

The Courier

March 26, 2025 Volume 25 Number 26

Superintendent search moves ahead

The Worcester County Board of Education has moved into its next phase in its search to name the next Superintendent of Worcester County Public Schools.

“The Board of Education is excited that the search has moved into the application phase,” said Todd Ferrante, President of the Worcester County Board of Education, which contracted with the Maryland Association of Boards of Education (MABE), the non-profit education organization managing the search process.

Current Superintendent of Schools Louis Taylor will retire effective June 30 after 41 years of service to Worcester County Public Schools.

“Mr. Taylor is leaving the school system in the best possible condition – at the top in the state,” said Ferrante, “and our stakeholders – our staff, parents, and community – want us to find someone who can keep our momentum and high levels of achievement moving forward. We want a school system leader who continues to put kids first.”

After collecting public input in search of the characteristics of an ideal candidate, the Board in conjunction with MABE developed a comprehensive description which includes qualities such as: an ethical and decisive leader, effective communicator; consensus builder; experienced instructional and operational leader. More details, including the application, qualifications, and salary, are communicated on the school system’s online hub for the search: <https://tinyurl.com/WCPSSupSearch>. The position has been advertised in Education Week, AASA (The School Superintendents Association), National Alliance of Black School Administrators, and on MABE and the school system’s websites. In addition, the position has been shared with several State and regional associations for maximum exposure.

Prospective applicants seeking additional information on the position may contact Dr. Edward Shirley, Lead Consultant for the MABE Superintendent Search team by emailing eshirley@mabe.org or by calling (410) 841-5414. (Please note: The Board of Education will not accept applications directly; all applications must be submitted to MABE.)

Application reviews will begin on March 31. Interviews for invited candidates will take place in early April. “We are hoping to name a successor in May,” explained Ferrante. “It is important to this Board that the upcoming transition in leadership flows smoothly.”



Milestone - The Art League of Ocean City welcomed **Patricia Kearney** of Ocean Pines as the 200,000th visitor to their home, the Ocean City Center for the Arts, on March 7 during their First Friday opening reception. The OC Arts Center opened its doors in 2013 on 94th St. bayside with support from the Town of Ocean City, the State of Maryland, Worcester County Arts Council, and private contributions.

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Holy Week services announced

St. Paul's Episcopal Church will hold Holy Week services on the following schedule:

- Palm Sunday: Sunday, April 13, 8:30 a.m. and 10:30 a.m.
- Maundy Thursday: Thursday, April 17 6 p.m. (light dinner then service)
- Good Friday Stations of the Cross: Friday, April 18, 11:30 a.m.
- Good Friday Service: Friday, April 18, 6 p.m.
- Easter Vigil: Saturday, April 19, 7 p.m.
- Easter Sunday: Sunday, April 20, 8:30 a.m. and 10:30 a.m.

The church is located at 3 Church Street in Berlin.

Kiwanis scholarships available

The Kiwanis Club of Greater Ocean Pines-Ocean City plans to award \$18,500 in total college scholarship monies to 2025 graduates of Worcester County public schools. Applications are now being accepted and are due back to Kiwanis no later than Friday, April 11. For more information and an application, visit www.kiwanisofopoc.org/scholarships.

RWWC meet and greet set

The Republican Women of Worcester County invite you to their Spring Meet & Greet at the Hotel Atlantic in the town of Berlin. Come join the group for appetizers and cash bar on Thursday, April 10 from 5 p.m. to 7 p.m. Stay and have dinner or just enjoy good conversation. Come and bring a friend, visit with old friends or meet new friends.

Wor-Wic to host acclaimed author

The public is invited to a free virtual reading by Ariel Dorfman, an internationally renowned author, as part of the 50th anniversary celebration of Wor-Wic Community College, on Thursday, April 10, at 6:30 p.m., via Zoom.

Dorfman's award-winning books in many genres have been published in more than 40 languages and his plays performed in more than 100 countries. He was an advisor to Salvador Allende, president of Chile. He is known for such works as "Death and the Maiden," which was made into a movie starring Sigourney Weaver and Ben Kingsley; "Last Waltz in Santiago," a poetry collection; and "The Suicide Museum." He will read from "Allegro: A Novel," published in March 2025, about a young Mozart investigating mysteries surrounding the death of Johann Sebastian Bach.

The event, part of the Echoes & Visions literary series, is free and open to the public. Visit the events section of worwic.edu for more information.

Riddle Farm wastewater treatment plant upgrades underway

Construction activities to upgrade the Riddle Farm Wastewater Treatment Plant (WWTP) are underway. Early activities include dewatering. This process involves pumping groundwater away from the site and into the drainage ditch that runs parallel to Grays Corner Road in the vicinity of the WWTP.

"Residents may notice higher than normal levels in the ditch temporarily, as crews extract water from the ground," Public Works Director Dallas Baker said. "Because the groundwater table is shallow in most areas of Worcester County, crews have installed several small wells around the perimeter of the worksite to siphon groundwater away from the actual construction site."

Construction activities are anticipated to run now through December 2025.

If your organization has an event to promote,
send your press release to *The Courier* at
thecourier@delmarvacourier.com



Reading - The Republican Women of Worcester County Red Shoe Book Club met March 11 at the Ocean Pines library to discuss the book "Melania" by Melania Trump. Seated: **Susan Ostrowski** (Literacy chair), **Jennie Allen** and **Julie Koehler**.

Standing: **Jean Scanlon**, **Linda Sirianni**, **Nina Willett**, **Donna Rhynalds** and **Liz Mumford**.

Art League issues economic impact report

The Art League of Ocean City has issued a comprehensive economic, employment, and fiscal analysis report that quantifies the yearly impact the organization has on the community.

The senior consulting team from The StratACUMEN Group conducted an impact study developed for this project providing estimates for economic impacts, employment impacts, and fiscal impacts of the Art League on the region and beyond.

"These insights will help enhance the Art League's outreach, engagement, and influence within the community, ensuring a more targeted and effective approach to achieving our long-term goals," Rina Thaler, executive director of the Art League, said.

The study concluded that the Art League has a Return-on-Investment to the Town of Ocean City of \$100 for every \$1 invested in the Art League. Signature events like the annual Ocean City Film Festival and the annual Artists Paint OC Plein Air Festival have had a total of \$1.8 million economic impact coming from the spending of participants and the publicity value to the resort.

The Art League supports 177 jobs annually, and, since 2013, has had

a \$32 million tourism impact on the area as well as more than \$75 million in cumulative economic impact.

The study also found the Art League has \$2 million in direct economic yearly impact on the community, with \$5 million in indirect and induced economic impact and \$7 million in total yearly economic impact.

The local yearly economic impact value of the Art League is \$4.55 million to Ocean City, \$1.05 million to West Ocean City, with an additional \$700,000 to the rest of Worcester County. The reach extends beyond local borders with a \$500,000 economic impact to Wicomico County, \$700,000 to the Delaware beaches, and \$500,000 to other areas of Maryland and beyond. The cultural and social value of the Art League is \$2 million per year.

As outlined in the 2024 Strategic Plan of the Art League of Ocean City, the findings from this impact study will play a crucial role in shaping and guiding the Art League efforts across marketing strategies, public awareness campaigns, and advocacy initiatives.

The complete economic impact report can be found on the Art League's website - Ocart.org.

Beach Heroes volunteer group cleans up Beach Club area

A group of dedicated volunteers from the Beach Heroes-OC recently completed a post-event trash cleanup at the Ocean Pines Beach Club and surrounding areas following the St. Patrick's Day Parade.

Beach Heroes-OC organizes weekly cleanups every Tuesday morning, with locations announced monthly on their Facebook page. Ocean City provides a small dump truck to assist with trash removal, and volunteers are equipped with bags, gloves, and grabbers provided by the group.

Volunteers from Ocean Pines, Ocean City, Fenwick, and other nearby areas regularly take part in the cleanups. Participants can earn t-shirts and hoodies after logging several weeks of participation, thanks to generous sponsorships that vary from year to year.

Participation has grown significantly over the past year, increasing from just a handful of volunteers in the group's early days to 40-plus partici-

pants on cold days and as many as 80-plus during the summer months. The surge in participation was fueled by word of mouth and momentum generated after last year's Ocean Pines Season Kickoff event at White Horse Park.

The group's efforts go beyond routine litter removal. From countless cigarette butts and bottles, cans, plastic items, and various debris to abandoned bicycles and other large objects, volunteers have made a tangible impact on the local environment.

Beach Heroes-OC has been invited to return to Ocean Pines for an Earth Day cleanup in April. Details will be announced on their Facebook page, and community members are encouraged to get involved.

For more information or to get involved, visit Beach Heroes-OC on Facebook.



Guest speaker - Dr. Tony Ceddia and **Kiwanis Club of Greater Ocean Pines - Ocean City President Tom Southwell** after Dr. Ceddia spoke to the club. He spoke about his experiences as the former Overseer of Mount Airy Casino and president and CEO of Shippensburg University of Pennsylvania.



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Worcester County seeks input from residents on housing study

Now through May 31, Worcester County residents are invited to participate in a community survey to voice their views regarding the most pressing housing issues facing the county today. The answers residents provide will help county officials determine community needs, challenges, and opportunities, as they update the 2004 Worcester County Housing Study.

The updated housing study will be designed to analyze current demographic, economic, and housing market trends, and provide a housing demand forecast for Worcester County through 2050. It will also identify and map substandard housing units within all jurisdictions of the County, identify potential funding sources that could be used to improve the housing stock, and provide recommendations for improvements to the Worcester County housing program to provide the highest and best use of funding and to provide a greater supply of affordable housing.

“Housing affordability is a major issue locally, so input from area residents will play a key role in helping us understand the needs of the community,” Development Review and Permitting (DRP) Director Jennifer Keener said. “Input from residents will also be incorporated into the Worcester County Comprehensive Plan by reference. We will use that information to direct policies affecting housing in the county.”

In Worcester County, 32% of homeowners and 54.7% of renters are considered housing burdened, which is defined as housing costs that exceed 30% of the household’s income. This can limit residents’ ability to pay for other expenses, like food, home repairs, medical care, childcare, and transportation.

“As part of our housing study, we will

be using a variety of methods to get the message out to encourage local residents to participate, including placing flyers at County libraries, community centers, and other public locations,” DRP Deputy Director Matt Laick said. “We’ll also be utilizing social media and other outreach efforts to ensure everyone has the opportunity to give their input.”

The 22-question survey takes just five to 10 minutes to complete and is available in English at www.surveymonkey.com/r/Worcester-Housing and in Spanish at www.surveymonkey.com/r/Worcester-Housing-SP.

Spaces still available for spring flea market

The Ocean Pines Recreation and Parks Department is reminding local vendors that space is still available for the upcoming Spring Indoor/Outdoor Flea Market, set for Saturday, April 5, from 8 a.m. to noon at the White Horse Park and Community Center.

Vendor spaces are available for \$25 each and include one 8-foot table and two chairs. Both indoor and outdoor options are available, and spaces are assigned on a first-come, first-served basis.

Vendors are encouraged to stop by and choose their preferred location while space remains.

The Spring Flea Market is a great opportunity for vendors to sell gently used clothing, household items, collectibles, and more. The event is free to shoppers and will be held rain or shine.

To register for a space or for more information, call the Ocean Pines Recreation and Parks Department at 410-641-7052.



Winners - The Ocean City Berlin Optimist Club recognized students who were winners of the 2025 Worcester County Art Contest.

Picture (l-r) **Liz Ayres** and **Jerrad Smythers** parents of **Rayne Ayres** winner of 1st place Digital entitled “Dragon,” Snow Hill High School Art Teacher **Monica Forrester**, **Marcella Alix** (1st place drawing entitled “Owl”), **Carol Chester**, **Genevieve Eggers** (1st place painting entitled “Out of Reach”), **Michaela Eggers**, Art and Oratorical Contest Chairperson **Sharon Sorrentino**, and art contest judge **Lisa Marie Penn**.

Mailloux sentenced for hit and run

On March 19, Tyler Mailloux, age 24, of Berlin, Maryland was sentenced to 10 years of incarceration for his felony conviction on the charge of failing to immediately stop his vehicle at the scene of an accident where he knew or should have known that the accident resulted in the death of another, and a death actually occurred. The hit-and-run collision occurred on the night of July 11, 2022, on Gray’s Corner Road in Berlin, and took the life of 14-year-old Gavin Knupp.

The Honorable Brett R. Wilson, retired Judge of the Dorchester County Circuit Court, imposed the sentence, suspended all but 18 months of the sentence and placed Mailloux on 3 years of supervised probation upon release. The applicable Maryland Sentencing Guidelines calculated a sentence between 3 months and 4 years. Prosecutors recommended the maximum sentence of 10 years, with all but

3 years and 227 days suspended. Among other conditions of probation, Mailloux was ordered to attend a driver improvement program, victim impact panel meeting, and perform 400 hours of community service. Mailloux has been incarcerated at the Worcester County Detention Center since entering a guilty plea on February 25, 2025.

Upon the conclusion of the sentencing proceeding, State’s Attorney Kris Heiser stated, “We recognize that no amount of punishment can ever make up for the loss of a life, especially the life of an innocent child. However, prosecutors today advocated for a much longer sentence than what the Court ultimately handed down because we believed it was appropriate given the facts of the case and necessary to deter future hit-and-run accidents. While we respect the Court’s decision, we also recognize that it is unlikely to satisfy many in our community who have waited so long for the resolution of this matter. I can only hope that the proceedings today, including the presence of so many of Gavin’s friends and family in the courtroom, will serve as a reminder of how much Gavin is loved and that he will never be forgotten by our community. I also want to extend my thanks and gratitude to all those who spoke on Gavin’s behalf at the sentencing hearing, and to the Knupp family for their remarkable patience, determination and strength throughout the entire criminal justice process.”

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I got the dance in me... somewhere

Much to my regret, dancing has never been a skill set that I've mastered. I was born with two left feet.

ing the babies in her arms. I really have to work at getting one on one time. On this morning, when she went to take a shower, my wife reluctantly turned the little Prince over to my enthusiastic embrace. Together we went into the family room. He was looking at me and making those baby faces that every grandfather finds appealing.



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

Whether a waltz in three quarter time or disco or whatever passes for dancing these days, I hear the music's rhythm but somewhere between my ears and my feet there is a disconnect.

Let me give you a visual. If you remember Julia Louis-Dreyfus' character Elaine Benis dancing in a "Seinfeld" episode, her moves were Gene Kelly-esque compared to mine.

Consequently, rarely do I dance publicly. On those occasions when caution is thrown to the wind, I take a minimalist approach to dancing, moving my feet slowly: "left, two three; right, two three." At both my



daughter and my son's weddings I was obligated to dance. A better description is that I was on the dance floor while music played, breaking out moves that would have embarrassed Frankenstein's monster.

That's not to admit I don't have the dance in me. Through the years, in the privacy of my home, I've been known to break loose when dancing with the right partner – one of my grandchildren. That's when I'm as fluid as Bob Fosse or believe I am.

Early one morning some time back, our daughter-in-law dropped off our then five-month-old grandson Rhys, a more beautiful baby than I've ever seen except for his sister, his two cousins, his father, and his aunt and uncle. He's in very good and exclusive company. But then again, I'm biased.

When our grandchildren are in the house, especially when they're small, my wife is a baby hog, always clutch-

We went to the stereo. Already on the turntable was a Peter Duchin album, "Peter Duchin - His Piano and Orchestra at the St. Regis." I had not returned it to its sleeve following a candlelit dinner I prepared for my wife on Valentine's Day.

Rhys watched as I hit the start button. The spinning, colorful Decca record label fascinated him. He reacted with big eyes when the first few bars of "It Had to Be You" emanated from the speakers. He was hooked. With slippered feet and clad in a blue bathrobe I danced him around the room. He smiled many times over as I patted his back in rhythm to the lush sounds of piano and orchestral accompaniment. We were in our own world and it was very nice. Not once did he comment on my dance moves.

By the time it came time to flip the record, his tired eyes began to get the best of him. Slowly, he drifted off to sleepy time land. As the needle cruised through the grooves of the final song, Johnny Mercer's "Something's Gotta Give," Rhys was nestled in my arms, settled into that deep, warm sleep known only to babies. He was the vision of contentment and an overwhelming vision of beauty to his grandfather. In moments like those, it's apparent the hands of a Greater Being are at work.

I cannot trip the light fantastic or cut a rug well, but when those times arise when I can dance with one of my grandchildren, I feel I'm as light on my feet as Fred Astaire. I'll take it.



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Information contact: Doug Murphy (918-910-6485),



Commentary

By Joe Reynolds
OceanPinesForum.com

County to rip-off Ocean Pines?

Anyone having doubts about the intent of a majority of Worcester County Commissioners to ripoff the ratepayers in the Ocean Pines Water and Wastewater Service Area should view the video of last Tuesday's County Commissioners meeting.

Nothing was passed, but only one solution for paying off debt accumulated by 11 or so service areas was offered — to have all 18,000 properties served pay off the entire debt equally. With the Ocean Pines area serving 10,000 of those 18,000 properties and responsible for only a fraction of the debt, the County seems determined to ripoff the Ocean Pines area ratepayers big-

time.

For example, last year, all the service areas were a combined \$2.1 million underwater. A commissioner majority seems intent on proposing a rate increase to cover that overall loss by making all 18,000 rate payers foot the bill — about \$117 each. However, the Ocean Pines area portion of the actual shortfall is only around \$117,000, or a fair rate increase of just \$11.70!

However, that is only the tip of the iceberg when it comes to the County ripping off people in Ocean Pines. There is also an outstanding County loan of \$9.2 million of taxpayer general funds to the 11 service

areas, covering years of past failure by the County to collect enough fees from ratepayers in each service area. A majority of Commissioners seem intent on also forcing lot owners in Ocean Pines to pay for that as well, but this is being put off until next year - perhaps for political purposes. Divided among all 18,000 ratepayers this would eventually add an additional \$511 to the bill sent to Ocean Pines ratepayers.

Ocean Pines District 5 County Commissioner Chip Bertino was adamant during the meeting that the solution suggested by certain Commissioners was totally unfair to the people of Ocean Pines. Commissioner Bunting agreed with Bertino. Of interest is most of the debt belongs to service areas in County districts represented by Fiori and Elder. Those two, supported by Mitrecic and Purnell, will be political heroes in their districts if the ripoff of Ocean Pines ratepayers is successful.

Those four Commissioners supporting the Ocean Pines ripoff would not even agree to a Bertino motion to mail every service area ratepayer a detailed explanation of how much total debt was involved, how it came about, or how it would be repaid.

How did this come about? Informed sources say eight or more

years ago the Treasurer's Office began to transfer money from financially flush areas to those not collecting enough to cover expenses, but failed to notify the Commissioners. Finally, someone at the County saw what was going on, but by then there was a \$9.2 million shortage. Last year the County funded that shortage with a \$9.2 million loan from all county taxpayers. It must be repaid.

Current County law requires each individual service area be self-supporting. In other words, all costs to operate the service area must be paid only by the rate payers in their service area. Those who want to rip-off Ocean Pines never mentioned that issue.

If Fiori, Elder and their two supporters, Mitrecic and Purnell, have their way, lot owners in Ocean Pines will be ripped off for about \$600 per lot when the dust on this fiasco finally settles.

Bertino deserves and needs the support and encouragement of every Ocean Pines ratepayer, not to mention the OPA Board of Directors, if this Fiori/Elder politically-inspired financial ripoff is to be stopped.

A public hearing to set rates in the service areas is set for May 6, 2025 at 6 pm in the County Office Building.

Courier Almanac

On March 26, 1804, President Thomas Jefferson attends a public party at the Senate and leads a diverse crowd in consuming an enormous loaf of bread dubbed the mammoth loaf. The giant bread was baked to go with the remnants of an enormous block of cheese.

The American Veterinary Medical Association notes that the Lyme disease vaccine is not right for every dog. The AVMA notes that between 5 and 10 percent of dogs infected with Lyme disease develop signs of illness, but thousands of cases are still reported each year. Many dogs are sufficiently protected against Lyme disease by tick-prevention products recommended by veterinarians, who can help dog owners pick the right products for their pets. During these discussions, pet owners can inquire about the Lyme disease vaccine. The AVMA notes that veterinarians consider a range of variables before recommending the vaccine or suggesting a pet does not need it. Such factors include location, as dogs that live and spend time outdoors in areas with high tick populations may be prime candidates for vaccination. The pet's lifestyle, including how much time it spends outdoors in grassy areas, and overall health will also be considered as veterinarians attempt to determine if the dog needs a Lyme disease vaccination.



Did You Know... The pet's lifestyle, including how much time it spends outdoors in grassy areas, and overall health will also be considered as veterinarians attempt to determine if the dog needs a Lyme disease vaccination.

Paint OC festival set to return

The Art League of Ocean City's annual outdoor painting festival, "Artists Paint OC," is happening August 13-17 in the resort, and artists who paint "plein air" are invited to register for the competition. In 2025, the festival celebrates 20 years of bringing outdoor painting to the community.

For five days, 50 of the region's best landscape painters compete for prestige and cash prizes — more than \$8,000 total - with the 1st place winner receiving \$2,500. These "plein air" artists are professionals; many are award winners in multiple competitions. The 50 artists spread out across the area to paint anything that catches

their eye, from the Boardwalk to Assateague to Berlin and beyond.

Registration is limited to 50 artists, age 18 or older, on a first-come basis. The registration fee is \$50 for Art League members, \$65 for non-members and is non-refundable. Registration includes participation in the full event and the Sunday Boardwalk Quick Paint, sponsored by the Ocean City Development Corp. Registration is now open at OCart.org.

The artwork painted during the festival will be available for purchase during two sales at the Ocean City Center

please see festival on page 8

The Courier

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

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Mary Mac Foundation seeks donations

For more than a decade, the Mary Mac Foundation has provided crucial support for low-income and homeless children and their families, thanks to the continued generosity of local donors.

In 2025, the foundation seeks continued support to fund summer camp scholarships and programs that provide education, recreation, and enrichment opportunities for underserved children throughout Maryland and the surrounding region. These programs include Camp Ocean Pines in Ocean Pines, Camp St. Vincent in Baltimore, and Camp Barnes in Delaware.

Camp St. Vincent is an eight-week summer program that serves homeless children from Baltimore City and Baltimore County. The camp offers academic enrichment, therapeutic programming, and recreational activities in a supportive and fun environment. Each summer, more than 175 children participate, receiving meals, transportation, swimming lessons, and field trips – all at no cost to their families.

Camp Barnes, founded in 1948 by Colonel Herbert Barnes of the Delaware State Police, provides a similar experience for children from broken homes and underserved backgrounds. Located near Bethany Beach, Delaware, the camp hosts six weeks of programming each summer, alternating weeks between boys and girls. Camp Barnes operates solely on donations, grants, and fundraisers.

In addition to summer programs, the Mary Mac Foundation remains committed to addressing food insecurity in the region. The foundation supports local food banks and shelters, including Diakonia in West Ocean City, the Cricket Center and Cold Weather Shelter in Ocean City, Mid Shore Meals in Cambridge, and the Bayside Shelter in Millsboro, Delaware. Through these partner-

ships, the foundation ensures that children have access to nutritious meals, especially on weekends when school meals are unavailable.

The foundation honors the memory of Mary McMullen (1948-2012), a former special education instructor at Severna Park High School and Ruth Eason School in Millersville, Maryland. Mary was instrumental in helping to establish the Ocean Pines Recreation and Parks Department in the 1970s. Her husband, Tim McMullen, carries on her legacy through the foundation's work.

"Many of us have found ourselves asking what Mary would do or say in certain situations," Tim said. "Her generosity and unconditional love for her students, family, and community continue to inspire us."

McMullen's experiences as both a student and teacher have also fueled his passion for giving back.

"The first year I taught, I was in a school that had just been integrated, and I was so impressed by these eight kids who arrived at 7 a.m. every day – an hour before school started," McMullen said. "I later learned they didn't have heat at home, so they came early to stay warm. That's when I realized how much small efforts can make a big difference."

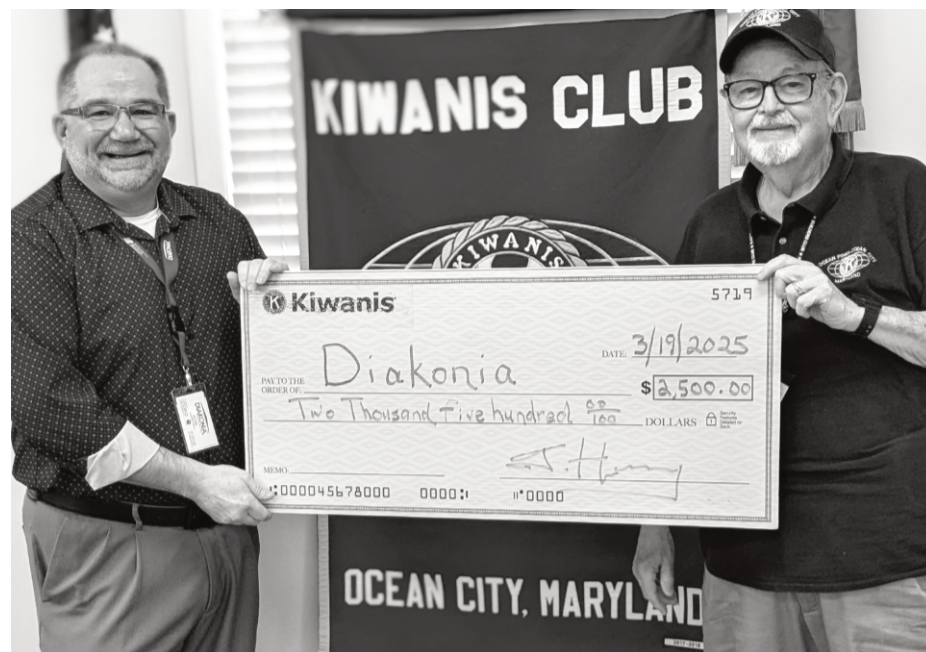
The foundation continues to expand its reach, providing opportunities that empower young people to live better lives. However, sustaining these initiatives depends on community support.

"We believe in giving young people the resources they need to thrive," McMullen said. "Whether it's providing a meal through a backpack program or sending a child to camp, these small acts can change lives."

Tax-deductible donations can be made to the Mary Mac Foundation at www.paypal.me/marymacfoundation (EIN# 46-2720845) or by sending a check payable to the Mary Mac Foundation, 174 Nottingham Lane, Berlin, MD 21811.

"We thank you for your continued support and ask that, if it is within your means to donate, please consider doing so. No amount is too small," McMullen said.

For more information on the Mary Mac Foundation, visit www.marymac.org.



Kiwanis donates to Diakonia

On March 19 the Kiwanis Club of Greater Ocean Pines - Ocean City donated \$2500 to Diakonia, the local homeless shelter.

Above (L-R) Diakonia Executive Director **Ken Argot** receiving the donation from Kiwanis Club President **Tom Southwell**. See www.diakoniaoc.org for more information.

NewportNewport Bay Watershed receives grant

The Maryland Department of Natural Resources has selected the Newport Bay watershed as a recipient for Whole Watershed grant funding for a five-year initiative to enhance water quality and improve habitat. An initial \$2 million dollars will be allocated to the Maryland Coastal Bays Program (MCBP) for the first phase of work. This grant is the result of a collaborative effort between MCBP, the Lower Shore Land Trust, Worcester County, Assateague Coastal Trust, and the Town of Berlin who submitted a proposal to the Maryland Department of Natural Resources in December of 2024. Funding will be dedicated to improving stormwater management, addressing flooding issues, implementing best management prac-

tices on agricultural lands, and improving habitat in streams and marshes in Newport Bay.

Maryland's Whole Watershed Act, passed by the Maryland General Assembly in 2024, establishes a collaborative and science-based approach to watershed restoration. The act created a five-year program to target five Maryland watersheds for water quality improvements that best represent the state's diverse land uses, geographies, and environmental challenges. Newport Bay has consistently received lower grades for water quality than other Coastal Bays watersheds over the last five years and the Whole Watershed initiative will seek to address

please see grant on page 12

*festival
from page 6*

for the Arts on Saturday, August 16, 5 p.m. to 7 p.m., and Sunday, August 17, 1 p.m. to 4 p.m. The best of the artwork will remain on display through September.

The juror for the competition is Sara Linda Poly whose past experience includes illustration and design and work as assistant gallery director at the Art League Gallery in Alexandria, Va., where she is now an instruc-

tor. Known for her sweeping skies and dramatic light in the landscape, she has been the winner of numerous awards.

Sponsorships are also available for the festival and welcomed by the non-profit Art League. Sponsors present special awards to the artists who best portray a theme or category, for example, Best Use of Light or Best Maritime. Interested sponsors may contact Jessica Bauer, the Art League's Development Director, at development@artleagueofoceancity.org.

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DAR member recognized

Member Carol Wanzer of the General Levin Winder Chapter of the Daughters of the American Revolution was presented with a rose and certificate of appreciation for her outstanding service since joining the chapter in 2012. Wanzer, an Army veteran of Cherokee descent, served multiple terms as recording secretary and treasurer as well as chairing the chapter's National Defense and American Indians committees. Wanzer is relocating to the Annapolis area and will be missed.

The DAR is a women's service organization dedicated to promoting patriotism, preserving American history, and securing America's future through better education. For more information, visit www.dar.org.

Above: (l to r) **Carol Wanzer** and Regent **Sharon Moak**.

Coastal Hospice welcomes new president

The Coastal Hospice Board of Directors announced Dan Ayres will serve as the next president and chief executive officer of Coastal Hospice, effective April 2025.



Dan Ayres

"Ayres is a respected hospice leader, and we're thrilled to welcome him to the Coastal Hospice team," said Coastal Hospice Board Chair Morgan Fisher. "His strategic vision, proven record of operational excellence, and sheer passion for this work make him the perfect fit to guide Coastal Hospice effectively."

The Board also extends its deepest gratitude to Ann Lovely, RN, BSN, CHPN, for her outstanding leadership and dedication as interim president and CEO during this critical period. Her contributions have been invaluable in ensuring the continued success of our mission to serve the thriving communities of the Lower Eastern

Shore with compassion and excellence.

Ayres brings more than 30 years of healthcare leadership experience, hospice care, and non-profit management to the organization. Most recently, having served as the chief executive officer and president of Helios Care in Oneonta, NY since November 2016.

Dan has held multiple leadership roles in prominent healthcare institutions, showcasing his expertise in hospital operations, and strategic planning, including serving as CEO of Summersville Regional Medical Center in Summersville, West Virginia. He also led Tri-Town Regional Hospital and O'Connor Hospital simultaneously, both part of Bassett Medical Center, the largest healthcare provider in central New York State. Additionally, he served as Chief Operating Officer at Copley Health Systems Inc. in Morrisville, Vermont.

With a deep background in health-care facility management, Dan was

please see hospice on page 14

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Wor-Wic celebrates 50 years of history

Wor-Wic Community College is celebrating its 50th anniversary this year. From a “college without walls” to a 200-acre campus, the school has grown significantly since its founding in 1975.

Originally known as Wor-Wic Tech Community College, it was the only school of its kind in Maryland that offered education and training programs by leasing existing facilities at its founding, rather than starting with a campus. In 1975, the college was approved by the state and Dr. Arnold Maner was named president of the college. The first class, “The Licensed Practical Nurse as a Charge Nurse,” was held at the Holly Center in Salisbury.

In the beginning, the college’s administrative office was in the old Salisbury Mall. By the fall of 1976, 200 students were enrolled in fall credit classes in seven programs of study: accounting, business management, hotel-motel management, law enforcement, liberal arts and sciences, retail management and secretarial science.

Over the years, the college dropped “Tech” from its name, moved its offices several times and held classes in many different locations. In 1994, the college finally got its walls - the first building, now known as Brunkhorst Hall, opened in August 1994 in the current campus location on the corner

of Walston Switch Road and Route 50 in Salisbury. Following Maner’s retirement in 2000, Dr. Ray Hoy became president, steering the institution through transformative decades until 2023, when Deborah Casey, Ph.D., began her tenure as Wor-Wic’s third president.

Today, Wor-Wic’s vibrant campus is a testament to its commitment to progress. Students benefit from 10 modern buildings, a café,

These facilities empower students in fields like healthcare, criminal justice, education, hospitality and cutting-edge technical careers, ensuring a skilled workforce ready to drive the region’s growth. In fiscal year 2023, Wor-Wic added \$148.9 million in income to the economy of the Lower Shore of Maryland, a value approximately equal to 1.5% of the region’s total gross regional product. Thousands of students walk its halls each year, and most grad-

uates stay in the region, contributing to the local economy and fulfilling the college’s original purpose of building a stronger workforce and a more vibrant community.

Wor-Wic will celebrate its half-century throughout 2025 with special events and activities all year long, including a reading by Ada Limón, U.S. poet laureate, on Wednesday, April 23, at 6:30 p.m. Visit worwic.edu/50-years for more information.



Wor-Wic origins - Wor-Wic Community College’s first office registered students in the long-demolished Salisbury Mall.



Campus construction - Ground was broken on the first Wor-Wic Community College building in 1993. That building, now known as Brunkhorst Hall, opened on the corner of Route 50 and Walston Switch Road in 1994.

a bookstore and a child care center. From the specialized training facilities of Shockley Hall for health professions and Guerrieri Hall for criminal justice to the hands-on innovation of the Patricia and Alan Guerrieri Technology Center, each building added to campus has represented a step forward in meeting the demands of modern industries.



Anniversary - County and college officials participate in a 10th anniversary celebration for Wor-Wic Community College in 1985. From left, **Robert M. Lawrence**, a member of the board of trustees; **Gertrude W. Shockley**, board chairman; **Dr. Arnold H. Maner**, president of Wor-Wic; **William H. Kerbin** and **Thelma Conner**, board members; **Bruce Ruark**, Wicomico County councilman; and **Marvin McGoogan**, board vice-chair.



Campus from above - A recent aerial photograph shows the growth of Wor-Wic Community College, to include 10 buildings and a solar parking lot.

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

Pines filmmaker is award-winning storyteller

By **Elaine Bean**

"I like to think of myself simply as a storyteller," filmmaker Candice Spielman said. "I enjoy every role from research to producing, directing, shooting, and editing, even post production and finishing. Every aspect uses a different part of the brain. It's always interesting and all of the parts are important to tell a great story."

Spielman was recently honored at the 9th Annual Ocean City Film Festival for her film "A Cappella Joy – The Delmarva Chorus" that won honorable mention in the Documentary Short Film category. The 27-minute short film tells the story of the sisterhood of The Delmarva Chorus, founded in 2001 as the Ocean Pines nonprofit chapter of the Sweet Adelines International.

"I've been following these ladies and interested in putting a story together about them for years, ever since my mom started singing with them," Spielman said. "They are an amazing group of women who love to sing and share their joy of music throughout the community. These ladies have built great friendships and really are sisters in song. I hope that through their story, the message comes across that doing what you love to do can make a difference, brightening your day as well as uplifting those around you."

Even though the OC Film Festival has been going on for nine years, 2025 was the first time Spielman has entered the festival – or any film festival. "The Ocean City Film Festival and all of the filmmakers have inspired me for years," she said. "Being in this festival this year is a milestone for me. Because the production world is pretty all consuming, the idea of completing my own film, let alone even entering it, was a bit like a pipe dream. So to be on this side of the festival after showcasing my first film is still surreal. I can't believe the first one is done. I also realize how much I still have to learn."

First and foremost, it's the storytelling that drives Spielman's passion, and over the years, she has worn many hats, holding a va-

riety of jobs in the television industry, "learning and growing, always fascinated and curious by the process, filming whenever I could and finding a home away from home in the edit," she said. The filmmaker/photographer has worked on high-profile sporting events including the New York City Marathon, figure skating specials, the Olympics, and documentaries on the Titanic, the Equal Rights Amendment, Jake the Snake Roberts, and Garth Brooks. And she loves the movies.

"I am storyteller and filmmaker," Spielman said. "I love when I watch something and my jaw drops because the storyline went in an unexpected way ... brilliant. I love the goosebumps, covering my eyes almost to the point I can't see because I'm afraid to watch. I love the emotion great stories create. I love the movies. I can watch something over and over and over again and still be ready to watch it again. I saw Star Wars 11 times as a kid. I can still recite the opening scene between Darth Vader and Princess Leia. As I got older, I would pick something to watch to feel a certain way, even if I'd seen the movie a gazillion times. I know I would still feel the same emotion. I love how movies and great programs can do that."

People are her inspiration, and she believes everyone has a story to tell. "We can all learn and inspire each other through sharing our stories," she said. "I like to document the process and the journey and see how things evolve and grow ... My heart goes into everything I create, and my goal or hope is always to make a difference, to entertain, to shed light or help gain a new perspective on things."

Spielman is currently documenting the process and progress of The Community Weaving Project, collaborating with fiber artist Beth

Deeley and the Art League of Ocean City. She is creating a short film that follows the Sealife Tapestry weaving as it travels through the community and shows people uniting through art. "Seeing the joy and even intensity people have as they add their yarn to the tapestry, it's a beautiful thing," she said. "It's exciting to see the journey and stages of the process and how it all is coming together."

Spielman is also working on a documentary about an Ocean Pines golf group called the Rascals, a full circle experience for her as it was coverage of Tiger Woods at the 2000 PGA Championship that first opened the door to her career in film and television.

"The Rascals are a cool, unique cross section of boomers and beyond who migrated to Ocean Pines," she said. "Through their

candid interviews, these guys have a wealth of life experience and stories to share on and off the course. They kept me on my toes as I followed them around the course in the summer."

Spielman loves the peacefulness of the Eastern Shore as well as the many opportunities to capture the perfect photo. "I love photography, capturing the moment and letting the frame tell the story and speak to the soul ... I love that the Eastern Shore is big yet small at the same time. Kind of the best of both worlds ... Compared to the speed of life in NYC, Ocean Pines was a beautiful tranquil getaway ... and so quiet. I love driving down the road and waving to neighbors or other passing cars, walking down the street and saying hello to people I pass. You can't do that in New York City."



Hand therapy, not just hands

By **William “Billy” Hamilton Jr.**
DPT, CHT



Billy Hamilton

When it comes to specialized care for hand, wrist, elbow, and shoulder conditions, not all therapy is created equal. Many people are unaware of the unique expertise offered by a Certified Hand Therapist (CHT). At Hamilton Hand to Shoulder, we are proud to provide this specialized service, helping individuals regain strength, mobility, and function in their upper extremities. Whether you are recovering from an injury, managing a chronic condition, or seeking to improve your overall hand and arm function, our team is here to support your journey to recovery.

A Certified Hand Therapist (CHT) is an occupational therapist (OT) or physical therapist (PT) who has advanced training and experience in treating conditions affecting the hand, wrist, elbow, and shoulder. To earn the prestigious CHT credential, a therapist must have a minimum of three years of clinical experience as a licensed OT or PT, accumulate at least 4,000 hours of direct hand therapy treatment, and pass a rigorous national certification exam demonstrating expertise in upper extremity rehabilitation. This extensive training ensures that CHTs have the skills necessary to address complex

injuries, post-surgical recovery, and chronic conditions that impact daily life.

Hand therapy is beneficial for a wide range of conditions, including fractures and dislocations, tendon and nerve injuries such as carpal tunnel syndrome and post-surgical tendon repairs, arthritis management for those with osteoarthritis and rheumatoid arthritis, and repetitive strain injuries like tennis elbow, golfer’s elbow, and trigger finger. It also plays a crucial role in post-surgical rehabilitation following procedures such as rotator cuff repairs, joint replacements, and ligament reconstructions. Additionally, CHTs assist in burns and wound care, scar management, and treating pediatric hand conditions that affect development and function.

Certified Hand Therapists use a variety of techniques to help patients restore function and minimize pain. Some of the key benefits of working with a CHT include personalized treatment plans tailored to each patient’s specific condition and goals, improved strength and mobility to help regain range of motion and restore dexterity for daily activities, and effective pain management through techniques such as manual therapy, splinting, and therapeutic exercises. Hand therapy provides both non-surgical and post-surgical solutions, whether you are looking to avoid surgery or recovering from one. With the right care, proper therapy accelerates healing and reduces downtime from work, sports, or daily

proud to be part of this project, and we look forward to conserving and enhancing the natural beauty that makes Worcester County so special,” commented Matt Heim, Executive Director Lower Shore Land Trust

“We are thrilled for this unbelievable opportunity for the region. This novel watershed focused approach to restoration is poised to strengthen aquatic resources across Newport Bay. This is a strategic investment in the health and associated economy of our Coastal Bays, and we can’t wait to get to work,” said Taylor Swanson, Executive Director & Assateague Coastkeeper of Assateague Coastal Trust.

The recipients of the grant will be meeting with Maryland Department of Natural Resources and other state agencies in the next few weeks to iron out details regarding priority projects and the initial allocation of funding.

grant

from page 8

the underlying sources of this watershed’s impaired condition.

“We are extremely pleased that the State of Maryland chose Newport Bay for this initiative. The Town of Berlin and Worcester County have been working to improve water quality in this watershed for some time and this provides additional revenues and attention to improving this watershed,” said Kevin M. Smith, Executive Director of the Maryland Coastal Bays Program.

“This is fantastic news for Worcester County and the Newport Bay region. We are fortunate to have strong partnerships dedicated to preserving our ecological treasures and rural landscapes. This funding affirms those efforts. The Lower Shore Land Trust is

activities.

At Hamilton Hand to Shoulder, we specialize in providing expert care tailored to each patient’s unique needs. Our clinic offers Certified Hand Therapy expertise, with CHTs bringing extensive knowledge and experience in treating hand, wrist, elbow, and shoulder conditions. We utilize state-of-the-art techniques, including custom splinting, manual therapy, and advanced rehabilitation exercises. One of the key advantages we offer is direct access to care—many patients can see a hand therapist without a physician’s referral, allowing them to begin treatment sooner and reduce overall recovery time. Our comprehensive upper extremity rehabilitation program extends beyond hand therapy, addressing shoulder and elbow conditions as well. We also prioritize patient education and home exercise programs, equipping individuals with the knowledge and tools they need to continue their recovery at home for lasting progress.

Anyone experiencing pain,

hospice

from page 9

vice president of Intellex Facilities Management, providing Joint Commission and facility support to rural hospitals nationwide. He was also the first vice president of Facilities and Support Services at The University of Vermont Medical Center—formerly Fletcher Allen Healthcare—where he successfully managed the merger of three institutions and campuses. Before that, he served as director of facilities at Fanny Allen Hospital in Colchester, Vermont, later becoming Vice President of Support and Ancillary Services. In this role, he acted as the primary liaison between the Catholic-sponsored Fanny Allen Hospital and the Bishop of the Vermont Diocese.

In addition to his extensive healthcare leadership, Ayres has a distinguished military background, serving a total of 24 years in the U.S. Navy, including nine years of active duty on surface ships. His service included the pre-commissioning of the *USS Simpson* and leadership as Commanding Officer of the Naval Reserve Center in Burlington, VT. He retired as a Commander in 2004 after five years on the staff of Commander Second Fleet.

Dan shares, “I’m thrilled to join the Coastal Hospice team. Part of my checkered past includes a degree in journalism and working for two differ-

weakness, stiffness, or functional limitations in their hands, wrists, or arms can benefit from seeing a Certified Hand Therapist. Whether you are an athlete recovering from an injury, a professional managing work-related strain, or an individual dealing with age-related joint conditions, our team at Hamilton Hand to Shoulder is here to help.

If you or a loved one are experiencing difficulties with hand, wrist, elbow, or shoulder function, don’t wait to seek help. At Hamilton Hand to Shoulder, our Certified Hand Therapists are dedicated to providing the highest level of care to help you regain independence and improve your quality of life. Contact us today to schedule an evaluation and take the first step toward optimal hand and arm health. Your hands are essential for daily life—let us help you keep them strong and functional!

William “Billy” Hamilton Jr., DPT, CHT owns Hamilton Hand to Shoulder and can be reached at 410.208.3300 or via email at Billy@HamiltonHand.com.

ent daily newspapers, as well has a lot of hospital and healthcare network experience. I often refer to myself as a ‘recovering hospital CEO.’ My journey into hospice care is deeply personal, as I was profoundly impacted by the compassionate care my sister and brother-in-law received while on hospice services. Having lived in far northern Baltimore County, I have a deep appreciation for Maryland and am excited to serve this community.”

A native of Weirton, WV, Dan holds a degree in Journalism with minors in Political Science and English from Marshall University in Huntington, WV, and a Master’s in the Science of Administration from St. Michael’s College in Winooski, VT. He is married to Mary Sheila Lenk Ayres, originally from Manassas, VA, a retired Certified Registered Nurse Anesthetist, proud UVA graduate, master gardener, and lover of the arts. Together, they care for four dogs, including two who are adopted.

“As we celebrate 45 years of serving our Dorchester, Somerset, Wicomico, and Worcester Counties, we are excited to welcome Dan to our leadership team”, said Ann Lovely, Interim President and CEO of Coastal Hospice. “His experience and vision will be instrumental in advancing our mission of promoting dignity and quality of life for patients and families facing life-limiting conditions.”

Annual native plant sale underway

By **Matt Heim**

Spring is in the air, and with it comes an opportunity for local residents to enhance their landscapes while supporting wildlife and conservation efforts. The Lower Shore Land Trust has officially launched its 18th Annual Native Plant Sale, offering a diverse selection of native plants, trees, and shrubs for purchase online at www.LowerShoreLandTrust.org.

More than just a plant sale, this annual event is a crucial initiative for preserving biodiversity and protecting pollinators such as bees, butterflies, birds, and bats. Native plants provide essential food and shelter for wildlife, improve water quality by reducing runoff, and help mitigate climate change by supporting resilient ecosystems.

“This sale is an important part of our mission to restore and maintain native habitats,” said Matt Heim, Executive Director of the Lower Shore Land Trust. “By planting

native species, residents can create thriving environments that benefit not only their gardens but the entire local ecosystem.”

Plant orders are available for a limited time, and inventory moves quickly. Customers can pick up their purchases at the Lower Shore Land Trust office, located at 100 River Street in Snow Hill, on the following dates:

-Friday, May 2: 8:30 a.m. to 5:30 p.m.

-Saturday, May 3: 8:30 a.m. to 12:30 p.m.

Each purchase directly supports the Land Trust’s conservation efforts, which include land preservation, habitat restoration, and community education programs. By choosing native plants, homeowners can contribute to a more sustainable and vibrant natural environment.

For more details, visit www.LowerShoreLandTrust.org or contact the Land Trust office at 443-234-5587 or info@lowershorelandtrust.org.

Habitat home to be built for Bishopville family

Habitat for Humanity of Worcester County is breaking ground a new home build project in Bishopville that will provide a local resident, Deonhya Purnell, the opportunity to become a homeowner. Purnell has lived in Berlin her

them that sometimes it’s best to wait before making a purchase. “Your credit is everything. Keep your credit high,” she tells her children, emphasizing the value of staying patient, being responsible, and spending within your means. These lessons are especially important now as they edge closer to turning the key in the door of their very own house in Bishopville, just minutes away from their family and friends in Berlin.

Through the Habitat for Humanity program, Deonhya and her family will perform “sweat equity” hours on the construction site and at the Habitat for Humanity ReStore in Ocean Pines. The organization’s volunteer-driven model aims to lower construction costs while engaging local individuals, businesses, and community groups in the process. “Habitat for Humanity partner families pay a monthly mortgage, property taxes, and homeowner’s insurance just like any other homeowner. Habitat’s role is to work with the local community to accept monetary donations, labor, and materials that offset the cost to build creating increased affordability for Habitat partner families,” explained Andrea Bowland, executive director of Habitat for Humanity of Worcester County.

“I’ve worked for so long and couldn’t qualify for many programs. Now, just seeing how the community is reaching out is heartwarming. It just means the world,” said Purnell.

Habitat for Humanity relies on donations and volunteer support to make these projects possible. The organization welcomes contributions toward related costs. Community members who wish to support the build are encouraged to donate or volunteer. For more information on this project or how to get involved, please visit habitatworcester.org or contact the Habitat for Humanity of Worcester County office at inquire@habitatworcester.org.

Habitat for Humanity of Worcester County is a nonprofit organization dedicated to building strength, stability, and self-reliance through affordable homeownership. By partnering with community members, volunteers, and donors, Habitat for Humanity strives to empower individuals through homeownership, critical repairs, financial education, and ongoing support. For more information, visit habitatworcester.com.



Pictured L to R are **Adarein Manuel**, **Deonhya Purnell** and **Amarian Manuel**.

entire life and has worked at Food Lion for 22 years. She is a single mother to an adult daughter and two sons who attend Stephen Decatur High School. “A yard for my granddaughter, a place for my boys and their friends ... it’s all I’ve ever wanted,” says Purnell.

Rising housing costs in the region have made her search for affordable homeownership difficult. As her income gradually increased, she found herself caught in the middle: she earns too much to qualify for assistance programs, but not enough to readily secure a mortgage in the current lending market.

She notes that the high cost of renting has prevented her from saving more for a down payment or other home-related expenses. Furthermore, renting has prevented her from building equity in a home that would be an investment for the future of her family. Purnell looks forward to simple pleasures that come with having a house of her own, such as being able to host family dinners and her sons decorating their own bedrooms with their football and wrestling trophies and awards. “I can’t wait to have my family over for Christmas. I want my older relatives to come see our home without having to climb 38 stairs,” Purnell shares.

As part of the Habitat homeownership journey, Purnell aims to show her children the importance of persistence, good credit, and smart money habits. She encourages them to distinguish between wants and needs, reminding

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Time for some financial spring cleaning

By **John Bennish**

Financial Advisor, Edward Jones

Spring is here which means it's once again time to wash the windows, organize your cabinets and steam your carpets. This year, in addition to tidying up around your house, why not also consider some financial spring cleaning?



John Bennish

Here are some suggestions to

consider:

"De-clutter" your investment portfolio. When you embark on your home cleaning mission, you might notice that you have redundancies — three blenders, two vacuum cleaners, and so on. Similarly, you might find duplications in your investment portfolio, perhaps in the form of multiple, near-identical stocks or mutual funds. If so, then it might be worthwhile to consider selling some of these investments and using the proceeds to boost your portfolio in other areas in which you may be lacking.

Cut back on "overgrown" investments. Now that winter is over and you're venturing outside more, you may notice some overgrown shrubbery or some tree branches that need pruning. And while it may sound counterintuitive, you might also have some investments that have grown too big for your needs. For example, you might own some growth-oriented investments whose value has increased so much that they now take up a larger percentage of your portfolio — and carry a higher degree of risk — than you originally intended. If that's the case, you might be better off by selling some of these investments and purchasing others to help bring your investment mix back to its desired alignment.

Dust off your investment strategy. With more sunlight now pouring in your house, you might notice that the corners of your walls and ceiling may need a good dusting. And as you continually work to strengthen your financial foundation, you may need to dust off your investment strategy, especially if you've recently experienced changes in your life, such

as a marriage, addition of children, new job, and so on. And as you move closer to retirement, you may also need to adjust your strategy in some ways. For one thing, you might want to adopt a more conservative investment approach in the years immediately preceding your retirement, though you'll still need to have some growth potential in your portfolio to help keep you ahead of inflation.

Protect yourself from financial dangers. As you go about your household spring cleaning, you may find actual physical dangers that need to be removed or stored more safely, such as sharp objects or broken tools. And as you navigate daily life, you may also find threats to your financial safety — the need for an expensive home improvement, or a major car repair or an unexpectedly large medical bill. If you don't have the money available to pay these expenses, you might be forced to dip into your retirement accounts or run up your credit card or take out a high-rate loan. To protect yourself from having to make these moves, you may want to maintain an emergency fund containing several months' worth of living expenses, with the money kept in a liquid account, separate from those you use for your daily living expenses.

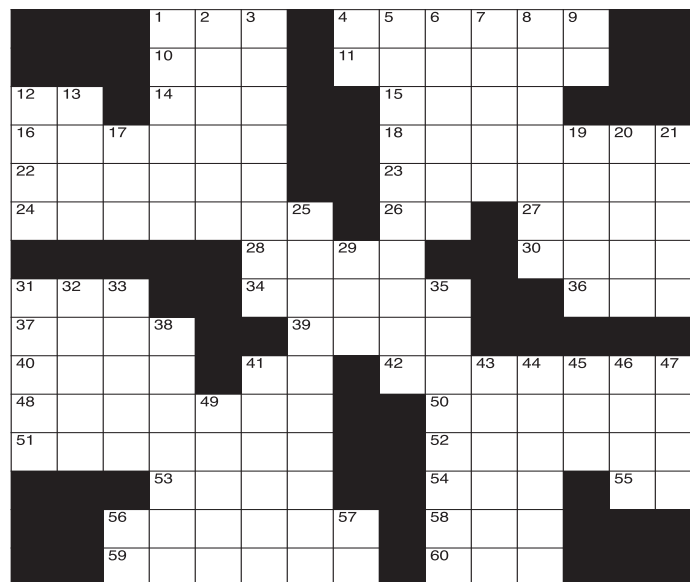
Of course, some of these moves can take some time — but by getting started on them soon, you can help put your financial house in better shape by the time the next spring cleaning rolls around.

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.

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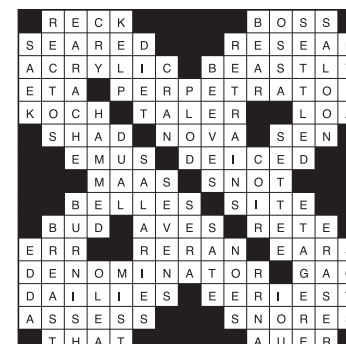


CLUES ACROSS

- | | |
|------------------------------------|---------------------------------------|
| 1. State in southwestern India | 36. Where golfers begin |
| 4. Pashto | 37. Negatives |
| 10. Corpuscle count (abbr.) | 39. Wild goat |
| 11. Supervised release from prison | 40. Releasing hormone |
| 12. Greeting | 41. Makes up |
| 14. Type of drug | 42. Fastens |
| 15. ___ Sagan, astronomer | 48. Exists in large numbers |
| 16. Every year | 50. A connecting word |
| 18. Nasal cavities | 51. A phase of the heartbeat |
| 22. Nova __, province | 52. Northern Ireland county |
| 23. In an inactive way | 53. An independent ruler or chieftain |
| 24. Cream-colored root | 54. Pacific sea bream |
| 26. Nervous system disease | 55. Commercial |
| 27. Guitarist Clapton | 56. Azure |
| 28. Three came to see Baby Jesus | 58. Doctor of Education |
| 30. Lebowski's nickname | 59. Protected oneself against loss |
| 31. Play a role | 60. Car mechanics group |
| 34. Not fresh | |

CLUES DOWN

- | | |
|--|-----------------------------------|
| 1. Pastes for filling crevices | 29. Talk incessantly |
| 2. Acquire | 31. Ethnic group of Nigeria |
| 3. Heralds | 32. Longtime NY Times film critic |
| 4. News group | 33. Beginners |
| 5. Exact copies | 35. Makes a trade |
| 6. Particles | 38. Sleep |
| 7. Noted 20th C. performer Lena | 41. Not moving |
| 8. Tempted | 43. Popular drink: Pina ___ |
| 9. Midway between north and east | 44. Potential benefits |
| 12. Slotted, hinged metal plate | 45. A place you can get stuck in |
| 13. South American hummingbird | 46. Ancient Greek City |
| 17. Neither | 47. Chalcedony |
| 19. Walk with confidence | 49. Rover |
| 20. Omit when speaking | 56. Digraph |
| 21. Imperial Chinese currency | 57. Investment vehicle |
| 25. A bakery specializing in French pastry | |



Answers for March 19

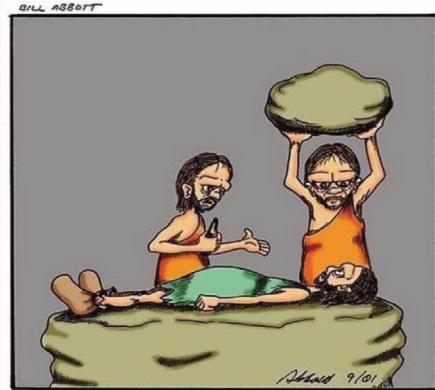
You're An *EXTREME* Redneck when...

Some things to think about

Gathered from the internet by **Jack Barnes**

	
JIM	JOE
Bachelors Degree in Philosophy	4 year paid apprenticeship
100K student debt	No student debt
Can't find a Philosopher job	Earns 80K annually
Believes people without college degrees are stupid	Disconnected Jim's electricity for non-payment

1. You let your 14-year-old daughter smoke at the dinner table in front of her kids.
2. The Blue Book value of your truck goes up and down depending on how much gas is in it.
3. You've been married three times and still have the same in-laws.
4. You think a woman who is out of your league bowls on a different night.
5. You wonder how service sta-



"...and this is Ralph, your anesthesiologist."

6. Someone in your family died right after saying, 'Hey, guys, watch this.'
7. You think Dom Perignon is a Mafia leader.
8. Your wife's hairdo was once ruined by a ceiling fan.
9. Your junior prom offered day care.
10. You think the last words of the Star-Spangled Banner are 'Gentlemen, start your engines.'
11. You lit a match in the bathroom and your house exploded right off its wheels.
12. The Halloween pumpkin on your porch has more teeth than your spouse.
13. You have to go outside to get something from the fridge.
14. One of your kids was born on a pool table.
15. You need one more hole punched in your card to get a freebie at the House of Tattoos.

16. You can't get married to your sweetheart because there's a law against it.
17. You think loading the dishwasher means getting your wife drunk.
18. Popping the hood involves removing at least two bungee cords.

And in closing...

Two good ol' boys in an Alabama trailer park were sitting around talking one afternoon over a cold beer after getting off work at the local Nissan plant. After a while the first guy says to the second, "If'n I was to sneak over to your trailer Saturday and make love to your wife while you was off huntin' and she got pregnant and had a baby, would that make us kin?"

The second guy crooked his head sideways for a minute, scratched his head and squinted his eyes thinking real hard about the question. Finally, he says, "Well, I don't know about kin, but it would make us even!"

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