



The Courier

November 4, 2015 Volume 16 Number 10

Like Us On Facebook at
The Courier on Delmarva

Subscribe free to the digital Courier at
delmarvacourier.com

GM, committee reports to board

By **Chip Bertino**

The Ocean Pines Association (OPA) Board of Directors met in regular session last Thursday morning. Board Member Bill Cordwell was absent from the meeting.

According to the community's General Manager Bob Thompson the association is moving along a dual track with regard to two bridges, one on Ocean Parkway and the other on Clubhouse Drive. Repair and replacement options are being pursued.

It was expected that by last Friday that DBE Engineering would have completed permit applications to the Maryland Department of the Environment and the Army Corp of Engineers and provided OPA with initial design drawings for review and signature. The permits are expected to be submitted by November 6 and the process is estimated to take three to four months according to Mr. Thompson.

Mr. Thompson estimates that the RFP for the repair work will be released by December 15 and that proposal submissions would be due by February 15. Subject to final permitting and board approval, it is hoped the project would be awarded to a contractor by February 28.

The estimated cost of the repairs is \$243,100 per bridge. It is projected that repairs will take about six weeks and the bridges could remain open during the work.

Additionally, DBE is developing a cost estimate to replace the bridges that should be available to the administration by November 6. Included in this estimate will be design options that would include either timber or precast concrete bridge construction. Mr. Thompson said he will present the proposals to the board at their November 19 meeting at which time he hopes they will decide on a design. If they do, DBE will refine its cost estimates to include construction, mobilization, detour and engineer expenses.

In financial news, Mr. Thompson told the board that during the month of September the golf operation came in ahead of budget by \$20,131. A year over year comparison shows that year-to-date, golf is \$33,843 ahead of 2014. The Yacht Club as well was up during the month compared to budget by \$11,735. Further, year-to-date

please see **opa** on page 4



Beautiful music - Buckingham Elementary School (BES) student **Brittney Maza-Vargas** is learning the Violin. Through a grant funded partnership with the Mid Atlantic Symphony Orchestra each fourth grade student at BES will be learning how to properly use, take care of, and play the violin during music class. Monika Lilley from the Mid-Atlantic Symphony Orchestra will be working students for the next two months practicing for a December performance for parents.

D.A. Kozma Jewelers

Welcome our
NEW Goldsmith

Keith Schilling

More than 30 years experience
in goldsmithing and
jewelry repair

Attended Bowman
Technical School

Formal Training in Jewelry Repair
and Stone Setting

Apprenticed with his father,
H.C. Schilling of Salisbury
for 9 years

Worked as Bench Jeweler at
Service Merchandise and Bailey's

Army Veteran



Come check our selection
of new Citizen watches

**In-house jewelry
service include:**

Watch battery replacement and
watch band adjustment

Ring sizing

Stone Setting

Jewelry reconditioning
& cleaning

Custom design

Bridal Consultation

FREE

**JEWELRY
CLEANING &
INSPECTION**

*With this Coupon
Expires 11-15-15*

**Prompt, friendly and
Affordable Service**

410-213-7505 410-524-GOLD
www.dakozmajewelers.com

at our new address on Route 611 at Route 50
in the Food Lion Shopping Center

MD #2294

AGH opens pulmonary clinic

Atlantic General Hospital and Health System announced the opening of Atlantic General Pulmonary Clinic, located in the Atlantic Health Center on Healthway Drive in Berlin.

Under the leadership of Medical Director Peter Costantini, DO, Atlantic General Pulmonary Clinic provides much needed education and guidance for individuals in the community with chronic pulmonary conditions.

Chronic illnesses such as COPD (chronic obstructive pulmonary disease) and asthma can be complex, as are the treatments to manage them.

"Patients often struggle to understand their disease and fail to grasp how to take their various medications appropriately," said Costantini. "Then, they end up in the hospital with an acute problem. The clinic can help individuals avoid that and maintain a high quality of life."

The Pulmonary Clinic provides comprehensive evaluation of current conditions and diagnostics including lung function and basic sleep and nutrition screenings. Patients referred to the Atlantic General Pul-

monary Clinic will also receive valuable education on their prescribed treatments, which will include usage demonstrations of inhalers and other medications and action plans for self-care.

Physician referrals can be made by calling the Atlantic General Pulmonary Clinic at 410-641-9703.

St. Luke's to have bazaar

The St. Luke's 15th Annual Christmas Bazaar will take place on Saturday November 7 from 9 a.m. to 3 p.m. at St. Andrew Catholic Center, 14401 Sinepuxent Avenue in Ocean City. Enjoy shopping for jewelry, crafts, books, and white elephant items. Take a chance on a raffle, browse and participate in the Chinese Auction. Bid on new and "almost new" art which this year includes a beautiful rattan sofa and two pillows. Luncheon foods and dessert will be available for purchase. Begin your holiday season with a visit to St. Luke's Christmas Bazaar.



CHRISTMAS BAZAAR

ST. MARY STAR OF THE SEA

Friday, November 20th 11am to 7pm
Saturday, November 21st 11am to 7pm
Sunday, November 22nd 11am to 1 am

GREAT FOOD **TOYS! TOYS! TOYS!**

JEWELRY **CHANCE AUCTION**

PLANTS **HANDMADE CHRISTMAS TREASURES**

DELIGHTFUL HOUSEHOLD & DÉCOR ITEMS!

THERE WILL ALSO FUN & GAMES FOR THE KIDS ON FRIDAY & SATURDAY!

DON'T FORGET OUR FABULOUS ALL YOU CAN EAT BREAKFAST SUNDAY FROM 8AM TO 12NOON

1705 PHILADELPHIA AVENUE OCEAN CITY, MD
410-289-0652 / OFFICE@STMARYSTAROFTHESEAOCMD.COM

Veterans make special trip to play in tournament

By **Dolores E. Pike**

The rainy weather did not dampen the spirits of the 18 teams participating in Worcester County Veterans Memorial Ninth Annual Golf Tournament this past Wednesday. Golfers packed their enthusiasm into their golf bags along with their clubs and piled into the golf carts festooned with small American flags, off for their shotgun start at noon. But of all the foursomes attending the tournament at the Ocean Pines golf course, two veterans made a special trip to the Eastern Shore, Vincent Moore and Keniel Martinez representing the Salute Military Golf Association (SMGA).

The organization, SMGA, founded in 2007 by friends Jim Estes and Jamie Winslow, set as its mission the goal to bring the golfing experience to wounded veterans through clinics and tournaments. Working in conjunction with the physical rehabilitation program at the Walter Reed Army Medical Center in Washington, DC they believed veterans needed to become more physical again and golfing was a perfection solution. It is a sport that

provides an unique outlet for players of varying levels of skill. It was time to leave the confines of the hospital in order to become whole again.

Army veteran Vincent Moore said "The SMGA experience leads veterans to concentrate on things mental and social once more now that they are gone from the core group life style of the unit. You are taught to play golf within your disabilities and how to perform within your capabilities." He had played golf before entering the Army and was familiar with the pleasures (and frustrations) of the game. But many returning veterans were new to golf and some required tailored instructions and equipment, all of which

please see **golf** on page 8



Keniel Martinez and Vincent Moore representing SMGA in the Vet Memorial Golf Tournament held on October 28. Photo by Nancy Smith

Author to sign books at Dazzle

Jessica James, renowned historical fiction writer will be signing and discussing her latest book, "Meant to Be" at Dazzle Gift Shop in the South Gate of Ocean Pines on Wednesday, November 11 from 3 p.m. to 5 p.m..

Ever dream of falling in love at the beach? "Meant to Be" is about a chance encounter on the beach of Ocean City, MD that ended 24 hours later when the couple parted to go their separate ways. But actually, it was just the beginning for them. They had no way of knowing that fate had another unexpected meeting for them where the stakes were life and death.

The novel moves from the beauty and beaches of Ocean City to the danger of Afghanistan. "Meant to Be" answers the question what do you do when the person you most want to protect is the one risking everything to help you survive?

Jessica James is an award winning author whose novels deal with honor, courage and love.

Dazzle Gift Shop is located in the Manklin Creek Shopping Center, South Gate Ocean Pines, next to Rita's Ices. Refreshments will be served.

NOW OPEN

Delmarva Health Pavilion Ocean Pines



Family Medicine

Lab

Cardiovascular

Pulmonary

Rehabilitation &

Adult Fitness

Café

11101 Cathage Road, Berlin, MD 21811

***PRMC Home Scripts, a community
pharmacy, coming soon***

**PENINSULA
REGIONAL**
MEDICAL CENTER

www.peninsula.org

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

Topaz is the accepted birthstone for November. Blue topaz is the accepted anniversary gemstone for the 4th year; Imperial topaz for the 23rd year of marriage.



Most people think of topaz as a transparent golden yellow gemstone. However, this gemstone occurs colorless as well as orange-yellow, red, honey-brown (dark sherry), light green, blue and pink.

The lore, magic and romance of topaz goes back many thousands of years. It holds the distinction of being the gemstone with the widest range of curative powers. The Greeks felt it gave them strength. In addition, it supposedly cooled tempers, restored sanity, cured asthma, relieved insomnia and even warded off sudden death. Topaz is said to make its wearer invisible in time of emergency. It proved the loyalty of associates by changing color in the presence of poison.

Citrine or smokey quartz are often used as an alternative to topaz because it appears in many of the same colors as topaz. Unlike topaz, they are readily available and inexpensive even in large sizes.

Coastal Hospice makes milestone anniversary

Editor:

This November, as we mark National Hospice Month, Coastal Hospice is grateful to serve the four counties on Maryland's Lower Eastern Shore, where there is such a strong spirit of generosity.

It has been 35 years since a small group of dedicated people came together to create Coastal Hospice. And in the years since, we have grown, not only in size, but in the number of ways we serve our community — and in the ways that community has reached back in

support of our mission.

In 2006, we added a new program and updated our name, becoming Coastal Hospice & Palliative Care. From year to year, each change, each addition to our programs, has been met with an enthusiastic "Yes!" in our region.

In the past year, Coastal Hospice served nearly 1,100 patients and provided more than \$650,000 in charity care. And that's only part of the year's story. A request for lap blankets sparked an overwhelming response, warming the hearts of our patients and staff. A partnership with Salisbury University created Camp Safe Harbor, not only helping children respond to loss, but also building the field of professionals

prepared to deliver grief support to younger individuals. And our non-medical service, Compass: Connecting You to Support at Home, has taken root and is growing rapidly.

Our Palliative Care Clinic at the Richard A. Henson Cancer Institute at Peninsula Regional Medical Center is delivering support to almost seven times as many patients as it did just four years ago. That means that not only are more individuals getting help with life-limiting conditions, but more physicians are recognizing the value of palliative care for their patients.

Thank you for 35 years of supporting Coastal Hospice. We pledge to continue to earn your support and your trust for many, many years to come.

Alane Capen

President, Coastal Hospice and Palliative Care



Leadership **Beth Rodier**, Membership Chair

(on the left) and **LouEtta McClaffin**, Caring for America and Bylaws Chair (on the right) gave a presentation on "Women in Leadership" and "Membership Involvement" to 65 attendees at the Worcester County Republican Women's luncheon meeting held on October 22 at the Captain's Table Restaurant, Ocean City.



Craft Fair - Artisan & Craft Fair Co-Chairs **Darlene Musitano** and **Carol Quinto** (on left) pose with **Luz Castello**, event coordinator (on right) inside the Pine'eer Craft Club Gift Shop.

The craft club is sponsoring the fair on Saturday, November 7 from 9 a.m. to 3 p.m. at the Ocean Pines Community Center.

opa

from page 1

performance shows a \$145,669 increase in profits over the same period last year.

Aquatics was another operation that Mr. Thompson reported was showing improvement with a net increase of \$25,691 over budget. To date the department has shown a \$122,682 improvement over last year. This amount includes the beach parking allocation of \$50,736.

Election Committee Chair Bill Wentworth provided a report on the community election that occurred late summer. As of July 3 there were 7,403 eligible member voters. Mr. Wentworth said 37 ballots were counted manually while 3,421 ballots were processed via the Scranton System. Thirty-one ballots were rejected, two arrived in an improper envelope, two envelopes contained

multiple ballots, five ballots arrived blank and 22 ballots included votes for more than the permitted two selections. The total cost of the election was \$7,462 according to Mr. Wentworth.

The Elections Committee recommended to the board that OPA identification cards be improved to include a member's name plus the section and lot number. It further recommended that the payment plan letter sent to members be modified to state that no member may vote if, 35 days prior to the voting deadline, the member failed to pay the annual assessment.

In response to a question from Board Member Cheryl Jacobs, Mr. Wentworth stated that to his knowledge no ballots with a by-the-deadline-date postmark stamp were received after the vote count occurred.

Letters sent to The Courier for publication consideration must be signed and include a telephone number where the author can be reached to verify authenticity, if necessary.

Letters are not corrected for spelling or grammar and priority will be given to letters of 300 words or less. Letters must be received by Friday at 5 p.m. They can be e-mailed to:

thecourier@delmarvacourier.com



Doin' the math

Although I did okay in the subject, math has never been a passion of mine. I knew enough about calculus, trigonometry and the like to pass the tests I needed to pass the class. I'm one of those people who thought often during high school, "Why do I

right. To be sure there is a different sauce to pasta ratio depending on whether you're cooking thin or angel hair spaghetti, rotelli or ravioli. How do I know this? I just do.

Speaking of pasta another important factor is the cheese ratio. It's very important that the ideal balance be struck. That's why on the rare occasions when I order pasta at a restaurant I always ask that the parmesan be left at the table so I can apply properly the correct amount of cheese. Why do I know



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

need to learn this? I'll never use it." The probability of my needing to know the calculations necessary to split an atom or launch a rocket are zero. I saw a tee shirt once that captured succinctly my sentiments: *I'm an English major...you do the math.*

There's no getting away from math, it's all around us. From calculating a gratuity to determining how many potatoes to put in a pot of water when making mashed potatoes, math is always in front of us. For sure, it is applied in much more mundane, yet critical situations than launching a rocket. For instance what is the correct proportion of sugar to cup necessary to make a good cup of tea?

The ratio is two teaspoons per one cup of tea. How do I know this? I just do.

Another important equation is the pepper to egg ratio in a sandwich. If there is too much pepper the entire balance of the sandwich is thrown off and I get indigestion. In the math world they call that an erroneous solution. In the Bertino household, they call it, "strike a match." One medium size pepper to two eggs scrambled is the right balance. How do I know this? I just do.

While we're on the subject of eggs, there is a preferred toast to fried egg ratio. It's three slices of toast per two fried eggs: one slice to dip in each egg yolk and one slice to clean up the plate. If you're eating a bagel, it's one bagel sliced in half to two fried eggs. Trust me, I know.

Most people don't know this but unless you have the right amount of sauce on spaghetti, the meal just isn't

this? I just do.

My wife is a fabulous cook. When she's in the kitchen magic is most likely the result. Nonetheless it has become a tradition, just as much as the turkey itself, that every Thanksgiving we debate spiritedly the correct pro-



portion of sausage necessary to make the stuffing. She's been making sausage stuffing for years and it's always been good, no, great. Yet we have the same conversation each year. I believe her success has been accomplished because I confirm that she has done it right. (That last

sentence just earned me a week of eating cold Spaghettios. How do I know this? I just do).

Ratios are extremely important in just about every aspect of our lives. For instance, how many teenage kids being out of the house does it take for you to have a pleasant afternoon? Answer: as many as live with you. I think that's math that every parent has learned.

What is the ratio of telling your teenage old son to take out the trash to his actually doing it? On average it's six to one. Odds of his doing it without being asked? A million to one. How do I know this? I just do.

What are the odds that at some point while raising your children you'll hear yourself say something your parents said to you that you swore you'd never say to one of your own kids: one to one. How do I know this? I just do because my mother reminded me.

Thanks!



The Worcester County Veterans Memorial at Ocean Pines 9th Annual Golf Tournament held October 28, at Ocean Pines Golf Club was a marvelous success because of the generosity of many community individuals and businesses.

The Veterans Memorial Foundation recognizes the following businesses and individuals for their contributions

TOURNAMENT SPONSORS

American Legion Post 166, Ocean City, MD
Ocean City Parrothead Club
Ocean City Elks Lodge #2645
Ocean Enterprises- Casino at Ocean Downs
Vietnam Veterans of America Chapter # 1091

CONTEST SPONSOR:

Alban Cat
Carousel Hotel Group
DeNovo's Trattoria

TEE SPONSORS WITH AD

Arctic Heating and Air Conditioning
Delegate Mary Beth Carozza, District 38C
Delmarva Two-Way Radio, Inc.
Farmers Bank of Willards
John's Auto Body
Montgomery Financial Services
Piney Island Construction
Senator James Mathias

TEE SPONSORS

American Legion Post 166, Auxiliary
An Optical Galleria
Bank of Ocean City
Healing Hands Chiropractic
Marlene Ott, Shamrock Realty Group
Anthony's Beer/Wine and Deli
Mary Mac Foundation
Cynthia Malament Law Office
Jim and Lone Salzman
Eastern Shore Physical Therapy
Claudia Nicholls, Agent-State Farm Insurance
In Memory of Col Robert Adair
Williams, Moore, Shockley & Harrison, LLP
Greene Turtle North
Trader Lee's Village Store
The Burbage Funeral Home
First State Detachment Marine Corps League
The Widmayer Co. Inc.
The Adkins Company
In Memory of John "Ed" Schaefer
Raven's Roost #44

OUR GENEROUS PRIZE DONORS

A Bagel And.....
Atlantic General Hospital
Atlantic Hotel
Atlantic Physical Therapy & Fitness
Berlin Coffee House
Bob and Marie Gilmore
Hershel and Carol Rose
Carolyn Dryzga
Carrabbas Italian Grill
Choptank Electric
Crabs To Go
D.A. Kozma Jewelers
Dale Cathell
Dazzle
Deer Run Golf
DeNovo's Trattoria
Dicks Sporting Goods
Dough Roller
Eagles Landing Golf
Fagers Island
Greene Turtle, North
Greene Turtle West
Harrison Hotels Group
Hershel and Carol Rose
Jiffy Lube, Ocean Lube Inc.
Jim and Cyndi Spicknall
Jim Adcock
Joseph Moore
Ken and Lois Ingram
Kitty's Flowers
Larry and Fay Eberly
Lee and Lou Etta McClafin
Lobster Shanty and Nantuckets
Marina Deck Restaurant
Merrill Lynch, Christine and Brian Selzer
Minuteman Press
Miss Patticake, Custom Cakes
Nutters Crossing Golf
Ocean City Chamber of Commerce
Ocean City Golf Club
Ocean Pines Association
Ocean Pines Golf Club
River Run Golf
Ruark Golf
Ruddo's Golf
Ruth's Chris Steakhouse
Sea La Vie
Seacrets
Sharyn O'Hare
Shorecan Construction
Sisters, Berlin
Southside Deli
Steve Zangwill
Suntrust Mortgage
Taylors Neighborhood Restaurant
The Bay Club Golf, Carl Freeman Co.
The Crab Bag
The Peninsula Golf & Country Club
The Treasure Chest
Trader Lee's Village Store
Vernon Powell
Victorian Charm

Call Center open for health insurance assistance

The Lower Shore Health Insurance Assistance Program's call center will have extended hours throughout Maryland Health Connection Open Enrollment.

The local call center, 855-445-5540, exists to help residents of Somerset, Wicomico and Worcester counties connect to a certified team who can set up appointments or answer questions about applying for health insurance offered through the state health insurance exchange, Maryland Health Connection.

The local number is a convenient way for Lower Shore resident to get personal help with the Maryland Health Connection application process. The call center is staffed from 8 a.m. to 8 p.m. Monday to Friday, 8 a.m.-6 p.m. on Saturdays and 8 a.m.-2 p.m. on Sundays throughout open enrollment. Open enrollment is November 1 through January 31, 2016.

Residents have several options for how to apply:

-Apply on own by visiting Maryland-HealthConnection.gov.

-Call Lower Shore Health Insurance Assistance Program 855-445-5540 to set up an appointment for application help.

-Call Maryland Health Connection directly to apply over the phone: 855-642-8572.

-By mail by requesting a paper application through Maryland Health Connection.

-In person with other certified individuals such as brokers or application counselors.

For a full listing of sites or more information, please visit our website at <http://lowershorehealth.org>.

AARP offers free movie screening

AARP Maryland is offering a free screening of "The Theory of Everything" on Tuesday, November 10 at 7 p.m. at the Fox Sun and Surf 8 Cinema located at 14301 Coastal Highway in Ocean City. Entry is free to Ocean City AARP Chapter 1917 members. Reservations are required; call 1-844-418-2281 or go online to http://aarp.cvent.com/THEORY_Baltimore. Space is limited.



On the road - Members of Ocean City Ravens Roost #44 took a road trip to Arizona for the Ravens vs. Cardinals game on Monday, October 26.

Small Wonders featured at exhibit

The best things come in the smallest packages. During the months of November and December, the Worcester County Arts Council is pleased to present a special juried exhibition of miniature art: "Small Wonders."

The exhibition was open to all artists, 18 years old and older, professional or amateur, with work in all media. The objective of this show was to encourage and challenge artists to become involved in the exciting world of miniatures and the subject was open to the artist's individual expression.

The guidelines of this art competition required works not to exceed 7 inches for 3D works and 11 inches for 2D works. Despite the size limitation, participating artists submitted works that incorporate a diverse range of materials to communicate this thoughtful concept.

Free and open to the public reception of this exhibit will be held on November 13 between 5 p.m. and 8 p.m. Monetary awards in this competition will be announced at 5:30 that evening.

Come out for a night of delicate art treasures, meet participating artists and the juror, Martha Graham for an Art inspiring evening to discover the secrets be-

hind Small Wonders.

All artwork on the exhibit is available for sale. The exhibit will continue to be on display until December 31.

The Arts Council's Gallery, located at 6 Jefferson Street in downtown Berlin, is open Monday through Friday and some Saturdays, 11 a.m. and 3 p.m.

For more information, please call 410-641-0809.

Martin to speak at Dem meeting

Seta Martin, a certified Yoga Instructor, will be the speaker at the Democratic Women's Club (DWC) meeting on Monday November 16. She will speak about the need for fitness at all stages of life and give a demonstration of chair yoga, DWC meetings are held the third Monday of each month at the Ocean Pines Community Center. Coffee and conversation at 9:30 a.m. followed by a 10 a.m. meeting. All women are welcome to attend these informative and friendly meetings. Please call 814-322-2119 for more information.



Let us get you into hot water!

Thinking about purchasing a new water heater?

Call Choptank Electric Cooperative about our new Electric Storage Water Heater Program.

Rebates toward the purchase of high efficiency electric storage water heaters are now available through your electric co-op.

Rebates available for retrofit and new construction.

For information, call 877-892-0001 ext. 8633.

A Touchstone Energy® Cooperative

Complimentary Portfolio Reviews

Financial Planning	Stocks
Retirement Plans	Bonds
Tax Deferred Annuities	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



Halloween fun - The Ocean Pines Wednesday Bridge Club celebrated Halloween at the Ocean Pines Country Club for fun, friendship and playing cards. The club plays every Wednesday at 10 a.m. and is organized by **Anna Fultz**, pictured seated in the center in green sweater.

State, county partner for artificial reef

Following three years in the planning process, a partnership between the State of Maryland and Worcester County Government resulted in the relocation of a partially sunken boat from the West Ocean City Commercial Harbor to an artificial reef located off the coast of Ocean City.

In 2012, a private citizen contacted county officials and asked what could be done to remove the *New Hope*, an abandoned sunken vessel, from the harbor where it sat on the bay floor at a private pier. Staff researched the situation and learned there was little the County could do on its own to abate this nuisance. There were no liens against the vessel that would allow the County to force the lienholder to remove the vessel. The owner no longer resided in the United States, and efforts to contact him to have the boat removed were fruitless. Lastly, staff received cost estimates to salvage the vessel and quickly realized that funds were not available to take title to the vessel, dismantle it, and relocate it elsewhere.

Since that time, county staff worked with Senator Jim Mathias,

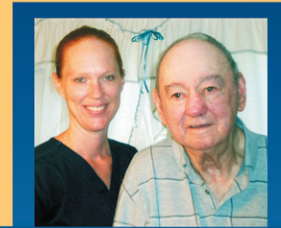
Richard Scott of the Maryland Department of Natural Resources (DNR) and other State officials to determine what could be done to abate this nuisance.

Following a June 2013 trial on the abandoned boat, DNR was granted approval to remove the boat, if the defendant failed to do so. DNR officials visited the site of the abandoned vessel on August 11 and found that the boat had not been removed. A short time later, the State took physical ownership of and financial responsibility for the boat, and State funding was allocated to cover all removal costs.

With funding secured, the *New Hope* was recently dismantled, and the salvageable materials were deposited on the Bob Gower Artificial Reef where it will help enhance an ecosystem responsible for supporting a host of fish and other sea creatures. We would like to offer our sincere thanks to the many parties involved who made this cleanup project possible and helped assure the waterways in and around the West Ocean City commercial harbor remain safe, clean and easy to navigate.



The Best Gift of All!



"I don't know what I would have done without Peninsula Home Care. I was able to celebrate my 80th birthday with my children, grandchildren and great grandchildren. A true gift!"

After being hospitalized for congestive heart failure, Jack Fisher of Seaford, Delaware spent his 80th birthday at home with family and friends thanks to the care he received from Peninsula Home Care.

"Our goal at Peninsula Home Care is to educate and influence each patient so they can manage their health condition to a level of confidence that allows them to live independently," said Jack's nurse, Crystal Fensick. "We take pride in helping people help themselves. It's all about education and empowerment."

Jack has been stable since his discharge after receiving nursing, physical therapy and home health aide services from Peninsula Home Care. Learn how we can help speed recovery and get you back to the life you love - visit www.PeninsulaHomeCare.com or call your local office today!



www.PeninsulaHomeCare.com

Worcester County 410-208-4828

Wicomico & Somerset Counties 410-543-7550

Sussex County 302-629-4914

LEARN MORE ON 

Carnival Pride.

CRUISE GIVEAWAY

Winners also receive a 5-piece luggage set.

DRAWINGS EVERY FRIDAY IN NOVEMBER AT 8PM

Earn 1 entry for every 30 points earned with your Player Rewards Card every Sunday through Thursday. Must be present to win. Must activate entries every Friday from 8am to 7pm. Drawings are at 8pm.

Following the cruise giveaway drawings, you could win \$250 Slot Dollars every 1 hour from 8:10pm - 12:10am

CASINO OCEAN DOWNS

Where the Fun Shines!

Route 589, Racetrack Rd, Berlin, MD
410.641.0600 OCEANDOWNS.COM

MUST BE 21 YEARS OF AGE. Please play responsibly, for help visit mdgamblinghelp.org or call 1-800-GAMBLER.

WCHS annual dinner to be held

The Worcester County Humane Society cordially invites you to attend their annual fundraiser dinner, "Give Paws & Thanks" at Captains Galley II located at 12817 Harbor Road, West OC on Thursday, November 12 at 6:30 p.m. Come support the local, no kill shelter with an evening of delicious food, cocktails (cash bar), music, dancing, and good company. The cost is \$60 per person with \$25 from every reservation going directly to the shelter and includes appetizers, dinner, dessert, and beverage (taxes and gratuity also included). Dinner choices are prime rib, crab cakes, crab imperial, veg-

etable alfredo or broiled flounder and each entree comes with a baked potato and a vegetable. There will also be a silent and Chinese auction going on.

Also, at the annual dinner this year, the shelter will be holding their 5th Annual Cash Raffle Drawing. Over the past year the Worcester County Humane Society has been selling raffle tickets for 3 cash prizes (1st- \$3000, 2nd- \$1500 & 3rd- \$500). Raffle tickets will continue to be sold at the shelter and will also be available for purchase at the dinner. Tickets are \$5 each or 5 for \$20.

For inquiries please call 443-235-5647 or email savinganimals@worcestercountyhumanesociety.org. The deadline for reservations is being extended until Monday, November 10.

Dems collect items

On Sunday November 15 from 1 p.m. to 3 p.m. the Democratic Women's Club of Worcester County will collect non-perishable food, toiletries and paper products at the South Fire Station, located on Ocean Parkway (South Gate). Supplies will be shared with a local food ministry. Also being collected are items for the Santa's Sack Project and Blanket Drive. New unwrapped toys are sought to share with needy children during the holiday season and new blankets (throw or lap size preferred) to be distributed to homebound people through the Meals on Wheels program and to patients cared for by Coastal Hospice. Call 410-641-8553 for further information.



Donation - On Tuesday, October 6, the Ocean Pines Ladies Golf Association held their Annual Pink Lady Golf Tournament at the Ocean Pines Golf & Country Club to raise money to help provide mammogram screenings through the Eunice Q. Sorin Women's Diagnostics Center at Atlantic General Hospital. The association raised the most it's raised in recent years at \$1,069.00, bringing their total contribution over the past five years to over \$4,800 raised for the Eunice Q. Sorin Women's Diagnostic Center.

From left, **Toni Keiser**, Atlantic General Hospital vice president of public relations; **Stephanie Banks**, lead radiology technician at the Women's Diagnostic Center; **Janet Stoer**, OPLGA Pink Lady Chair; **Diana Earhart**, Pink Lady committee member; and **Maria Phillips**, director of radiology at the Women's Diagnostic Center.

golf
from page 3

was provided free of charge by the golf association.

Another Army veteran Keniel Martinez, on the other hand, was new to golf. Previous to his time in the service he had played basketball, football and soccer but due to his injuries he said he was no longer able to participate at his previous level. He said his golfing instructors took into account his capabilities and his current limitations.

Thanks to SMGA there are playing opportunities at various courses where veterans may play free of charge. In the Olney area where SMGA had its start, there is the Argyle

Country Club and Norveck both in Silver Spring and Redgate in Rockville. Vincent said he and Keniel have become close and pleased that they can play golf in the area in which they live. But not all veterans have that opportunity when they leave the hospital and return home. At present there are only seven satellite sites of SMGA in existence around the country and Vincent stressed the importance of establishing more. "Each year SMGA tries to find another such satellite and it takes a lot of work. When veterans return home they need to be able to continue playing golf."

The proceeds from Wednesday's golf tournament will benefit the educational and outreach programs of the Worcester County Veterans Memorial.

For more information contact info@salutemiliartygolf.org.

Southgate Ocean Pines

DeNovo's
trattoria

THE GATHERING ROOM BAR

Call 410.208.2782
Open Mon-Sat 7:30 a.m. - til closing; Sun. 7:30 -2

Catering Available!

Now Open Sunday 7:30 - 2
Serving Breakfast menu

Specials

Newly Seasonal Beers
Sam Adams Octoberfest
Yuengling Oktoberfest

Featured Beers
Keegan's Ale's \$4.95
Mothers Milk (Dark & Creamy Stout)
Old Capital (Golden Crisp & Refreshing)
Bine Climber (Refreshing IPA Loaded with Citrus & Floral Hops)

Drink of the Month \$7
Pumpkin Pie Martini
with Vanilla Vodka & Rumchatta
(\$1 off at HHour)

Draft Beers
New - DOGTOBERFEST - New
Fin City Miller Lite

Check out our daily specials!
Denovos.com

Like us 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

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

I Love to Cook!

by Bev Wisch



It is holiday time and time to think about recipes that you want to prepare for family and friends. It is a time to reflect on those in your family who have been at your table over the years and are no longer with us. I think about my Mom who was a great one for cooking during the holiday. She always made holidays fun and cooked the most delicious meals. Everyone loved to be invited to her home. When thinking back you also remember the funny times. In our house when I was growing up, it was always a debate as to when the turkey was done in the oven. One year my Mom's mother-in-law bit into the turkey and said, "This isn't done." Debate began and each year, it became the joke, "Is the turkey done or not?" I was a child at the time and we couldn't wait to see who was going to start the debate. It was usually a 25 pounder and I can remember my Mom getting up at 4 a.m. in the morning to put it in the oven.

When I'm preparing my menu, I think back about all the cooks in our family who produced the wonderful recipes that I still use. Be thankful for these gifts in your family and count the blessings you have. Happy Thanksgiving!

I'll share some recipes with you too!

Sweet Potato Pie

Crust for single pie

3 eggs

2- 15 oz. cans sweet potatoes,

drained

1 - 14 oz. can sweetened condensed milk

1-1/2 t. pumpkin pie spice

1 t. vanilla extract

1/2 t. salt

Whipped cream and toasted pecans

In mixer or food processor, combine eggs, sweet potatoes, milk, spice, vanilla and salt, blend until smooth and pour into pastry shell.

Bake at 425 degrees for 15 minutes. Reduce heat to 350 degrees for 30 to 35 minutes longer or until knife inserted comes out clean. Cool on wire rack. Garnish with whipped cream and toasted pecans.

Scalloped Potatoes

5 lbs. potatoes

Milk

Salt and pepper

Fresh parsley

Butter

Flour

Grease casserole with spray and add a layer of sliced potatoes. Then sprinkle flour, salt/pepper and parsley and dot with butter. Repeat layers. Cover 3/4 of casserole with milk. Top with bread crumbs (or just leave plain). Bake at 350 degrees for about an hour or until potatoes are tender.

For au gratin potatoes, just add cheddar cheese to flour layer. Sliced onions may also be added to layers for another variety.

bevwisch@aol.com

Sign Up & Save!



Open enrollment is
November 1, 2015 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
November 14, 2015
Wicomico Civic Center
Salisbury, MD

LowerShoreHealth.org

LOWER SHORE
HEALTH INSURANCE
ASSISTANCE PROGRAM



November: Diabetes Awareness Month & Medicare D Open Enrollment



Stop in for our

Diabetes & Medicare D Event

Wed., Nov. 11th at the
Berlin Apple
10 am - 4 pm

FREE on event day:
Blood Sugar Testing
Educational Materials
DVD: "Living with Diabetes"

Register to win a
One Touch Verio
Blood Glucose Meter

Bring in your
blood glucose
meter for a
**FREE DATA
DOWNLOAD
& ANALYSIS**

APPLE DISCOUNT DRUGS

A Medicare Drug Plan expert will
be on hand to advise you how to
make the most of your prescrip-
tion spending in 2016.

For more info or to make an appointment
e-mail geoff@appledrugs.com
or call 410-749-8401

Shop the diabetes
items on sale in
November.

BERLIN • 314 Franklin Ave. • **410-641-3130**



Free
Wireless
Internet

Serving Breakfast and Lunch

Pastries and
Cookie Trays

We Now
Sell **ICE!**



Boar's Head Meats

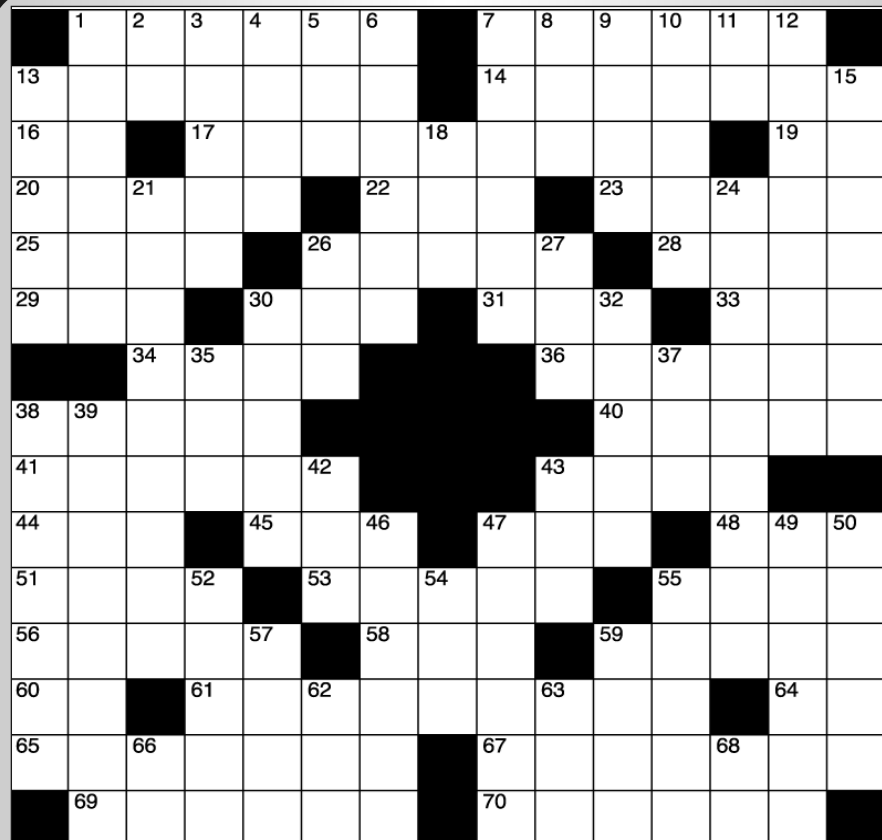
Mon., Wed., Thurs., Fri: 6 a.m. - 4 p.m.; Tues, Sat. and Sun: 6 a.m. - 2 p.m.

410-208-0707

Open 6 a.m. every day

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

Southgate - Ocean Pines
(Manklin Creek & Ocean Pkwy)



ACROSS

- 1. Owed
- 7. Shawl
- 13. Slow tempo
- 14. Bodily structure
- 16. Sun-god
- 17. Franklin or Eleanor
- 19. Degree
- 20. Norwegian poet
- 22. Local school organization
- 23. Consumer
- 25. Brews
- 26. Hero
- 28. To clear or tidy
- 29. 9th month
- 30. Hit lightly
- 31. Pinna
- 33. DoD computer language
- 34. One Direction won at 2014 awards
- 36. No. Am. peat bog
- 38. Clear wrap
- 40. Napped leather
- 41. In a way, takes
- 43. Transported
- 44. Back muscle
- 45. Unhappy
- 47. Wrong
- 48. Chit
- 51. Epic poem

- 53. Capuchin genus
- 55. ___traz: The Rock
- 56. Weight unit
- 58. Foot (Latin)
- 59. Egg-shaped nut palm
- 60. A radioactive element
- 61. Roosevelt V.P.
- 64. Railroad track
- 65. More dense, less liquid
- 67. Block, Fire & Reunion
- 69. A set that is part of another set
- 70. Hair product

DOWN

- 1. Ineffective
- 2. 39th state
- 3. Skins
- 4. In a moment
- 5. Japanese Prime Minister Hirobumi
- 6. Tyrant
- 7. A cruelly rapacious person
- 8. Point midway between NE and E
- 9. Abnormal breathing
- 10. Essential oil

- or perfume obtained from flowers
- 11. Italian river
- 12. Fixed firmly into
- 13. Opera songs
- 15. Cloth measurement
- 18. 7th Greek letter
- 21. Extractor
- 24. For boiling water to make tea
- 26. Possesses
- 27. Edible tuberous root
- 30. Glass window sheets
- 32. Tactics
- 35. More (Spanish)
- 37. Our star
- 38. Makes a choice
- 39. Great Plains indians

- 42. Baglike structure in a plant or animal
- 43. Female sibling
- 46. Diverge
- 47. Adherent of Islam
- 49. Defer
- 50. Semitic gods
- 52. Indian term of respect
- 54. 10 decibels
- 55. Surface regions
- 57. Small amounts
- 59. Liberal rights organization
- 62. Teeny mountain in Japan
- 66. Atomic #71
- 68. Canadian province



Answers for Oct 28

Eyes on the Skies

Research into Dark Energy

By Douglas Hemmick, Ph.D.



The arrival of November brings an abrupt change which is not due to events of nature but to our time-keeping conventions. As Daylight Saving time ended this past Sunday November 1, the sunset and the appearance of the dark evening sky now takes place one hour earlier by the clock. Looking to the heavens, stargazers this month may see the Great Square of Pegasus continuing to take center stage, while the first of the winter constellations begins to peek over the eastern horizon a few hours after the sky grows dark.

This month continues discussion of dark energy and the accelerating universe. In an effort to account for the dark energy, a few competing proposals have been developed. Some astronomers suggest that dark energy represents a “cosmological constant,” while others propose it is a new force of nature called “quintessence.” Astronomers and other scientists are puzzled by dark energy, and no one is taking bets on what tomorrow might bring.

The earliest step leading to the concept of dark energy was Edwin Hubble’s 1929 discovery – the expansion of the universe. From additional observations, astronomers found that the galaxies are herding together like antelope and their large groups are called galaxy clusters. The expansion which Hubble discovered is the increasing spatial gap separating one galaxy cluster from another. If one looks inside a

cluster, the individual galaxies do not separate – they may be stable or may be huddling closer together with time.

During the ensuing decades after Hubble’s finding, it was thought that the speed of expansion would gradually be decelerating, based on the concept of gravitational attraction pulling the universe together. More recently, in 1998 astronomers Saul Perlmutter and Brian Schmidt led research teams to the remarkable discovery that expansion of the universe is getting faster and faster – it is accelerating. These results were confirmed by examination of the Cosmic Background Radiation. Cosmologists have given the name dark energy to the force counteracting gravity and inducing the acceleration.

Today’s physicists have developed several hypotheses regarding the dark energy. “Vacuum energy” is the concept that even empty space has evidenced some form of energy causing the acceleration. Physicists have made a comparison of this vacuum energy in their standard model of particle physics to the acceleration results obtained by astronomers. However the astronomers’ results and the physicists’ theoretical model are far removed from agreement.

Another idea is quintessence, or the notion of some new particles filling space. The term quintessence comes from the name for a hypothetical fifth element, a dynamical field previously

please see eyes on page 12

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., November 5	2:28 a.m. 2:51 p.m.	8:35 a.m. 9:15 p.m.	6:31 a.m.	4:57 p.m.
Fri., November 6	3:24 a.m. 3:41 p.m.	9:32 a.m. 9:59 p.m.	6:32 a.m.	4:56 p.m.
Sat., November 7	4:10 a.m. 4:26 p.m.	10:24 a.m. 10:40 p.m.	6:33 a.m.	4:55 p.m.
Sun., November 8	4:52 a.m. 5:07 p.m.	11:10 a.m. 11:18 p.m.	6:34 a.m.	4:54 p.m.
Mon., November 9	5:31 a.m. 5:47 p.m.	11:52 a.m. 11:56 p.m.	6:35 a.m.	4:53 p.m.
Tues., November 10	6:11 a.m. 6:27 p.m.	12:32 p.m.	6:36 a.m.	4:52 p.m.
Wed., November 11	6:50 a.m. 7:07 p.m.	12:33 a.m. 1:11 p.m.	6:37 a.m.	4:51 p.m.

eyes
from page 10

unknown to physics. Each particle of physics is associated with a field as well, and so the quintessence field would be responsible for expansion of the universe.

Research into dark energy spans a wide variety of efforts globally including the Canada-France-Hawaii Telescope - Legacy Survey on Hawaii's Big Island at Mauna Kea, and the Dark Energy Survey's Dark Energy Camera in Chile. Many more observations are underway, and these involve both supernovae and galaxy clusters.

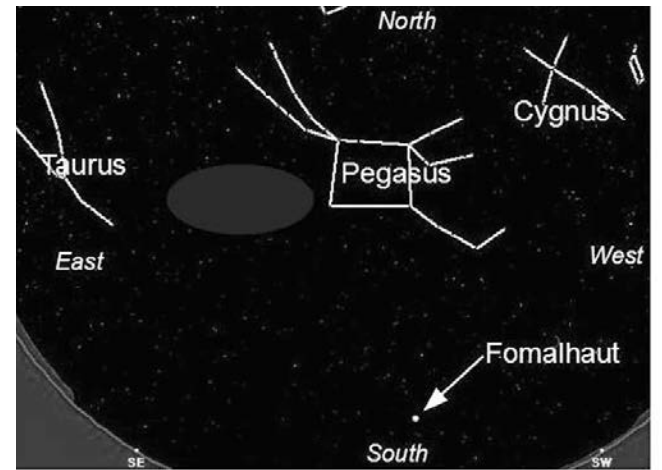
Another example, the South Pole Telescope, began operations in 2007 with the main purpose of finding a large sample of galaxy clusters to search for dark energy. This 10 meter instrument is located in the clear, dry atmosphere of Antarctica at an elevation of 9,100 ft. Among the facility's most interesting results is the 2012 discovery of the largest, most massive galaxy cluster ever found - the "Phoenix Cluster" - an ancient formation about 5.7 billion light years from Earth.

Astronomers hope that all these research efforts will begin to unravel the mystery of dark energy. However, they agree that the road to understanding may be a long one and further rounds of experiments may well be needed. Adam Riess, the professor from Johns Hopkins, who shared in Schmidt's Nobel Prize, had this to say, "Dark Energy is not predicted by the physics we understand. So, learning about it will almost certainly lead us to something new and exotic."

Stargazers looking skywards this November will find Cygnus the Swan



South Pole Telescope



(the Northern Cross) flying overhead just as the stars become fully visible around 5:45 p.m. Moving to the east of Cygnus and looking toward the zenith, one finds the familiar dia-

mond-shaped pattern of the Great Square of Pegasus. The bright star Fomalhaut can be seen hovering over the southern horizon, more or less isolated from other conspicuous ce-

lestial sights. The winter constellation Taurus the Bull makes its first appearance of the year and may be seen over the eastern horizon after about 9 p.m.

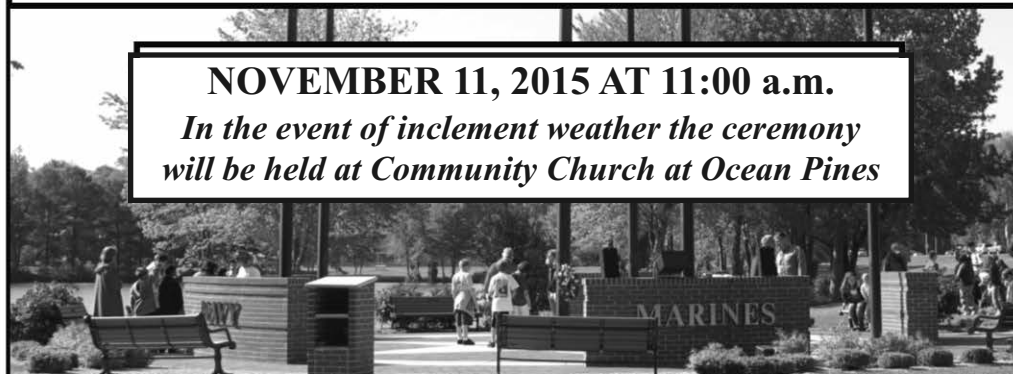
12th ANNUAL VETERANS DAY CEREMONY



**AT THE WORCESTER COUNTY VETERANS
MEMORIAL AT OCEAN PINES**

NOVEMBER 11, 2015 AT 11:00 a.m.

*In the event of inclement weather the ceremony
will be held at Community Church at Ocean Pines*



**We will honor all who have served
in our nation's military.**

All are welcome - please bring your lawn chairs.

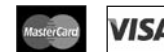
Rummage sale set

A church rummage sale will be held at the Ocean City Presbyterian Church located at 1301 Philadelphia Avenue in Ocean City on Saturday, November 7 between 7 a.m. and 1 p.m.

Bazaar scheduled

The Buckingham Presbyterian Church in Berlin will hold its annual Christmas Bazaar/Luncheon and carry-out on November 7 from 9 a.m. to 2 p.m. For more information, please call 410 641 0157 or 410 208 3541.

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.

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

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

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!

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

EMPLOYMENT

The path to your dream job begins with a college degree. Education Quarters offers a free college matching service. CALL 1-800-375-6219

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

DELL LAPTOP Computer, excellent condition, superior professional grade performance. Windows 7. Premium software package included. 6 month warranty. \$299. 717-653-6314

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

WANTED

Cash for DIABETIC TEST STRIPS / STOP SMOKING PRODUCTS or GIFT CARDS! Free Shipping, 24hr Payments! Call 1-877-588-8500, www.TestStripSearch.com
 Habla Espanol.

Lots & Acreage

COOPERSTOWN LAND LIQUIDATION!
 10 acres - \$29,900
 Priced 70% BELOW MARKET! Woods, utils, twnd, private setting just 7 miles from Village! Terms avail!
 888-431-7214



Lots & Acreage

Mohawk Valley Hobby Farm
 - 22 acres - \$149,900
 4 BR, 2 BA farmhouse, horse barn, nice views, Beautiful setting just off the NY State Thruway, 40 West of Albany! Call 888-738-6994 for more info

SO. ADIRONDACK FORESTLAND.
 40 acres - \$69,900
 Lake rights, stream, only 3 hrs NY City! Twn rd, utils! Terms avail!
 Call 888-495-8733

Got something special you no longer use? Sell it in the Classifieds!

The Courier
410-641-6695



Managing the costs of assisted living

As individuals age, various circumstances have to be reassessed. A current living situation may not be meeting the needs of a senior who may be having difficulty caring properly for himself or herself. Families often consider senior residences to provide welcoming and safe environments for their loved ones during the golden years of their lives. These facilities may range from independent living homes with minimal care offered to nursing homes that provide more intensive care when needed. Somewhere in the middle lies assisted living homes, which blend the independence of personal residences with other amenities, such as the house-

keeping, medication reminders or meal services.

Assisted living can be a viable option when a person can no longer live alone, but such facilities come with a price. According to a Market Survey of Long-Term Care Costs conducted by MetLife, the national average for assisted living base rates was \$3,550 per month in 2012. In the 2015 Cost of Care Survey conducted by Genworth Financial, the assisted living, national-median monthly rate was now \$3,600 and it is only expected to grow. Affording these homes and apartments can be challenging for those with fixed incomes, but there are some strategies that can help.

The payment method that serves you best will depend on your unique circumstances, but there are options available.

-Long-term care insurance: Long-term care insurance is specialized insurance that is paid into and may cover the cost of assisted living facilities and other medical care, depending on the policy. The American Association for Long-Term Care Insurance says that only roughly 3 percent of Americans have this type of insurance, but it is something to consider during working years.

-Personal savings: Some people have the means to pay for assisted living with their own savings and retirement nest eggs. However, it is easy for savings to become depleted when facing a \$40,000+ per year bill.

-Life insurance: A financial advisor may advocate to pay for assisted living with a life insurance policy. Some companies enable you to cash out for accelerated or living benefits, which usually is a buy-back of the policy for 50 to 75 percent of the face value. Other third parties may purchase the policy for a settlement of a lump sum, again roughly 50 to 75 percent of the policy's face value, according to

please see costs on page 15



Spirit breakfast - Worcester County Democrats enjoyed their annual Spirit of the Party breakfast October 17 at the Ocean City Lions Club. Also attending the breakfast were several Maryland Party leaders including Senator Jim Mathias, Cambridge Mayor Victoria Jackson-Stanley and Congressman Chris VanHollen. Shown from left: **Tom Butler, Lanny Hickman, Em Hensch, Mayor Jackson-Stanley, Senator Jim Mathias, Judy Butler, Howard and Sandy Hsribnick and Norm Conway.**

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.

Church Thrift Shop

Stevenson United Methodist Church in Berlin is open Wed. - Fri. 10 a.m. - 2 p.m. Sale Fridays. Call 410-641-1137.

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.



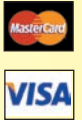
e-subscribe **FREE** to
The Courier and get it
delivered to your
computer each week!

delmarvacourier.com



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



FLAGS

THE COUNTRY FLAG SHOP

We Deliver to Ocean Pines

410-632-1055
inquire@thecountryflagshop.com
www.thecountryflagshop.com



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



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.®

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



ROOFING

COMMITTED TO QUALITY WORKMANSHIP and 100% CUSTOMER SATISFACTION!

New Roofs • Re-Roofing • Soffit • Skylights
• Seamless Gutters & Leaf Protection

Like us on Facebook Follow us on Twitter

All American Roofing Co.

QUALITY ABOVE THE REST

- Fully Insured & Licensed
- References & Financing Available
- Locally Owned & Trusted Since 1989

410.213.1919 • 877.ROOF.PRO

www.roofers.org Roofers@Comcast.net




DENTISTRY

Gerard Ott, D.M.D., PA

1 Pitts Street
Berlin, Maryland 21811

(410) 641-3490



The Courier

Your business card ad could be **HERE** for as little as

\$13 a week!

410-641-6695



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

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

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



WRITING SERVICES

Publishing, Memoirs & More!

TIMEFLYS

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




Place a business card
410-641-6695

The Courier

Your business card ad could be **HERE** for as little as

\$13 a week!

410-641-6695



Place a business card
410-641-6695

Dogs and their unique relationship with weather

Owning a dog is a big responsibility, but one that also provides a companion whose love is unconditional. Dog owners quickly learn their four-legged friends respond differently than humans to certain situations, including the changing weather.

Many dog owners may notice that their pets seem particularly attuned to the weather. Changing weather can affect canines much like it does people, but dogs may also be affected in ways their owners are not. According to the Society for the Prevention of Cruelty to Animals, dogs can feel changes in barometric pressure and even in the static electric field that occurs in the air. The American Animal Hospital Association says dogs' behavioral changes may be attributable to changes in the weather. Dogs may become agitated or overexcited by dips in barometric pressure. As electrical storms approach, some dogs may get very anxious, even running and hiding if their anxiety is especially high.

Many dogs are afraid of thunder and lightning and can sense approaching storms even when they are still miles

away. According to researchers at Penn State University, between 15 and 30 percent of all dogs are extremely scared of thunder and may experience a rapid increase of cortisol, a stress hormone.

Dogs also can sniff out storms, detecting concentrations of chemicals common during some storms. Dogs can smell ozone in the air associated with lightning as well.

Dogs may be physically affected by weather just like their owners are. Although there is little scientific work specifically on the effects of cold or damp weather on dogs that occur during autumn and early winter, it does seem that canines feel the effects of these changes. Owners often notice more stiffness and lameness in pets during adverse weather conditions. Pain resulting from arthritis may increase and muscles may stiffen when the climate becomes cooler.

Many animals are known to have an innate sense of changing weather or oncoming storms. Dogs can learn to anticipate meaning behind atmospheric changes that can alert others to upcoming weather.

costs

from page 12

Caring.com, an online source for support and information about the needs of aging people.

-Location: Costs of assisted living facilities vary depending on location. It is possible to get a lower monthly rate simply by choosing a facility in a different state.

-Negotiation: Not all prices are set in stone. Speak with a manager at the facility and see if there is any price flexibility or move-in incentives. You also may be able to get a lower rate by negotiating certain a-la-carte costs against all-inclusive pricing. Perhaps you do not need laundry or shopping services, and family members can fill in the gaps, reducing your bill.

-Veterans benefits: Many veterans are eligible for care benefits that can offset the cost of assisted living care.

-Rooms: Opting for a smaller room or sharing a space can keep costs down as well. See if shared rooms are a possibility.

Assisted living is a necessity for thousands of people. Explore the ways to finance this purchase.

Splash Into Fun

AT THE SPORTS CORE POOL

NOV 6: DAY OFF SCHOOL SWIM DAY

Swim in our heated indoor pool at a reduced rate! Ages 4 & under FREE; Ages 5-17: Resident \$4, Non-Resident \$5; Swimming Adult: Resident \$6, Non-Resident \$7, Non-Swimming Adult...FREE

NOV 6: JR. LIFEGUARD PROGRAM

Drop off 10am, pick up 4pm. Learn skills, play games, visit the fire station & more! Ages 7-15. \$75/student

NOV 7: DIVE-IN MOVIE

"SPONGEBOB MOVIE: SPONGE OUT OF WATER"
DOORS OPEN 6PM, MOVIE STARTS 6:30PM "SPONGEBOB WILL BE HERE!"

NOV 14: SWIM LIKE A MERMAID

10:15-11:30AM. Fun Mermaid Tails available for each child. Ages 7 & up. OP Swim Member \$20; OP Resident/Non-Resident \$25

Open to the Public! pools rentals - \$7/person!

410.641.5255 • oceanpines.org

SPORTS CORE POOL, 11143 CATHELL RD, OCEAN PINES, MD 21811



SANDPIPER
ENERGY

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**.

CHESAPEAKE
UTILITIES

Is Your Roof Ready For Winter?



**ROOFING • SIDING • GUTTERS
WINDOWS • SKYLIGHTS • DOORS**

SAVINGS EVENT ON NOW!

**FREE Lifetime
Warranty**

ALL NEW Shingle Roof Installations

**0% Interest
for ONE YEAR**

For Qualified Applicants. Call for Details.

LOCALLY OWNED & TRUSTED SINCE 1989



Fully Insured & Licensed in MD, DE & PA • References Available

410.713.4593 410.213.1919



AAR Check List

With old man winter fast approaching
- Get prepared! -

- Clean Your Gutters
- Remove Debris From Your Roof
- Get Shingle Damage Repaired
- Seal Caulk Joints & Pipe Flashings
- Take A Look At Your Attic Insulation
- See IF You Have Animal Damage

Thank You For Your Time!
**Put us to the test
Call today!**

Call Today for a
FREE Estimate

\$500 off

**Whole Roof Replacement
Installation OR Windows**

Jobs \$5,000 & up | 5 Windows or more

Must present at time of Estimate.
Not valid with other offers or previously contracted work.

Expires Nov. 30, 2015



www.roofers.org

**PROUD SPONSOR OF THE
DELMARVA SHOREBIRDS!**