



The Courier

January 20, 2016 Volume 16 Number 21

Like Us On Facebook at
[The Courier on Delmarva](#)

Subscribe free to the digital Courier at
[delmarvacourier.com](#)

Bomb threats target schools

Last week was challenging for the Worcester County school system and county law enforcement officials as multiple bomb threats were received forcing school evacuations over many days.

On Tuesday, January 12, the Worcester County Sheriff's Office responded to the Ocean City Elementary School for a reported bomb threat. Information was received by the school indicating a bomb in the school. The information was relayed to the school deputy on scene who notified the 911 Center. The K-9 units immediately responded to conduct a search of the school. Two explosive detector dogs scanned the school. Within an hour the school was searched and no explosives were discovered. During this time students were transported to another location.

Additional resources responded to the school during the threat including Natural Resource Police, Maryland State Police Berlin and the Worcester County Fire Marshal's Office. The Board Of Education contacted parents and an orderly evacuation was conducted with very few issues. The school was reopened just prior to lunch.

The following day, Wednesday, the Sheriff's Office responded to a reported bomb threat at Stephen Decatur High School (SDHS). Protocol procedures were put into place and multiple agencies responded to the school. The Sheriff's Office K-9 unit responded with two explosive detector dogs and conducted scans of the school and surrounding areas. Students were escorted from the school while the scans were conducted. No explosive devices were found.

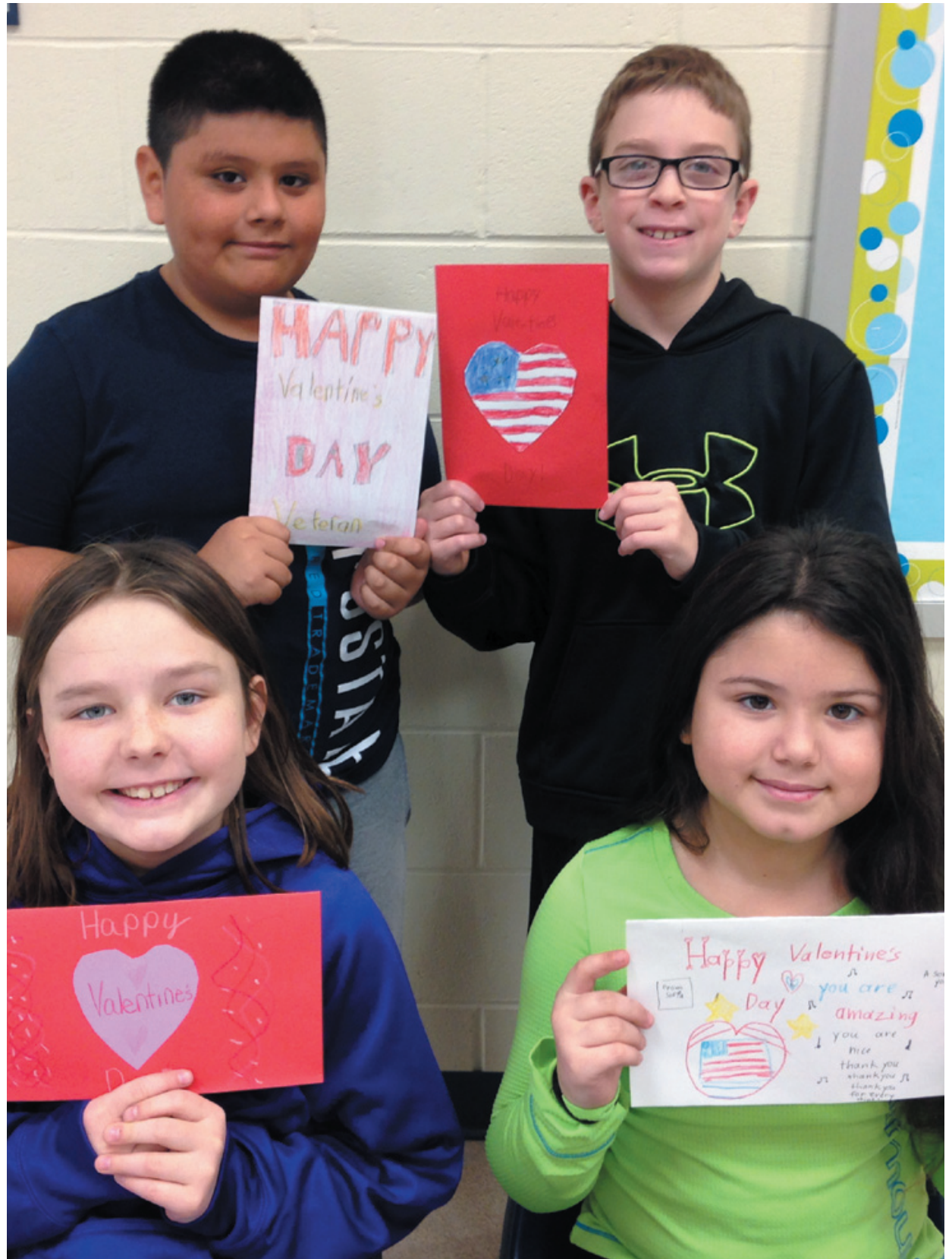
On Thursday, a juvenile was arrested and charged with the threat made to SDHS the day before.

Then on Friday afternoon, January 15, the Worcester County school system received multiple bomb threats that first targeted SDHS and subsequently all of the system's fourteen schools throughout the county.

A coordinated effort between the Board of Education and law enforcement was established and the schools were evacuated. All the schools were searched for explosive devices. None were found.

The Worcester County Sheriff's office was assisted by the Maryland State Police, the Maryland Department of Natural Resources Police, Maryland State Fire Marshal's office, Worcester County Fire Marshal's Office, Ocean City Fire

please see [threats](#) on page 4



Soldier Valentine's - Students in Wendi Eitel's 4th grade class at Ocean City Elementary made Valentine cards to send to veterans to thank them for their sacrifices and let them know that they are loved, appreciated and not forgotten. Pictured are (standing) **Derek Tirado-Cano**, **Parker Intriери** (seated) **Sofia Finocchiaro** and **Alexis Wilkinson**.

Sign Up & Save!



Open enrollment is through January 31, 2016.

A local team provides free help with the health insurance application.

Call 855-445-5540 to set up an appointment.

Find out more: lowershorehealth.org

Serving Somerset, Wicomico & Worcester counties.



Join Us For
Health Connect Now!
Insurance Sign Up
10am-2pm
January 23, 2016
Wicomico Civic Center
Salisbury, MD

LowerShoreHealth.org

LOWER SHORE HEALTH INSURANCE ASSISTANCE PROGRAM



Kiwanis inducts new members

By **David Landis, Sr.**

January 13 was a lucky day for the Kiwanis Club of Greater Ocean Pines - Ocean City because four new members joined. Of late, members have been joining as couples. It is a great way to give back to the community, especially to our children which is the main objective of Kiwanis: "Serving the Children of the World."

The Dalys have been residents of Ocean Pines for two and half years and belong to other organizations. Irene is a retired teacher who serves as the secretary of the Ocean Pines Womens Club, volunteers at the Coastal Hospice Thrift Shop and belongs to the Ocean Pines AARP and the Worcester County Democratic Womens Club where she met Kiwanis member Barbara Southwell. Frank is also

retired and serves on the Ocean Pines Comprehensive Planning Committee with Kiwanian Steve Cohen. He is also a member of the Ocean Pines Chapter of AARP and both he and his



*Pictured (L-R) are President **Mark Joseph**, Irene and **Frank Daly**, their sponsor **Tom Southwell**, Membership Chair **Mike Morton**, sponsor **Jackie Todd** for **Ted and Rhoda Aronow** on the right.*

wife Irene play pinochle on Mondays in Ocean City at the Senior Center which is where they met their sponsor Tom Southwell. The Dalys also keep busy with their five grandchildren, the youngest being Caleb born in Atlanta on January 4.

The Aronows have lived in Ocean Pines for twelve years, are semi-retired. Ted is a scout for the Philadelphia Phillies baseball team and the pitching coach for James M. Bennett High School's baseball team. Rhoda is a Certified Insurance Counselor operating her own business, Aronow Insurance, selling property and commercial plans. Ted belongs to many baseball organizations such as the Association of Professional Baseball Players, the Minor League Baseball Alumni Association, and the Mid-Atlantic Baseball Scouts Association. Both belong to the Ocean Pines AARP Chapter and are proud grandparent of four.

Both couples were immediately sought out to begin Kiwanis service when they were signed up to work at the upcoming Kiwanis Annual Winter Pancake Breakfast on Saturday February 13 in the Ocean Pines Community Center. The club offers many opportunities to be active. See the website at www.kiwanisofopoc.org or on Facebook at Kiwanis Club of Ocean Pines/Ocean City for information about what the club is, how to join and the events calendar.



Sandpiper Energy

A Chesapeake Utilities Company

Sandpiper Energy is the new energy company serving the Worcester County region.

Sandpiper Energy provides natural gas and propane to meet your energy needs. To learn more about us, visit our website at www.sandpiper-energy.com, or call us at **1-800-427-0015**.



Golf to be topic of OPA town meeting

By **Chip Bertino**

In a rare move, the Ocean Pines Association (OPA) Board of Directors will hold a town hall meeting tomorrow evening, Thursday, at 6 p.m. at the Country Club. The only item on the agenda is a presentation by Landscapes Unlimited (LU) Regional Manager Scott Nissley.

According to OPA Board President Pat Renaud the meeting will be informational and provide LU the opportunity to share with the board and members how they are managing the community's golf operations. Mr. Renaud said that unlike a formal board meeting, the town meeting format

gives the public and the board an opportunity to ask questions, providing full transparency.

A subcommittee of board members and the general manager met with LU representatives late last year to discuss golf operations and the draft Fiscal Year 2017 budget. According to a review of the meeting prepared by OPA in attendance were board members Tom Terry, Bill Cordwell and Mr. Renaud, General Manager Bob Thompson, LU President Tom Everett, Mr. Nissley, John Malinowski (golf pro) and Rusty McClendon (superintendent).

The report indicates that the oper-

ation struggles with a decreasing membership base, down 27 members between March and September of last year (143 v. 116). OPA representatives challenged LU to improve this situation and to reevaluate its stated goal of adding just 10 new members in FY 17. During the meeting LU agreed to review the possibility of revising the new member target to 32 which is about 10% of the members the club has lost over the years. LU advised OPA that they have a list of approximately 300

past members that they have yet to contact about returning to the club.

Other topics of the December meeting included maintenance issues, booking challenges, golf member registration, operation hours for Tern Grille and financial performance.

Mr. Renaud hopes the town meeting will provide the board and members with a better understanding of how LU is managing the golf operation.

Farmers Market to hold seasonal raffles

The Ocean Pines Farmers Market will be offering a 50/50 raffle to market visitors, giving them the chance to win a growing cash jackpot each season throughout 2016.

Raffle tickets may be purchased for \$1 each at the market's information booth. The market is held every Saturday from 8 a.m. to 1 p.m. in White Horse Park.

The winter raffle drawing will take place at the market on Saturday, March 5. Subsequent drawings will be held in the spring, summer and fall of this

*please see **raffle** on page 6*

STEVEN W. RAKOW

Attorney at Law

General Practice / Civil Litigation / Criminal Defense
Contracts / Construction Law

- President, Worcester County Bar Association
- Former Assistant State's Attorney, Worcester County
- Retired Marine Officer • 19 Years Legal Experience

410-600-3075

STEVE@STEVERAKOWLAW.COM www.STEVERAKOWLAW.COM

All Major Credit Cards Accepted



BOGO Free
Buy One Admission, Get One Free of equal or lesser value with this Coupon Only. Expires 4/30/16. Not to be combined with other offers.

Fun & Interactive for all Ages... Unleash your Imagination

Delmarva Discovery Center & Museum
on the Pocomoke River

DelmarvaDiscoveryCenter.org
2 Market St. • Pocomoke, MD
410-957-9933

The Courier

Independently Owned

P.O. Box 1326
 Ocean Pines, MD 21811
 410-641-6695 • fax: 410-641-6688
 thecourier@delmarvacourier.com
 www.delmarvacourier.com

Chip Bertino

Publisher/Editor
 chipbertino@delmarvacourier.com

Susan Bertino

General Manager

Mary Adair / Comptroller

Contributing Writers

Betty Cianci, Ron Fisher, Steve Habeger
 Douglas Hemmick, Jean Marx,
 Betty McDermott, Dolores Pike,
 Kelsey Reichenberg and Bev Wisch

Robert B. Adair 1938-2007

2012 Business of the Year

The Courier is published Wednesday morning by CMN Communications, Inc. Contents copyright 2015. News release items and calendar entries should reach us *Friday noon* prior to publication date. The advertising deadline is *Friday at 5 p.m.* Read **The Courier** online at delmarvacourier.com

Garnet is the accepted birthstone for the month of January. It is also the accepted anniversary gemstone for the second year of marriage.

When most people think of garnet, they picture the dark red bohemian garnet that was popular in Victorian times. You may be surprised to learn that garnets are found in every color except blue, including brilliant green tsavorite garnet, raspberry pink rhodolite garnet, and orange malaya garnet. Bright red "anthill" garnets are found in Arizona. The Tsars of Russia favored rare green damantoid garnets.

Legend holds that Noah hung a large garnet in the ark for illumination. It reportedly also gives its wearer guidance in the night, protection from nightmares, and according to the Egyptians, is an antidote for snake bites and food poisoning. It was also thought to have a special affinity with the blood.



Letter to the Editor **Fundraiser success expressed**

Editor:

I would like to personally thank all of the angels who contributed so generously to Coastal Hospice's annual "Be an Angel" fundraiser. Our wonderful supporters — 1,156 of them — contributed nearly \$91,000 to help fund the charity care we provide.

Last year, Coastal Hospice cared for 1,096 patients and families in the four counties on the Lower Eastern Shore and provided more than \$650,000 in charity care to patients who lacked the resources to pay for the care they desperately needed.

The average gift this year was nearly \$77, which will have a significant impact on the care Coastal Hospice provides. For example, \$75 can pay for one month of medical equipment for a patient at home.

We sincerely thank everyone who generously donated to our "Be an Angel" drive.

Alane K. Capen

President

Coastal Hospice & Palliative Care



Legislative start - After the official proceedings concluded, the three House of Delegates members from District 38 caught up on Shore business. Pictured from left to right are: Delegate **Mary Beth Carozza** (District 38C), Delegate **Charles Otto** (District 38A) and **Carl Anderton Jr.** (District 38B).

MCBP to host septic systems seminar

The Maryland Coastal Bays Program (MCBP) is hosting a free seminar on septic systems Thursday, February 4 at the Bishopville Fire House beginning at 7 p.m.

Although the subject may not appear appealing, those relying on septic systems will be provided with very helpful information including topics from why a properly functioning septic system matters, how they work to the dos and don'ts for septic system maintenance.

threats

from page 1

Marshal's Office, The Dorchester County Sheriff's Office, Ocean City Police, Berlin Police, Ocean Pines Police, Snow Hill Police and the Pocomoke City Police.

The Worcester County Sheriff's Office Criminal Bureau of investigation has assumed the investigation and will be drawing on all the resources available to determine the perpetrators of this crime.

-Chip Bertino

Jennifer Dindinger, Regional Watershed Restoration Specialist to the Sea Grant Extension Program, will be leading the presentation. The Maryland Sea Grant Extension program specialists focus on finding practical solutions to problems that affect Marylanders. They help communities improve the quality of their water.

They also assist seafood businesses with developing new and profitable products and draw on the best scientific research and analyses available to inform the sound conservation and business practices we share.

Based in Cambridge and serving four counties on the Eastern Shore, Dindinger is tasked with developing a program that builds community development and civic engagement while promoting natural resource protection. Dindinger holds a Master's degree in Environmental Policy from Bard College and a Bachelor of Science in Medical Technology from the University of Delaware. She is a Senior Fellow in the Environmental Leadership Program, and in 2014 Dindinger was awarded the Off-Campus Junior Faculty Award for her

contribution to the UME 2014-2019 Strategic Plan.

MCBP is a 501 (c) (3) non-profit that partners with organizations such as the Maryland Sea Grant Extension to provide community outreach on sound practices to protect our coastal bays. Donations make it possible for us to continue our work of protecting the coastal bays and are tax deductible.

Please RSVP to Jennifer Rafter at the MCBP office by calling 410-213-2297 x 109 or by email at jrafter@mdcoastalbays.org if you are planning on attending this event.

Kiwanis pancake breakfast scheduled

The annual Kiwanis pancake breakfast will be held Saturday, February 13 between 8 a.m. and 11 a.m. in the Ocean Pines Community Center. The cost is \$5 for adults, \$3 for children under age 12 and no charge for children under age 5. Tickets can be purchased in advanced by calling 410-208-6719.

Getting older, bundling up and dealing with cold weather

“Make sure your coat is zipped.”
 “Wear your hat.”
 “Bundle up.”

As a child I heard this all the time when the weather was cold. As a parent I exclaimed the same caution when my children were young.

If kids were left to their own de-



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

As I sat in the car bundled up from head to toe with the heat blasting on high, I watched a teenager waiting for the bus wearing what could best be described as beachwear. Despite the fact there was snow on the ground, ice patches on the road and a blustery wind blowing, this young man was an obvious trendsetter in his short sleeve shirt, just-below-the-knee shorts and sneakers. His only acknowledgement of the cold weather was a wool cap he wore over his shoulder length hair. For all I know he may wear that cap all year.

I have chosen to live in an area that experiences the wonders of the four seasons. I would be less than forthright if I did not acknowledge that I really do like snow and I like cold weather. However if I could wave a magic wand I would prefer the snow coincide with Christmas Eve and be gone by New Year's. And I would like the temperature to go no lower than 45 degrees during January and February. As yet I have been unsuccessful in talking to the right person about making this happen.

Gone are the days when I did not mind walking through the snow getting my shoes wet and allowing the dampness to soak through my socks. In the ultimate nod toward becoming an adult I have begun thinking about buying a pair of galoshes to slip over my shoes.

If this trend continues I will soon be talking about retiring to Florida where I'll be able to wear blue shorts, a T-shirt and black socks with sandals as I follow my wife down the supermarket aisles.

Reader request: Each year, The Courier binds the year's issues into a book. As we were preparing the 2015 editions, we realized that we are in need of another copy of the July 6, 2015 edition. If you have this edition, please call us at 410-641-6695. Thank you.

pathy chills. By the time they decided to come back in the house I am swathed in every afghan ever knitted by my grandmother.

I recall once taking my children to the bus stop and being dumbfounded by the attire of one of their friends.

As I sat in the car bundled up from head to toe with the heat blasting on high, I watched a teenager waiting for the bus wearing what could best be described as beachwear. Despite the fact there was snow on the ground, ice patches on the road and a blustery wind blowing, this young man

was an obvious trendsetter in his short sleeve shirt, just-below-the-knee shorts and sneakers. His only acknowledgement of the cold weather was a wool cap he wore over his shoulder length hair. For all I know he may wear that cap all year.

I have chosen to live in an area that experiences the wonders of the four seasons. I would be less than forthright if I did not acknowledge that I really do like snow and I like cold weather. However if I could wave a magic wand I would prefer the snow coincide with Christmas Eve and be gone by New Year's. And I would like the temperature to go no lower than 45 degrees during January and February. As yet I have been unsuccessful in talking to the right person about making this happen.

Gone are the days when I did not mind walking through the snow getting my shoes wet and allowing the dampness to soak through my socks. In the ultimate nod toward becoming an adult I have begun thinking about buying a pair of galoshes to slip over my shoes.

If this trend continues I will soon be talking about retiring to Florida where I'll be able to wear blue shorts, a T-shirt and black socks with sandals as I follow my wife down the supermarket aisles.

Reader request: Each year, The Courier binds the year's issues into a book. As we were preparing the 2015 editions, we realized that we are in need of another copy of the July 6, 2015 edition. If you have this edition, please call us at 410-641-6695. Thank you.

True Value. BARGAINS of the MONTH

Wild Bird Food (16 Oz. Colored Song Birds)
Black Oil Sunflower (16 Oz. Colored Song Birds)
Multi-Grained Formula (16 Oz. Colored Song Birds)

HOT DEAL! YOUR CHOICE
9.99
 20-Lb. Black Oil Sunflower Bird Seed L 106 363 1
 While supplies last.
 40-Lb. Wild Bird Food L 129 284 1
 While supplies last.

ALPO PRIME CUTS
 SAVORY BEEF FLAVOR
 EVERYTHING YOUR DOG NEEDS

HOT DEAL! YOUR CHOICE
19.99
 47-Lb. Dry Dog Food
 H 161 096 1
 While supplies last.

3M SAVE 30% or more
8.44
 YOUR CHOICE
Allergen Defense Air Filters Choose from 16x20x1, 16x25x1, 20x20x1 or 20x25x1.
 F 395 830, 913; 396 143, 291 F6
 While supplies last.

Filtrete Allergen Defense

HOT DEAL! YOUR CHOICE
7.99
 2-Gal. Plastic Gas Can
 H 715 573 B6
 While supplies last.

DURACELL SAVE 20% or more
9.99
 YOUR CHOICE
16-Pk. AA or AAA Coppertop Alkaline Batteries
 E 137 963, 962 B12 While supplies last.
8-Pk. C, D or 4-Pk. 9V Coppertop Alkaline Batteries 10.99 Your choice
 E 850 633, 605, 674 B12 While supplies last.

LED 40w
LED 60w

HOT DEAL! YOUR CHOICE
5.99
 2-Pk. 6.3W or 9.8W LED Bulbs
 E 205 456, 457 B4
 While supplies last.

The Adkins Company
 3 Harrison Ave
 Berlin, MD 21811

The Adkins Company
 11048 Cathell Rd
 Ocean Pines, MD 21811

BEHIND EVERY PROJECT IS A True Value.

Sale ends 1/31/2016

©2015 True Value® Company. All rights reserved.

Find the right products for your project and expert advice at True Value®.

EXPANDED

FREE LOCAL PRESCRIPTION DELIVERY!

Apple will now deliver prescriptions twice daily. In addition to our afternoon delivery, Apple is adding a morning delivery. So, if you are too busy to stop into Apple, let us do the driving! We will bring your medications to your home or office.

IT'S A GREAT SERVICE & IT'S FREE!

Apple is mobile now!
 Download our app from the Apple or Google Play store.

Search "Apple Discount - Salisbury"

Berlin Prof. Ctr. - 314 Franklin Ave., BERLIN
410-641-3130

APPLE DISCOUNT DRUGS

Coastal Care Choices offers options to seniors

A new Medicare model is now available for Medicare recipients who have been diagnosed with a life-limiting prognosis of advanced cancer, chronic pulmonary disease (COPD), congestive heart failure or HIV/AIDS.

Coastal Care Choices is a Medicare-authorized option for patients who want to continue treating their disease but need help with care and support in their home.

"Patients no longer have to make the difficult choice between treating their disease and receiving comfort care," Nicole Moore, RN, BSN and program coordinator, said. "Support is a phone call away 24 hours a day, 7 days a week. Patients can now stay

in their own homes, determine their own health care goals and improve their quality of life."

Patients pay nothing out of pocket for Coastal Care Choices, and there is no change to their existing Medicare coverage. The usual deductibles and co-pays will not change.

To qualify for Coastal Care Choices, individuals must be diagnosed with a life-limiting prognosis of advanced cancer, HIV/AIDS, COPD or congestive heart failure, and enrolled in Medicare Parts A, B and D. They must be living in a traditional home, not a nursing home or assisted living facility. Other qualifications apply.

The patient's own physicians and the Coastal Care Choices nurse will work with the patient and family to determine eligibility for the model.

Together, the team will work with the patient and their physician to set health care goals and decide how best to reach them.



Coastal Care Choices will take a team approach that becomes an extra layer of support for patients and their families. Patients are cared for and supported in their own homes by the registered nurse coordi-

nator who will work with the patients' doctors to manage pain and any other symptoms that may have from their treatments, such as nausea, loss of appetite, etc.

In addition, chaplains will offer

patients and their families emotional support. Social workers will give guidance, and volunteers will give families a break from care giving.

Coastal Care Choices will be administered by Coastal Hospice & Palliative Care, but is not the same program as hospice. In July 2015, the U.S. Department of Health and Human Services (HHS) announced Coastal Hospice's selection to test the model for a period of five years and expects as many as 150,000 eligible Medicare beneficiaries to benefit from the flexibility of care.

The model is part of a larger effort at HHS to transform the nation's health care system to deliver better care, spend taxpayer dollars in a smarter way, and put patients in the center of their care. The goal is to improve quality of life and provide greater coordination of services among all providers involved in the person's care.

Information about Coastal Care Choices is available at CoastalCareChoices.org or by calling 844-422-7958.

Southgate
Ocean Pines

DeNovo's
trattoria

THE GATHERING ROOM BAR

Catering Available

OPEN Mon-Sat at 7:30 a.m.
Breakfast Lunch Dinner
410-208-2782

Daily Specials

Monday
Crabcake served with 2 sides, and choice of soup or salad \$15

Tuesday
Burger and Fries \$6
(toppings are extra)

Wednesday
Pasta Night - 4 choice to choose from (will vary) \$9.95

Thursday
Sauerbraten with potato pancake & red cabbage, served with a choice of soup or salad \$9.95

Friday
Fried Shrimp with Fries and cole slaw, served with choice of soup or salad \$14.75

Saturday
Blackened Salmon with rice & vegetable, served with choice of soup or salad \$14.95

Like us on Facebook!

306 OCEAN PLACE, 145TH ST.
OCEAN CITY
\$414,775

Direct Ocean Front 2 bedroom, 2 bath condo. Furnished, upscale building, elevator, pool, assigned parking, "Quiet North End" of Ocean City, not a rental, strong association, super panoramic view of the ocean. \$414,775. MLS 501251

John Talbott
Associate Broker

Cell: 410-603-7373 (9 a.m. to 10 p.m.)
24 Hour Voicemail 866-666-1727
Office: 410-208-3500
johnTalbot7@gmail.com

BERKSHIRE HATHAWAY HomeServices
PenFed Realty

11001 Manklin Meadows Lane
Ocean Pines, MD 21811

raffle
from page 3

year. Those whose names are drawn

The LORD will surely save me
So we will play my songs on
stringed instruments Isaiah 38:20

We do that!

www.FellowshipAlliance.com
Church
Come join us this
Sunday 9:00AM
Showell Elementary School - Route 589
410-641-6000

need not be present to win. Proceeds from the drawing will be used for Ocean Pines Farmers Market educational programs and events. The Ocean Pines Farmers Market is open year-round and offers seasonal fresh produce, meat, eggs, seafood, wine, baked goods, kettle corn, gourmet food products, handcrafted items and more. For more information about the Ocean Pines Farmers Market, including a complete list of vendors and upcoming events, visit OceanPines.org or visit the Ocean Pines Farmers Market on Facebook.

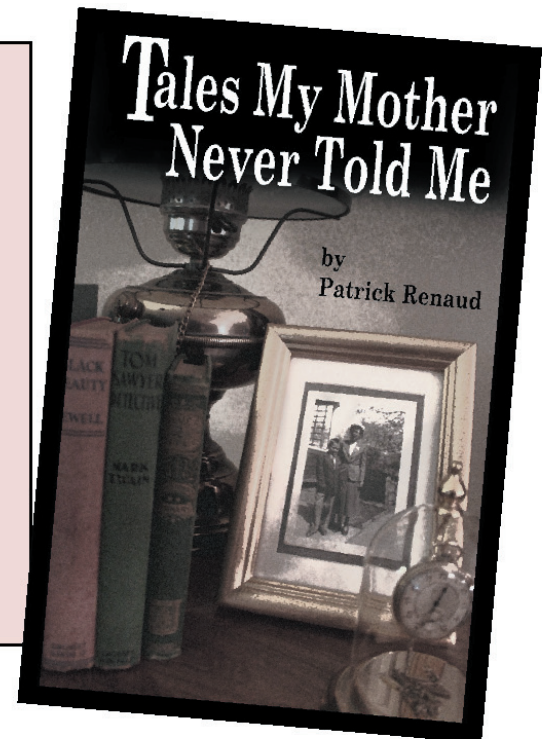
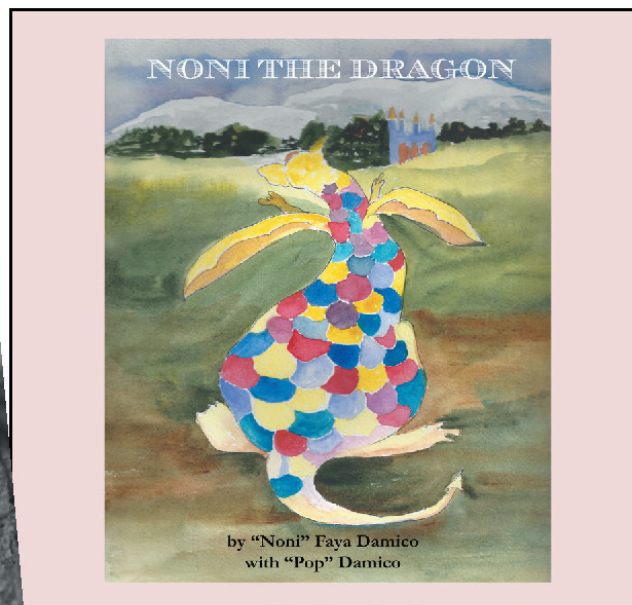
Michael B. Mathers, P.A.
Estates, Trusts & Elder Law
11107 Manklin Meadows Ln. Suite 1A Ocean Pines

Wills Probate
Medicaid VA Benefits

mike@mbmatherslaw.com
www.mbmatherslaw.com

Call today to make an appointment
410-208-3331

Stories last forever ... Why not share yours?



It's a perfect time to become an author.

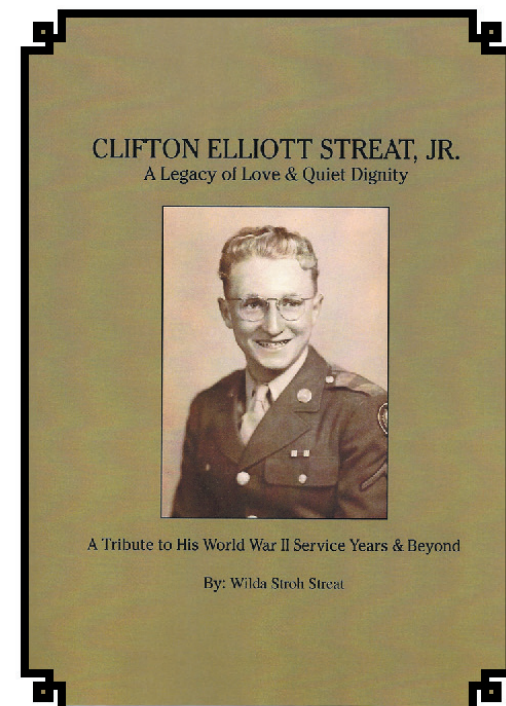
Whether it is compiling your life story into a memoir; assistance with editing, organizing, and then capturing your treasured memories into book form; or assistance in publishing your novel or short story, TimeFlys is here to help you every step of the way.

TimeFlys will develop a strategy to meet your goals and will work with you to carry out the project to your full satisfaction.

- Memoirs / Autobiographies
- Tribute Books / Biographies
- Remembrance Books
- Publishing Assistance and Consulting
- E-Books
- Editing Services

Your keepsake is a celebration of your accomplishment and a gift to your family for generations. The consultation is completely free.

Jean Marx 443-880-0045, jmarx.timeflys@gmail.com,
at www.timeflysbooks.com



In the Rear View Mirror

The 1960 economy revolution

By **Bruce Palmer**

Today, it's second nature to think about the economic impact which a new car purchase will have on our budget. More than 40 years after passing the first oil crisis of the 1970s, "miles per gallon" is one of the leading statistics which car-buyers look for. But, let's step back to the late '50s and see how it all began.

Senator John F. Kennedy was only considering a presidential run, Charlton Heston rode a chariot across the big screen in "Ben Hur" and Barbie debuted in toy stores nationwide. In Detroit, the "Big 3" (GM, Ford and Chrysler) were finalizing plans for their first-ever "small" cars, scheduled to arrive with the new decade.

To be fair, economical cars were not unknown. Smaller vehicles from the Rambler to the ultra-diminutive Metropolitan had been around several years, but they hadn't gathered the mainstream popularity reserved for the goliaths of the auto industry. And, yes, foreign manufacturers were be-



rear suspension and more. Combined with Corvair's promised fuel economy of more than 25mpg (nearly double the typical car of the day), the revolutionary reputation fit and Corvair sold more than a quarter million in the first year alone. Then came Ralph Nader.

In 1965, Nader (the noted consumer advocate) published his book,

"Unsafe at Any Speed." It was an excoriating review of the lack of safety in American design, spending a whole chapter on how Corvair's understeer and unfamiliar rear end set-up was leading to disastrous roll-over crashes. While the merits of his arguments have been debated in the decades since, the public relations black-eye was something from which Corvair would never really recover. For 1966, Corvair sales dropped to barely 100,000 - paving the way for the car's farewell by 1969.

Less than a week after Corvair arrived Ford debuted the Falcon models on October 8, 1959.

Far more conventional in design, the Falcon clearly was the biggest hit out of the box. Little more than a shrunken full-size Ford, 470,000 of them rolled out onto Main Street, USA during 1960.

Falcon's conventionality led to more predictable press and far fewer mechanical problems. Ford Division president (and future Secretary of Defense) Robert MacNamara was known for preferring dull, basic transportation cars and Falcon fit that bill per-



After a lacrosse scrimmage in Israel, WPS sophomore **Reese Gittelman** (front row, second from left) poses for a photo alongside fellow teammates on the U-19 Israel National Developmental Lacrosse Team and members of an Israeli High School Club Team from the city of Netanya.

Sophomore travels to Israel to teach lacrosse

Over the holiday break, fifteen-year-old Worcester Prep sophomore Reese Gittelman gave the gift of lacrosse to young children in Israel. For the second year, Gittelman traveled to Israel as part of an Israel Lacrosse Winter Service Trip to teach the game she loves to both boys and girls. Gittelman tried out and was one of 20 young girls selected from across the United States to be a part of the U-19 Israel National Developmental Lacrosse Team. In addition to practicing and coaching lacrosse, team members were asked to collect lacrosse equipment and bring it to Is-

rael to donate. Worcester Prep donated to the cause sending helmets, sticks and goalie equipment. The purpose of the service trips are to form a burgeoning lacrosse community in the Middle East in the hopes that female role models will inspire Israeli girls to consider playing sports. This is the third Israel Lacrosse Winter Service Trip orchestrated by the national not-for-profit Israel Lacrosse Association, founded by Scott Neiss in 2010. This spring Gittelman will play on the Worcester Prep Girls' Lacrosse Team and the Delmarva Dolphins travel team.

Squadron offers boating course

The Ocean City Power Squadron (OCPS) will present the all new America's Boating Course at the Worcester County Library, Ocean Pines Branch on Tuesday evening, February 16. Registration is at 6:30 p.m. followed by the first class at 7 p.m. the same evening. This is an eight hour course, 7p.m. to 9p.m. each evening. Anyone born after July 1, 1972 must satisfactorily complete a safe boating class to operate a recreational vessel or personal watercraft (PWC) in the state of Maryland. This course covers basic boat handling, navigation, federal and state regulations, rules of the road, aids to navigation, required equipment and much more.

Students who successfully completing this course may be eligible for

six months free membership in the Ocean City Power Squadron. Many courses pertaining to safe boating and navigation are available to squadron members such as: piloting, weather, electronics, marine engine maintenance, GPS/VHF radio seminars as well as interesting boating, social and civic activities.

Early registration is recommended; call 410-726 or 410-6416535 or 410-641-8940.

This course is free. There is a nominal charge for course materials. Call 410-726-1509 or 410-641-6535 or 410-641-8940 for advance registration information. Visit our website at www.ocpowersquadron.org for more information on upcoming courses, dates and more.



ginning to get traction in America...but in 1960, still, more than 93% of all cars sold in the U.S. were of domestic manufacture. In short, "economy cars" were, at best, a niche market.

The first to arrive was Corvair by GM's Chevrolet division. Introduced on October 2, 1959 automotive historians have pointed to Corvair as one of the most significant American cars of the post-war era. That significance is borne of unconventional ideas including a rear-mounted, air-cooled engine, swing-axle (rather than solid-axle)

*please see **economy** on page 11*

D.A. KOZMA JEWELRY

Wants to Buy **Coins, Gold & Silver**

Silver Coins

We Pay Up To
7 Times Face Value
1964 & Older

Ex:  = \$8



Silver Dollars

Pay Up To for the Following Rare Dollars:

United States
1878 to 1904.....From \$15 - \$3000
1921 to 1935.....From \$15 - \$3000
All Prices In Ad Based On Rarity And Condition



All Types Wanted

Pay Up To for the Following Rare Coins:

U.S. Silver Halves 1934 & Older	From \$4 -	\$2,500
U.S. Silver Quarters 1932 & Older.....	From \$2 -	\$2,000
U.S. Silver Dimes 1934 & Older.....	From \$1 -	\$2,000
U.S. Half Dimes 1873 & Older.....	From \$5 -	\$3,500
U.S. Nickels 1938 & Older	From 25¢ -	\$500
U.S. Three Cent Pieces 1889 & Older.....	From \$5 -	\$500
U.S. Two Cent 1873 & Older	From \$5 -	\$500
U.S. Indian Head 1¢ 1909 Older.....	From 50¢ -	\$500
U.S. Large Cent 1857 & Older.....	From \$5 -	\$1,000
U.S. Half Cent 1857 & Older	From \$5 -	\$1,000
U.S. Commemorative Coins	From \$10 -	\$4,000



WE BUY!

Gold And Silver Prices Are Very High!

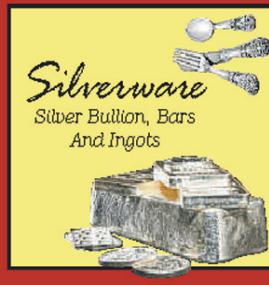
We Pay Top Dollar!!

Gold Jewelry
White Gold • Yellow Gold
ALL KARATS:
24 KT • 22 KT • 18 KT
• 14 KT • 10 KT • 9 KT
DENTAL GOLD PLATINUM TOO

Gold & Silver Coins
Premium Paid On Rare Dates
GOLD COINS PRE-1933
50-70 Times Face Value
SILVER COINS PRE-1965
At Least 8 Times Face Value
FOREIGN & DOMESTIC
OLD U.S. PAPER CURRENCY

Not Sure What
You Have?
Bring It In!
Any Quantity,
Large Or Small!

Immediate
Evaluation
And Payment
Highest
Prices Paid



Wheat Pennies
1958 & Older...At least 2¢ Each

IMPORTANT!
You Should Not Clean Your Coins!
You May Hurt Their Value!

Gold Coins

Pay Up To for the Following Rare Gold:

United States	
\$1.00 1849 to 1889	Up To..... \$300
\$2.50 1840 to 1929	Up To..... \$500
\$3.00 1854 to 1889	Up To..... \$1,500
\$5.00 1834 to 1838	Up To..... \$600
\$5.00 1839 to 1809	Up To..... \$700
\$5.00 1809 to 1929 (Indian).....	Up To..... \$700
\$10.00 1839 to 1832	Up To..... \$1,000
\$20.00 1850 to 1933	Up To..... \$1,500

Premiums Paid For Type Sets, Date Sets Or Quantities!
All Prices In Ad Based On Rarity And Condition.



**Buying PCGS
Or NGC
& Other Certified Coins
We Need Certified Coins
For Our Investors!!**

Paper Money

Pay Up To for the Following:

\$1 Silver Certificates (1957 & Older).....	Up To	\$3
\$2 & \$5 Bills (1966 & Older).....	Up To	\$10
\$1, \$2, \$5, \$10, \$20, \$50 & \$100 Bills (1966 & Older) Confederate.....	Up To	\$200
U.S. Paper Money Small Size Bills	Up To	\$500
U.S. Large Size Bills.....	Up To	\$2,500
Fractional Currency.....	Up To	\$100
Currency With Bank Names	Up To	\$500
\$500 & \$1,000 Bills	Up To	\$3,000

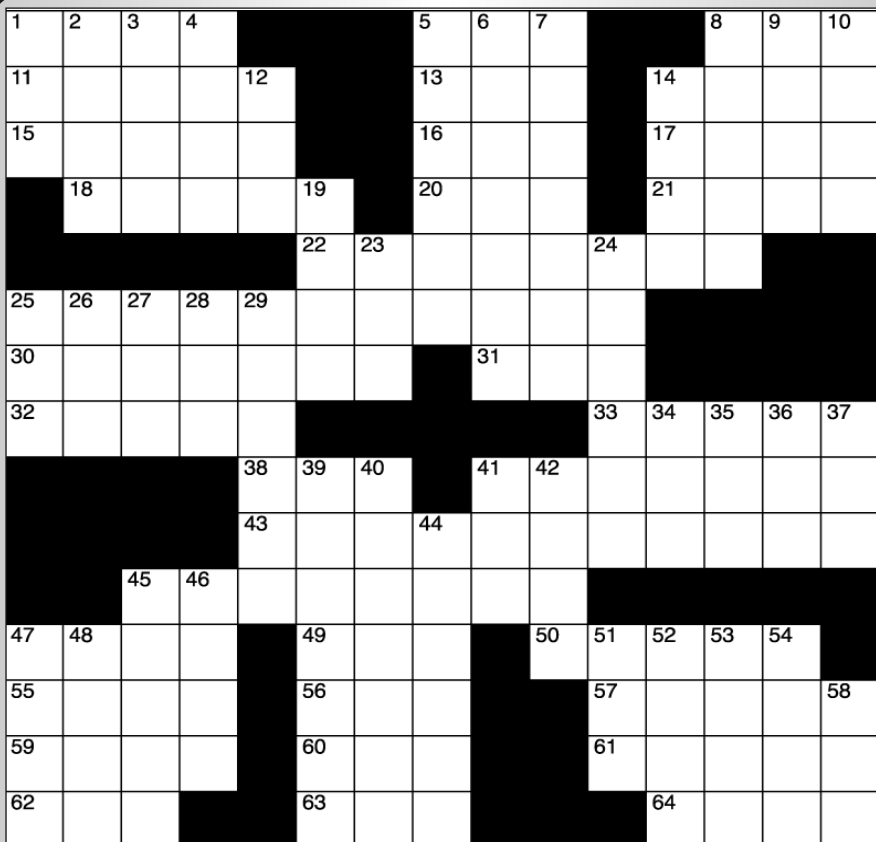


On Rt 611 @ Rt 50
Food Lion Shopping
Center, West OC
MD License #2294

Also Buying Your Gold & Silver @ The Highest Prices

410-213-7505 • 410-524-GOLD

DAKozmaJewelers.com



ACROSS

- | | | | |
|---|--------------------------------------|------------------------------------|----------------------------------|
| 1. Women (French) | play for somebody | group Goldman | cle (slang) |
| 5. Hyrax | 47. Strike buster | 9. Double curve | 37. Expression of disappointment |
| 8. Distress signal | 49. A citizen of Thailand | 10. The plane of a figure | 39. One who assists |
| 11. Trade | 50. Civil Rights group | 12. Ocean presses | 40. Antilles island |
| 13. Large northern deer | 55. Honest Company's Jessica | 14. Public | 41. Served food |
| 14. The 3 Wise Men | 56. O__ death do us part | 19. Civil Rights activist Parks | 42. Egyptian Sun god |
| 15. Marten of N Asian forests | 57. Malaria agency | 23. Cooking container | 44. Performed successfully |
| 16. Hoover's agency | 59. Claim against another's property | 24. Arctic native | 45. Cavalry-sword |
| 17. Received an A | 60. Mined metal-bearing mineral | 25. Founder of Babism | 46. Abba __, Israeli politician |
| 18. 2nd Islamic month | 61. Dashery | 26. Bashkortostan capital | 47. Jonas __, cured polio |
| 20. Light brown butter used in Indian cookery | 62. Capacity unit | 27. Bulky grayish-brown eagle | 48. The Muse of history |
| 21. Clarified | 63. Primary color | 28. Louse egg | 51. Express pleasure |
| 22. Frankness | 64. Indian dress | 29. About sight | 52. Turkish leader titles |
| 25. Argentina's capital | | 34. ___/Tuck: TV drama | 53. Castro country |
| 30. Citizen of Kenya or Zimbabwe | | 35. Black tropical American cuckoo | 54. Nobleman |
| 31. Noah's boat | | 36. Chest muscle | 58. ___ Lanka |

DOWN

1. Manuscripts (abbr.)
2. Netherlands river
3. Italian island
4. One's own being
5. More adroit
6. Balkan country
7. Psychologist B.F.
8. Investment



Answers for Jan 13



Captain Ron's Fish Tales

By Ron Fisher

Sponsored by Peninsula Rehab and Sport Medicine

Gear up for Trout season

Fishing Report: Not much to report as the stripers seem to be holding offshore beyond the three mile limit. Although late this year any day could bring the big fish closer to shore. Quite a few small fish are being caught around the Route 90 Bridge. The best fishing when the weather permits seems to be the head boats that are doing well on tautog and sea bass with an occasional flounder being reported.

Gear up for Trout Season: Now that January is here let's start getting ready for some late winter and early spring trout fishing. This is the time to get out your ultra-light spinning gear or fly rod, clean it up and put new line on your spinning reel, straighten your fly line and check your tapered leaders. Also, check out your terminal tackle for rust, sharp hooks, etc. I guarantee this will make you feel better. Trout fishing is a great sport for the entire family so get them involved as well.

Equipment: Trout fishing does not need to be complicated. If you are spin fishing you will need a 5 1/2 to 6 foot spinning rod and a reel that is capable of handling 4 lb test line. Some assorted removable split shot, salmon egg hooks or #14 treble hooks is what I prefer and some assorted spinners such as Mepps, or Rooster tails, etc. in the 1/32 to 1/8 weights and assorted colors of Power Bait Trout Nuggets. Also include a few small bobbers. For live bait try mealy worms, red worms or small minnows. If fly fishing a 7 foot rod with a floating line and some assorted tapered leaders with some

small #18 midges, a few #12 or #14 Royal Coachmen, Adams fly and Red Quills should do the job. Don't forget a stringer and tackle box or five gallon bucket.

Where to Fish: Although we don't have the natural streams of Western Maryland we do have two areas designated as Put & Take by DNR with a daily creel limit of five fish per person. Usually these ponds are stocked with Rainbow, Brown, and Golden Trout. They are designated as Put & Take as the trout will not survive the summer as the water warms. They are very much a cold water species. These areas are stocked usually in late February and again in late March. These areas are in Wicomico County the Beaverdam Creek and in Worcester County the Shad Landing Pond. Directions to these locations as well as the stocking schedule can be found on the DNR Web site at www.dnr.state.md.us/fisheries/stocking/springtroutstock.html. Also, remember you will require a fishing license and trout stamp if required which can be purchased at many local tackle shops or online at the DNR Web Site.

How to Fish: Everyone has their preference regarding how to fish for all species but I am going to share mine when it comes to trout. Trout can be a very finicky fish as I found out fishing the streams of Pennsylvania for 40 years. For the first few days after stocking they will hit almost anything and then they get smart and very se-

please see **trout** on page 11



Peninsula Rehab & Sports Medicine

Getting You On The Road To Recovery
Physical & Occupational Therapy
410-213-7878

12417 Ocean Gateway, Suite 9
West Ocean City, MD 21842
103 - 120th Street, Suite H
Ocean City, MD 21842

economy
from page 8

fectly. A Falcon owner wasn't going to "win any red light races," but with an engine of just 144 cubic inches, it could save pennies at the pump to the tune of 30 mpg. Now, that was ground-breaking news out of Detroit.

Falcon sales continued between 400 and 500,000 in 1961 and '62, but the shadow on its horizon would be the arrival of Mustang. From 1964 forward, Mustang cannibalized Falcon so thoroughly, that by the end of the decade, Falcon too would disappear.

Third in this trio was a car that arrived a couple weeks later than its competitors. Just before the end of October, 1959 Chrysler Corporation introduced



1960 Valiant

the Valiant. At first, Valiant was not branded to any of its corporate nameplates (although the Dodge Division was actually building them). The ad-line read, "it's nobody's kid brother, this one

stands on its own 4 tires." Before the end of the 1960 model year however, Valiant was assigned to Plymouth...since it was mostly Plymouth dealerships where they were being sold anyway.

Unlike Corvair, it, too, was conventional in mechanics with a 170-cubic inch 6-cylinder engine which also promised nearly 30mpg. But unlike Falcon, the Valiant was a radically different-looking car. Automotive critics at the time were mixed, branding it as very "European" in design. Initial sales reached 190,000, but that dropped to 140,000 the next year and below 125,000 by '62. More conventional styling would take over, re-igniting sales by mid-decade and the nameplate would actually survive into the mid-70s, though Valiant never really proved a major threat to the smaller choices from GM and Ford.



1965 Valiant

Across the decades since, automakers have continued to parade an ever-changing lineup of thrifty cars through showrooms; some more memorable than others for a variety of reasons good and bad. And, it all began with 1960...the dawn of the mass-produced American economy car.

Taylor Bank announces promotions

Raymond M. Thompson, President and CEO of Calvin B. Taylor Banking Company in Berlin, Maryland has announced the following recent promotions:

Peggy Welsh has been promoted to Executive Vice President. Ms. Welsh has been with the bank for 37 years. During her career, Ms. Welsh has primarily worked in the Ocean City market as a Branch Manager, and later, served as Regional Manager of the Ocean City area branches. In 2014, Ms. Welsh was promoted to Chief of Branch Administration and relocated to the bank's Main Office in Berlin. Ms. Welsh currently directs the opera-

tions, management, and staffing of the bank's entire branch network.

Tina Kolarik has been promoted to Executive Vice President. Kolarik has been with the bank for 34 years. During her career, Ms. Kolarik has managed several Taylor Bank branches, and later, served as Regional Manager of the Bank's branches in Berlin, Ocean Pines, and Southern Worcester County. In 2014, Ms. Kolarik was promoted to Chief Operating Officer. Ms. Kolarik currently directs the operations, management and staffing of the bank's Information Technology, Electronic Services and Bookkeeping de-

please see **promotions** on page 12

trout
from page 10

lective with their diet.

First and most important when you arrive observe the fish. Are they feeding on the surface of the water, swirling just under the surface or do you see no activity at all? If they are feeding on the surface they are likely feeding on flies hatching off the water. Swirling just under the surface they are likely feeding on nymphs which are the larva of flies swimming to the surface to hatch. If there is no activity they are likely bottom feeding or not at all. In any case adjust your bait to the level of where they are feeding by rising or lowering your spilt shot, bobber etc. If spinner fishing let it hit bottom and start with a slow retrieve, then try jigging the spinner or a faster retrieve until you start catching fish. Power Bait Trout Nuggets will float and are not great fished on the surface so get them under water with a little split shot. Flies can also be cast with a spinning rod and a bobber placing the bobber about three feet above the fly. If using a fly rod I would suggest you fish early in the morning or evening to avoid the crowd and hooking someone in the ear.

Did you know?

1. Most brands of lipstick contain fish scales
2. Although the fangtooth fish is only a few inches long, it has teeth about the size of a human's.

Fishing Quote of the Month: All the romance of trout fishing exists in the mind of the angler and is in no way shared by the fish.

– Harold F. Blaisdell, "The Philosophical Fisherman, 1969"

Remember to take a kid fishing,
Capt. Ron

Tide and Sun Chart				
* tide is for Ocean City Fishing Pier. Add two hours for Isle of Wight tide				
DATE	HIGH TIDE	LOW TIDE	SUNRISE	SUNSET
Thur., January 21	5:06 a.m. 5:20 p.m.	11:37 a.m. 11:31 p.m.	7:13 a.m.	5:10 p.m.
Fri., January 22	5:57 a.m. 6:11 p.m.	12:28 p.m.	7:13 a.m.	5:11 p.m.
Sat., January 23	6:45 a.m. 6:58 p.m.	12:22 a.m. 1:13 p.m.	7:12 a.m.	5:12 p.m.
Sun., January 24	7:30 a.m. 7:44 p.m.	1:08 a.m. 1:55 p.m.	7:12 a.m.	5:13 p.m.
Mon., January 25	8:13 a.m. 8:27 p.m.	1:52 a.m. 2:35 p.m.	7:11 a.m.	5:14 p.m.
Tues., January 26	8:54 a.m. 9:10 p.m.	2:34 a.m. 3:14 p.m.	7:10 a.m.	5:15 p.m.
Wed., January 27	9:34 a.m. 9:52 p.m.	3:17 a.m. 3:53 p.m.	7:10 a.m.	5:17 p.m.

Phone 800-647-8727 Fax 410-213-2151

MITCHELL & HASTINGS

FINANCIAL SERVICES

Our Mission: Your Success

Teal Marsh Shopping Center
9927 Stephen Decatur Hwy
Suite 18
Ocean City MD 21842

Phyllis R. Mitchell
CERTIFIED FINANCIAL PLANNER[†]
Registered Representative
Investment Advisor Representative
Phyllis R. Mitchell Financial Services, Inc.
Registered Investment Advisor

Andrea L. Hastings
Professional Plan Consultant[™]
Investment Advisor Representative

IRAs
Pension Plans
Retirement Plans
Stocks
Bonds
Mutual Funds

Securities and advisory services offered through National Planning Corporation (NPC), Member FINRA/SIPC, a Registered Investment Advisor. M and H, Phyllis R. Mitchell Financial Services, Inc. and NPC are separate and unrelated companies.

Nursing homes and inter family contracts

By **Mike Mathers**

Family loans and business agreements are a sensitive topic, and some writers advise avoiding them all together. However, many people find that as they age they become more financially intertwined with family by their own desire or the insistence of their children. In this article, I will dis-

cuss how family exchanges of money can affect future nursing home care, and in particular when you should and should not use formal contracts.

First, understand that there are many asset protection strategies available from the State's Medicaid Long Term Care program if you or your spouse is in a nursing home. Part of

promotions

from page 11

partments.

Dean Lewis has been promoted to Vice President. Mr. Lewis has been with the bank for four years. In 2013, Mr. Lewis was promoted to Chief Financial Officer. Mr. Lewis is a Certified Public Accountant and has over 13 years of experience in public accounting and taxation. He currently oversees the finance and accounting functions of the bank, including department personnel. Mr. Lewis is also a member of the bank's Board of Directors.

Alysson DuPont has been promoted to Vice President. Ms. DuPont has been with the bank for eight years. Ms. DuPont currently serves as the bank's Human Resources Manager, where she oversees all facets of the human resources function of the bank, including employee training. Ms.

DuPont holds certifications as a human resources professional from the Society for Human Resource Management as well as other human resources related credentials.

Donna Weaver has been promoted to Assistant Vice President. Ms. Weaver has been with the bank for four years. Ms. Weaver, currently serves as the bank's Compliance Officer and Internal Auditor, where she oversees the internal audit and compliance department of the bank, including department personnel. Ms. Weaver has been in banking for over 32 years, having served in various previous management level capacities in the operations, lending, and compliance fields.

Calvin B. Taylor Banking Company, founded in 1890 in Berlin, offers a wide range of loan, deposit, and ancillary banking services through 10 offices located in Worcester County and lower Sussex County, DE.

applying for these benefits is submitting a five year financial record where a case manager will look for gifts made to family members. Large gifts and especially gifts made for the purpose of qualifying for Medicaid can disqualify you from receiving benefits. Other asset protection strategies exist but this isn't one of them.

This brings me to my first topic: paying your family members to provide services. Imagine Fred is having mobility issues. His granddaughter comes by every afternoon to help with cleaning, laundry and running errands. She doesn't ask for money but Fred insists on giving her \$100 each week. He knows her time is valuable and also he likes giving something to her. Two years later, Fred's problems have progressed and he has moved to a nursing home. During his Medicaid application, the case worker tells him that over two years he has given \$10,400.00 in "gifts" to his granddaughter, and he can be penalized for this. What can Fred do?

Gifts are penalized but paying someone a fair price for their work is always allowed. The problem is that the case worker only sees the weekly check. Thankfully, it is possible to create a written version of an existing oral contract and submit this to the case worker. This may be a "get out of jail

free card" but it could require using an attorney to prepare this defense. It would have been easier to create an Elder-care Agreement in writing from the start. Since there is nothing wrong with paying your granddaughter for assistance, this contract would prove that all those checks were payments, not gifts.

On the contrary, there is one time that formal written agreements can hurt a Medicaid application and that is when a gift turns into a bad loan. For example, Janice's son William can't keep a steady job and frequently asks for money. Most recently, she sent him \$15,000 to prevent foreclosure. Janice knew that William would never repay her but she made him sign a promissory note with a payment schedule. I sympathize with Janice. The written loan has more dignity and helps her not feel taken advantage of. Unfortunately for Medicaid purposes, an unpaid loan is almost worse than a gift, because it is considered an asset. Remember that in theory, a \$15,000 note is worth \$15,000. You could say that you have run out of money and apply for government assistance, only to be told that actually, you have \$15,000 in assets. Now, this advice doesn't apply to real loans when you expect repayment. Rather, if you know in your

*please see **contracts** on page 15*

CLASSIFIEDS



Display Ads: \$15 per column inch **Deadline:** 5 p.m. Friday **Prepayment required.** **Cash or check accepted**

410-641-6695 Fax 410-641-6688 P.O. Box 1326 Ocean Pines, MD 21811

ANNOUNCEMENTS

Got an older car, boat or RV? Do the humane thing. Donate it to the Humane Society. Call 1-800-758-2204

Acorn Stairlifts. The AFFORDABLE solution to your stairs! **Limited time -\$250 Off Your Stairlift Purchase!** Buy Direct & SAVE. Please call 1-800-410-7127 for FREE DVD and brochure.

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE BLIND. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paperwork Taken Care Of. CALL 1-800-895-7416

ANNOUNCEMENTS

Got Knee Pain? Back Pain? Shoulder Pain? Get a pain-relieving brace -little or NO cost to you. Medicare Patients Call Health Hotline Now! 1-800-419-3684

SOCIAL SECURITY DISABILITY BENEFITS. Unable to work? Denied benefits? We Can Help! WIN or Pay Nothing! Contact Bill Gordon & Associates at 1-800-208-6915 to start your application today!

Building Materials

METAL ROOFING- A real roof for your house, garage, barn. Roof, ceiling, siding. Closeout deals. Low prices. Fast delivery. slateroadsupply.com 717 445-5222

BUSINESS TO BUSINESS

Advertise to 500,000 Homes with a business card size ad. You choose the area of coverage in free community papers...we do the rest. Call 800-450-7227 or visit macnetonline.com

Lots & Acreage

REPOSSESSED LAND BARGAINS!
Cooperstown Lakes Region & Catskill Mountains!
5 acres - \$19,900
11 acres - \$39,900
Streams, lake access, mountain views! Clear title, fully guaranteed transaction!
Owner financing!
Call 888-738-6994.
NewYorkLandandLakes.com

Courier Classifieds
410-641-6695

EVENTS

Holding a Carnival! Fair! Festival! Jubilee! Promote it to over 1 Million readers for only \$200!!! Visit www.midatlanticevents.net for more details or call 800-450-7227.

FOR SALE

Safe Step Walk-In Tub Alert for Seniors. Bathroom falls can be fatal. Approved by Arthritis Foundation. Therapeutic Jets. Less Than 4 Inch Step-In. Wide Door. Anti-Slip Floors. American Made. Installation Included. Call 1-800-906-3115 for \$750 Off

If you live in Ocean Pines, be sure to contact The Courier if you want the paper each week in your driveway. Call 410-641-6695

Community Calendar

When submitting items for the calendar please include the event name, date, where held, time and a little about the event. Items being considered for the calendar need to be in by noon on Friday. E-mail to thecourier@delmarvacourier.com

Mondays

Ocean Pines Poker Club

Poker players wanted in Ocean Pines area for Monday evenings. Call 410-208-1928

Open every Monday through October: **Historic St. Martin's Church Museum.** 1-4 pm. 11413 Worcester Highway, Showell, MD. For more information, call 410-251-2849

Sweet Adelines

The Delmarva Sweet Adeline Chorus meets from 7 to 9 p.m. in the Ocean Pines Community Center. Call 410-641-6876.

Mon. & Tues.

Sanctioned Duplicate Bridge

Open bridge games Monday at 12 p.m., Tuesday at 10 a.m. at OP Community Center. Call Mary Stover 410-726-1795

Mon., Wed. & Sat.

Church Thrift Shop

OC Baptist Church's Thrift Shop by Seaside Christian Academy behind White Marlin Mall open 10 a.m.-2 p.m. Mon. & Wed., 9 a.m. to 3 p.m. Sat. Call 410-251-6971.

Tuesdays

Families Anonymous

From 7 p.m. to 8:30 p.m. at room 37 in the the Community Church at Ocean Pines on Rte. 589. For more information call Carol at 410-208-4515.

Take off Pounds Sensibly Meeting. Berlin group No. 331, Worcester County Health Center 9730 Healthway Dr., Berlin, 5:30-7:00 p.m. TOPS is a support and educational group promoting weight loss and healthy lifestyle. It meets weekly on Tuesdays. Info: jean-duck47@gmail.com

Tuesdays and Thursdays

Poker players wanted for Gentlemen's Poker in North Gate area Ocean Pines. Game played

every Tuesday & Thursday evening 5:45 p.m. to 10:45 p.m. on Pinehurst Rd. Ocean Pines. Call 410-208-0063 for more information.

Wednesdays

Kiwanis Club Meeting

Weekly meetings at 8 a.m. on Wednesdays in the Ocean Pines Community Center. Doors open 7 a.m. October through April.

Elks Bingo

Ocean City Elks in Ocean City (behind Fenwick Inn) open at 5:30 p.m. Early birds at 6:30 and bingo at 7 p.m. Call 410-250-2645.

Delmarva Hand Dancing

Dancing at The Fenwick Inn in Ocean City from 5:30 to 9 p.m. Contact 302-934-7951 or info@delmarvahanddancing.com

Rotary Club

Ocean City/Berlin Rotary Club meetings are held at 5:45 p.m. at the Captains Table in Ocean City. Contact Stan.Kahn@carouselhotel.com.

Square Dancing

The Pinesteppers have introduction to square dancing at the OP Community Center at 7 p.m. Call Bruce Barrett at 410-208-6777.

AL-Anon/OP-West OC-Berlin

Wednesday Night Bayside Beginnings Al-Anon family meetings are held at the Ocean Pines Community Center at 7:30 p.m.

Wed., Thurs., Fri. & Sat.

Church Thrift Shop

The Shepherd's Nook at Community Church at Ocean Pines is open 9 a.m. to 1 p.m. Call 410-641-5433.

Diakonia Thrift Shop

'Used to be Mine' offers clothing, furniture, household items and more. Proceeds benefit Diakonia shelter and pantry. Located at

Rte. 611 and Sunset Ave. Open 10 - 4. Call 410-213-0243.

Thursdays

Story Time

Stories, music and crafts at 10:30 a.m. for children ages 3-5 at Ocean Pines library. Call 410-208-4014.

Beach Singles

Beach Singles 45 for Happy Hour at Harpoon Hanna's at 4 p.m. Call Arlene at 302-436-9577, Kate at 410-524-0649 or Dianne at 302-541-4642.

Legion Bingo

American Legion in Ocean City opens doors at 5:30 p.m., games begin at 7. For information call 410-289-3166.

Gamblers Anonymous

Group meets at 8 p.m. at the Atlantic Club, 11827 Ocean Gateway, West Ocean City. Call 888-424-3577 for help.

Fridays

Knights of Columbus Bingo

Bingo will be held behind St. Luke's Church, 100th St. in Ocean City. Doors open at 5 p.m. and games begin at 6:30 p.m. Refreshments available. Call 410-524-7994.

Sundays

Sunday Night Serenity **Al-Anon Family Group** 7:30 p.m. at The Woodlands/Independent Living Apt. Bldg. 1135 Ocean Parkway-Ocean Pines, Md. 21811

Third Sunday

Sharing Sunday

Bring non-perishable groceries

and paper goods to the Ocean Pines southside fire hall 1 -3 p.m. to benefit local food banks.

Third Monday

Democratic Women

The Democratic Women meet 9:30 a.m. for coffee followed by a meeting at 10 a.m. at the Ocean Pines Community Center. Guests and new members are welcome.

Third Tuesday

Widows & Widowers Social Club.

Group meets in Ocean Pines at 1 p.m. for luncheon meeting. Call 410-208-1398.

Third Wednesday

Survivors of Suicide Meeting

Starts at 6 p.m. at the Worcester County Health Department. 9730 Healthway Drive, Berlin. Open to anyone who has lost a friend or loved one to suicide. Quiet listening, caring people, no judgment. For more information, call 410-629-0164 or visit www.choosetoliveinmaryland.org.

Fourth Wednesday

Marine Corps League

First State Detachment Marine Corps League raises funds for a variety of charities and meets at 7 p.m. in VFW Post 8296, 66th St. Ocean City. Open to all fellow Marines and FMF Corpsmen. Visit www.firststatemarines.org.



e-subscribe **FREE** to *The Courier* and get it delivered to your computer each week!

delmarvacourier.com

Complimentary Portfolio Reviews

Financial Planning
Retirement Plans
Tax Deferred Annuities

Stocks
Bonds
Mutual Funds

Stop by or call today to schedule your personal review



Ben Ogle, *Financial Advisor*

Chartered Retirement Planning Counselor®
Accredited Asset Management Specialist®
11200 Racetrack Road
Suite A102 The Pavilions
Ocean Pines, MD 21811
410-208-9083

www.edwardjones.com Member SIPC

Edward Jones
MAKING SENSE OF INVESTING

Service DIRECTORY

To place your business card call
410-641-6695



ATTORNEYS

LAW OFFICES OF
Patricia Cleary, Esquire
240-304-6058
www.pattyclearylaw.com

Wills, Trusts,
Powers of Attorney
Real Estate
Small Business Counsel/Advising

ELECTRICIAN

Waterfront Electrical Service • Hot Tubs & Spas
Residential • Commercial • Interior & Exterior Lighting
Service Upgrades • Phone/Data/TV Lines • Ceiling Fans

J.T. Novak, LLC
Electrical Contracting
Prompt Service at Reasonable Rates

P.O. Box 1464 Phone: 410-208-3052
Berlin, MD 21811 Mobile: 443-235-5544

Master Electrician MD • VA • DE • PA

RENTALS

Do you need to rent a ...?

Just Ask RENTAL ✓

The Adkins Company
11048 Cathell Rd.
Ocean Pines, MD 21811
410-641-5420

Contractor DIY Landscaping Party/Event Moving/Shipping

Michael B. Mathers, P.A.
Estates, Trusts & Elder Law

410-208-3331
mike@mbmatherslaw.com
www.mbmatherslaw.com

HOME IMPROVEMENT

PAUL'S HOME IMPROVEMENTS
All phases of home improvements
No job too small - No job too large
Handyman Home Services
Over 35 years experience

410-641-7548
Free Estimates

MHIC #83501

TITLE SERVICES

ACQUEST
TITLE SERVICES INC

Gwen Cordner
President

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

STEVEN W. RAKOW
Attorney at Law

410-600-3075
STEVE@STEVERAKOWLAW.COM
www.STEVERAKOWLAW.COM

PHARMACY

Free Local Prescription Delivery

314 Franklin Ave.
Berlin

410-641-3130

APPLE DISCOUNT DRUGS

WRITING SERVICES

Publishing, Memoirs & More!

TIMEFLYS

Jean Marx
443-880-0045
jmarx.timeflies@gmail.com
www.timefliesbooks.com

COMPUTERS

Card's Computers Inc.

Contact us Today
(410) 208-3933
For your FREE Network Assessment

Visit Our NEW Location!
11004 Manklin Meadows Lane - Unit 1
Ocean Pines, MD 21811
www.cardscomputers.com

- IT Consulting
- Network Administration
- 24/7 Monitoring
- Complete Backup Solutions

We run your network... So you can run your business.®

POWER WASHING

ROYAL POWER WASHING

Decks Siding Walkways
Boats Roofs
Decks stained & sealed

FREE ESTIMATES
Clifford Rosen/Owner
410-641-5756

"We Can Powerwash Anything!"
Commercial Residential
Licensed Insured
www.royalpowerwash.com

DENTISTRY

Gerard Ott, D.M.D., PA

1 Pitts Street
Berlin, Maryland 21811

(410) 641-3490

DePalma Dental, LLC

Michael DePalma, D.D.S.
Errin DePalma, D.D.S.

500 Franklin Avenue, Unit 3
Berlin, Maryland 21811

Phone: 410-641-3222
www.depalmadental.com

The Courier

Your business card ad could be **HERE** for as little as
\$13 a week!

410-641-6695

Place your business card
410-641-6695

Living **50PLUS**

Senior Spending is on RISE!

Statistics show that the 55 to 64 year-old age group spends more than the average consumer in virtually every category, including restaurant dining, entertainment, home furnishings and personal care. Target your advertising to the booming population of baby boomers and beyond with the advertising in Living 50 Plus.

Call now to advertise in

The Courier
Living 50 Plus
410-641-6695

Pines offers indoor soccer

Young soccer players can get a jump on spring season training with two indoor soccer programs offered by the Ocean Pines Recreation and Parks Department this winter. Both will be held at the Ocean Pines Community Center.

Happy Cleats Soccer will allow children ages two and three the chance to burn off some energy in a non-competitive environment. Socialization, simple soccer fundamentals and fun will be the main focus. The four-class program will be offered weekly on Wednesdays from 5:15 to 5:45 p.m. beginning January 20. A second session will be offered beginning February 17. The cost is \$30 for Ocean Pines residents and \$40 for nonresidents.

Pee Wee Soccer, for ages four and five, will use skills, drills and games to help children build self-confidence and have fun. The four-class program will be offered weekly on Wednesdays from 6 to 6:45 p.m. beginning January 20. A second session will begin February 17. The cost is \$35 for Ocean

Pines residents and \$45 for nonresidents.

These programs are open to the public and registration is required. For more information or to register, call the Ocean Pines Recreation and Parks Department at 410-641-7052.

Tea Party to meet

The Worcester County Tea Party will be Thursday, January 21. The guest speaker is Paul Johnston, an emergency preparation expert who will discuss preparing for an emergency or disaster. The meeting begins at 6:30 and will take place at the Ocean Pines library. The event is free and open to the public. For more information email WCTPPatriots@gmail.com, go to the web site www.worcestercountyteaparty.com, <https://www.facebook.com/WorcesterCountyTeaParty> or call 443-614-7214.

RWWC to meet

The Republican Women of Worcester County will hold its January luncheon meeting on Thursday, January 28 at The Captain's Table Restaurant at 15th St and the Boardwalk in Ocean City. The guest speaker will be Belinda Gulyas, the principal at Cedar Chapel Special School.

Ms. Gulyas will talk about legislation that will have a negative impact on WCDC's (Worcester County Developmental Center) operating future and job training programs. The cost of the luncheon is \$17 per person. Doors open at 10:30 a.m. and the meeting begins at 11 a.m. To make your reservation or for more information, please contact Ann Lutz at 410-208-9767 or annlutz@verizon.net.

contracts

from page 12

heart that this is really just a gift, then resist the urge to call it a loan because one day someone could take that piece of paper seriously.

If you find yourself making gifts, loans or payments to family members, take the time to prepare a good explanation for these just in case you ever need nursing home care in the future.

Mike Mathers is a local attorney who practices in estate planning and elder law. He can be reached at 410-208-3331 or Mike@mb-matherslaw.com.

A BAGEL and...

Free Wireless Internet

Serving Breakfast and Lunch

Pastries and Cookie Trays

We Now Sell ICE!

Boar's Head Meats

Mon., Wed., Thurs., Fri: 6 a.m.- 4 p.m.; Tues, Sat. and Sun: 6 a.m.- 2 p.m.

410-208-0707

Open 6 a.m. every day

RTE. 589	
Manklin Creek	O.P. South Gate Entrance
A Bagel and... →	OCEAN PKWY

Southgate - Ocean Pines
(Manklin Creek & Ocean Pkwy)

Senior Spending Is on the RISE.



Are You Advertising to This Valuable Demographic?

Call now to advertise in **The Courier Living 50 Plus** section to be published **March 30 and September 21, 2016**

To reserve your spot in *Living 50 Plus*, contact **Chip Bertino** at 410-641-6695 or 410-251-2082 or Email at chipbertino@delmarvacourier.com before the **Friday, March 18, 2016** deadline.

Dining • Entertainment
Personal Care • Health
Travel • Auto
Investment • Real Estate
Insurance • Recreation
Fashion
Home Furnishings



Put Dad's Hand in Ours

You've held each other's hands for a lifetime. Now he needs more hand-holding than you can manage.

Let Peninsula Home Care help. We'll bring 30 years of experience in skilled nursing care, physical, occupational and speech therapy and more to your home.

You have the right to choose your home health care – and in most cases if you're over 65, it's covered by Medicare. So choose award winning care that's locally owned and operated in partnership with Peninsula Regional Medical Center.

Choose Peninsula Home Care.



Going above and beyond since 1985.

www.PeninsulaHomeCare.com

Worcester County 410-208-4828
Wicomico & Somerset Counties 410-543-7550
Sussex County 302-629-4914

LEARN MORE ON



PHYSICAL THERAPY

Dynamic Physical Therapy of West Ocean City

**Ocean Plaza on Herring Creek
12216 Ocean Gateway, Suite 1200
Ocean City, MD 21842**

(410) 390-5912

- **Specializing in athletic management for sports injuries**
- **Concussion treatment for return to sport**
- **Treatment of work and motor vehicle injuries**
- **Appointment request through our website**
- **Patient transportation available**



**For Sussex County, Delaware locations
or more information visit**

www.DYNAMICPT.com