before their full retirement age — again, age 67 — their own retirement benefit and any potential spousal benefit will be reduced. (Spousal benefits are given to the lower-earning spouse if their full retirement benefit is less than half the other spouse's full retirement benefit.)

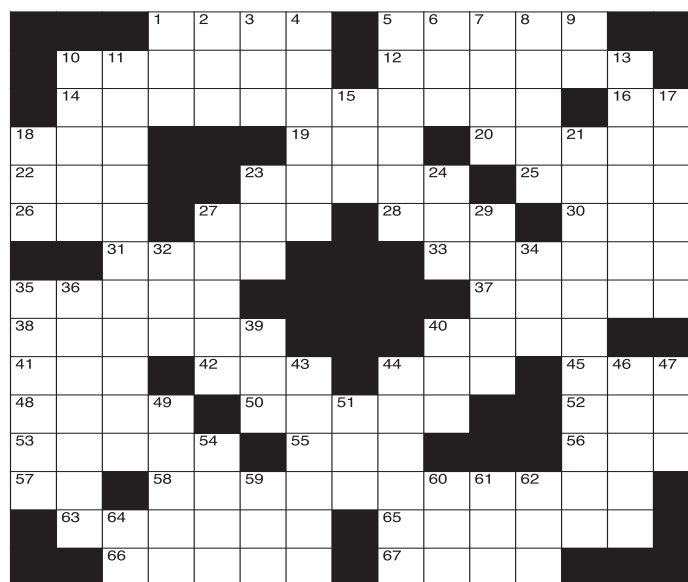
Should you downsize? If you live in a big home and your children are grown, you may find it economical to downsize. Of course, this is also an emotional decision, but you may find that you can save money by moving into a smaller home.

Where should you live? Some states are far more expensive to live in than others. You'll want to weigh your decision carefully, considering the cost of housing, food, income and real estate taxes, transportation and health care in whatever state you choose.

Have you finished your estate plans? If not, now is the time. You'll want to work with your legal professional to create whatever documents are needed — a will, living trust, power of attorney — to help ensure your assets go where you want them to go, and that your financial and health care choices will be protected if you become physically or mentally incapacitated.

Of course, many of these same issues will apply if you are single, divorced or widowed. But if you are married, you and your spouse will want to discuss all your choices and then decide which steps to take. Once you've got your plans in place, you may well find that you can fully enjoy your retirement years.

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.

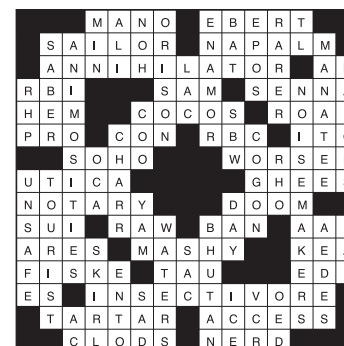


CLUES ACROSS

- 1. Hand (Spanish)
- 5. Siskel and __, critics
- 10. Seaman
- 12. Chemical weapon
- 14. One who eliminates
- 16. They precede C
- 18. Baseball stat
- 19. Americans' "uncle"
- 20. Cassia tree
- 22. Surround
- 23. Crisp and Pebbles are two
- 25. A sudden very loud sound
- 26. Affirmative
- 27. Disadvantage
- 28. Corpuscle count (abbr.)
- 30. OJ trial judge
- 31. New York art district
- 33. Become more bleak
- 35. Upstate NY city
- 37. Clarified butters
- 38. One who witnesses
- 40. Condemn
- 41. __ juris
- 42. Natural
- 44. Prohibit
- 45. Swiss river
- 48. Greek war god
- 50. 5 iron
- 52. New Zealand mountain parrot
- 53. Scandinavian surname
- 55. Follows sigma
- 56. Doctor of Education
- 57. Spanish be
- 58. One that feeds on bugs
- 63. Tooth issue
- 65. Get into
- 66. Lumps of clay
- 67. Overly studious student

CLUES DOWN

- 1. Variety of Chinese
- 2. Boxing's GOAT
- 3. Japanese classical theater
- 4. Prayer
- 5. Inspire with love
- 6. Ballplayers' accessory
- 7. Retailer payment system
- 8. More raw
- 9. Atomic #81
- 10. Fencing sword
- 11. Hostilities
- 13. Sea dweller
- 15. Resinlike substance secreted by certain insects
- 17. Businessmen
- 18. Rest here please (abbr.)
- 21. Loud devices
- 23. Make a soft murmuring sound
- 24. One point west of due south
- 27. Trout
- 29. Type of grass
- 32. South American plant
- 34. Letter of the Greek alphabet
- 35. Not secure
- 36. Traveler
- 39. Sweet potato
- 40. Period after sunrise and before sunset
- 43. Some are choppy
- 44. Asian country
- 46. Genus of mosquitoes
- 47. Cool!
- 49. Shrill, wailing sound
- 51. A baglike structure in a plant or animal
- 54. Within
- 59. Unhappy
- 60. Decorate a cake with frosting
- 61. Videocassette recorder
- 62. Largest English dictionary (abbr.)
- 64. It cools a home



Answers for January 15

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toi
from page 3

Q: Will entertainment options be expanded?

A: Yes, Touch of Italy will also explore adding more entertainment at other venues, like the Beach Club.

Q: Will previously booked private events, like weddings and banquets, proceed as planned?

A: Yes, all previously scheduled events will be honored. The team is already working to ensure a smooth transition for weddings, banquets, and community functions. For example, a May 1 event for The Parke community was specifically confirmed, with reassurances that everything will be ready.

Q: Will the menu for weddings and banquets remain the same?

A: Yes, Touch of Italy will honor existing wedding and banquet contracts. If couples would like to stick with their contracted menu, they can do so. However, additional menu options will be available to choose from, ensuring an exceptional experience for all events.

Q: What is the plan for ongoing community events, such as golf league banquets?

A: Touch of Italy is committed to supporting community events. Meetings with league representatives are scheduled to ensure a smooth transition and to address specific needs for events and banquets.

Q: Will trivia nights continue at the Yacht Club?

A: Yes, trivia nights will be maintained. Touch of Italy understands the popularity of this event and will work to ensure it continues seamlessly.

Q: Will the popular Thanksgiving buffet tradition continue?

A: Touch of Italy will review successful past events, like the Thanksgiving buffet, and plans to continue traditions that are well-loved by the community.

Q: Will gift cards from the previous operator still be honored?

A: Yes, Touch of Italy has committed to accepting gift cards sold by the prior operator.

Q: Will current food and beverage employees retain their jobs?

A: The existing food and beverage operator will continue through April 30, 2025. Afterward, Touch of Italy plans to

offer interviews and training to any staff interested in staying on. The company is taking care to respect current employment relationships while also planning for the transition.

Q: Is Touch of Italy hiring for positions at the Yacht Club, Clubhouse Grille, and Beach Club?

A: Yes. Recruitment will ramp up in the coming months, with job postings shared through social media and other channels. Interested applicants are encouraged to submit resumes now by emailing info@touchofitaly.com. Touch of Italy offers extensive training programs for all employees.

Q: What changes can residents expect to the menus?

A: Menus will include a wide variety of items, not just Italian cuisine. Expect options such as fresh seafood, burgers, chicken, lobster rolls, and even fajitas, alongside a few signature Italian dishes. All menus will continue to cater to a casual, family-friendly environment. Residents can share their menu suggestions, as Touch of Italy is open to feedback.

Q: Will pricing for food and beverages reflect the community, or be the same as at Touch of Italy in Ocean City?

A: Pricing will be tailored to Ocean Pines residents, with an emphasis on affordability. The goal is to ensure that offerings, including happy hour pricing, resonate with the local demographic.

Q: Will Touch of Italy maintain high-quality, fresh ingredients?

A: Absolutely. Dressings, sauces, and soups will be prepared from scratch using fresh, preservative-free ingredients in their commissary kitchen in Rehoboth to ensure consistency and quality.

Q: Could a deli or bakery be incorporated into the venues?

A: Touch of Italy's commissary provides high-quality Italian and assorted baked goods to its locations, and similar offerings will be introduced in Ocean Pines. While a full Italian deli isn't confirmed, seasonal and event-based deli options are being considered.

Q: Will there be affordable food options, especially for children?

A: Yes. Kid-friendly items will be included on the menu at reasonable prices. However, specific pricing details

are still being evaluated. Touch of Italy aims to remain competitive while providing high-quality products.

Q: Could there be fine dining nights or wine dinners?

A: Absolutely. Touch of Italy plans to host special events such as wine dinners, bourbon dinners, and themed fine dining nights during the offseason. Community feedback will help shape these offerings to ensure they meet residents' preferences.

Q: What gluten-free options will be available?

A: Menus will include a variety of gluten-free options, such as gluten-free pizza, pasta, and bakery items. Additionally, most seafood dishes are naturally gluten-free.

Q: What about special pricing for golfers and other regulars?

A: Golfers can expect some special privileges, such as discounted beer prices at the Clubhouse Grille. These details are under review, and Touch of Italy is working with Ocean Pines management to evaluate current pricing and develop similar benefits.

Q: Will there be additional snack or drink options at other locations, like the Swim and Racquet Club?

A: Ocean Pines and Touch of Italy may explore the possibility of expanding offerings at locations like the Swim and Racquet Club, including applying for a liquor license. Specific plans will depend on operational logistics and community feedback.

Q: Will there be changes to the point-of-sale (POS) system?

A: No. Touch of Italy will use the existing POS system, ensuring a seamless transition with no disruptions.

Q: Will credit card fees be passed on to customers?

A: This decision is still under review, and no definitive answer is available at this time.

Q: Will the Yacht Club layout or design change?

A: Yes, Touch of Italy plans to "soften" the Yacht Club's dining room area to create more privacy and comfort for guests, rather than having one large, exposed space. Additionally, improvements are planned for the downstairs bar to make it more comfortable by addressing structural issues like braces

under the bar. The outdoor dining areas will also be optimized to provide a seamless and enjoyable experience for the community.

Q: What changes can homeowners expect at the Beach Club?

A: Touch of Italy plans to make several improvements to the Beach Club. These include enhancing the menu with items like lobster rolls, creating a high-quality yet affordable dining experience, and possibly introducing a pizza oven like the one at Sunset Island. Additionally, the team aims to utilize the Beach Club's second floor as a beautiful space for expanded use, though these changes may take time. Maintenance improvements such as kitchen floor upgrades and fresh paint are also underway.

Q: Did Touch of Italy identify any maintenance needs at the facilities?

A: Yes, Touch of Italy noted the following maintenance items:

-Yacht Club: Floor repairs in the kitchen, updates to the wallpaper, and coating improvements for the Tiki Bar's concrete floor to make it easier to clean.

-Beach Club: Paint touch-ups, thorough cleaning, and attention to the kitchen floor for safety. OPA has already addressed concrete work around the building to prevent slips and plans to update the flooring.

To view the town hall, visit https://youtu.be/6nHDHK7xais?si=ecJcR5EorUHdk_35.

For additional questions or concerns, contact Touch of Italy at info@touchofitaly.com or the Ocean Pines Association at info@oceanpines.org.



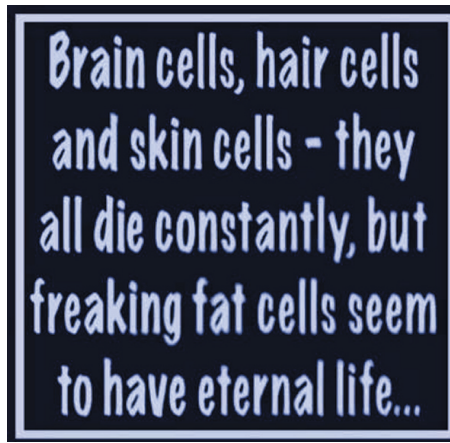
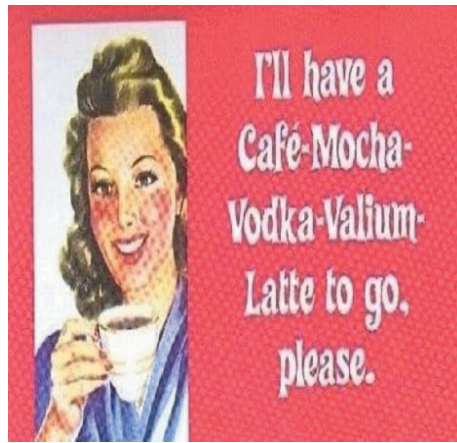
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Some things to think about

Gathered from the internet by **Jack Barnes**



I found \$20 in a parking lot and thought to myself, What Would Jesus Do?
So, I turned it into wine.



Can't believe someone broke into my garage and stole the limbo stick. Seriously, how low can you go.

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