

The Courier

January 21, 2015 Volume 17 Number 21

Subscribe free to the digital Courier at delmarvacourier.com



Home Delivery

If you live in Ocean Pines and would like *The Courier* delivered free to your home each Wednesday morning, please just give us a call.

410-641-6695

Ocean Pines to host winter activities for kids

If cold winter weather has left your kids with the boredom blues, Ocean Pines has the cure with several fun seasonal activities.

The Sports Core Pool, located at 11143 Cathell Road, will host one of its popular dive-in movie nights with a showing of "Monsters University" on Saturday, January 24 at 6 p.m. Guests will be able to watch the movie on an inflatable screen while splashing and swimming or floating on inflatable rafts in the heated indoor pool. The cost to attend the event is \$3 for Ocean Pines swim members, \$5 for Ocean Pines residents and \$7 for non-residents. Families of more than four may pay a flat rate of \$20.

The Sports Core will also hold a special Valentine's Family Fun Night on Friday, February 13 at 6 p.m. Guests can enjoy a fun night at the pool while making Valentine's Day crafts. Pizza and desserts will be available for purchase. The cost to attend is \$2 for swim members, \$4 for residents and \$6 for non-residents.

If staying dry is more your kids' style, sign up for two programs to be held at the Ocean Pines Community Center, located at 235 Ocean Parkway. On Saturday, February 7 from 10 a.m. to noon, the Ocean Pines Recreation & Parks Department will offer a Valentine's Day craft time for kids. All materials will be provided; space is limited and pre-registration is required. The cost is \$15 for residents and \$20 for non-residents.

The community center will also host Quick Start Tennis, an introductory tennis program for children ages 5-7, beginning Wednesday, February 18 from 6:15 to 7 pm. The four-class session will be taught by staff from the Ocean Pines Tennis Center and will cover the basics of tennis using age-appropriate equipment on a smaller-scale court. The cost is \$45 for residents and \$55 for non-residents and pre-registration is required.

These programs are open to public. For more information or to register for programs at the Ocean Pines Community Center, call the Ocean Pines Recreation & Parks Department at 410-641-7052. For more information about aquatics events, please call the Sports Core Pool at 410-641-5255. Information regarding additional recreational programs, including an online version of the Ocean Pines Winter Activity Guide, is available at www.OceanPines.org.



An evening of fun and music

The Grand Opening of the Performing Arts Center at the Roland E. Powell Convention Center in Ocean City, was held Saturday, January 17 and featured the Mid-Atlantic Symphony Orchestra. Above are Ocean Pines residents **Jeanette Reynolds**, **Mary Stevens** (MSO Board Secretary), and **Jack Barnes**.

At left are **Bobbi** and **Paul Corbett** with **Sharyn O'Hare**.

Below: **Dave Stevens** (center) with MSO staff members.

Photo by Joe Reynolds.



County undertakes canned food drive

Worcester County Volunteer Services will host its second annual food drive for the Maryland Food Bank (MFB) from January 26 through 30. All county employees and the public are invited to participate.

The focus of this food drive is on providing ready-to-eat canned meals. Canned items most needed include meats that are high in protein – such as tuna, salmon and chicken – and hearty stews.

“The 2014 statistics revealed that one in every five children and senior citizens are food insecure, which means they don’t know what or when their next meal will be,” Volunteer Services Manager Kelly Brinkley said. “No one should have to carry the stress of wondering whether or not they will eat on any given day. You and I working together can help alleviate this

stress from our neighbors by donating canned goods that are whole meals in themselves. Together, we can provide them with a healthy and nutritious start to 2015.”

Beginning January 26, canned food items can be deposited in specially-marked Maryland Food Bank barrels at these participating locations:

Worcester County Government Center in Snow Hill

All five Worcester County Branch Libraries: Ocean City, Ocean Pines, Berlin, Snow Hill and Pocomoke

Worcester County Recreation Center in Snow Hill

More than 45,000 individuals on the Eastern Shore are food insecure, and 16,000 of them are children. In Worcester County alone 12.8% of the population is food insecure. That is the

please see cans on page 12



Winner — **Cindy Quillen** of Cowpens, South Carolina, formerly of Ocean City, won this beautiful quilt “Mariners Sunrise” designed and quilted by members of Quilters by the Sea Guild of Ocean Pines. Cindy purchased her ticket on Thanksgiving weekend at the Shopper’s Fair at the Ocean City Convention Center.

Choptank helps members save money on rising prescription costs

Members of Choptank Electric Cooperative can start saving money on prescriptions they purchase every day using their newly redesigned Co-op Connections Card, a Touchstone Energy Cooperative member benefit card.

The web-based Touchstone Energy

program is essentially the same since Choptank Electric first introduced it to its members in 2008, however, “Healthy Savings” benefits have been added to the card as well as other new added features, which includes the Co-op Connections Card App for iPhone and Android smart phones. The new “Healthy Savings” provide additional savings discounts on dental care, vision, hearing aids, lab work and imaging, and chiropractic work. Members can find participating locations at healthysavings.coop.

“We can’t always control the cost of electricity but we can help our members put money back in their pockets in other aspects of their lives,” said Scott Bialick, Business Development Program Manager, Touchstone Energy Cooperatives.

According to the American Pharmacists Association, AARP has been studying the prescription phenomenon since 2004. “A new report from AARP finds that prices for common prescription drugs have risen dramatically. They found that retail prices for brand-name prescription drugs in-

*please see **choptank** on page 12*

A BAGEL

and...

410-208-0707

Open 6 a.m. every day

Free
Wireless
Internet

Serving Breakfast and Lunch

Boar’s Head Meats

11304 Manklin Creek Rd
Southgate - Ocean Pines
(Manklin Creek & Ocean Pkwy)

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

RTE. 589

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

care.resources

Change you can Trust

In the changing world of healthcare, we’re committed to making a difference in your quality of life – in big and small ways. So when it comes to wellness, preventive care or recuperation following a hospital procedure, you can rely on the resources we offer, like:

- Health information & education
- Wellness classes
- Health screenings
- Support groups

At Atlantic General, we’re so much more than trusted physicians and top technology. We’re part of your everyday life.

atlanticgeneral.org • 410.641.1100

care.givers

Find us on Facebook

Photo © Atlantic General Hospital. All rights reserved.



New officers — January installation of 2015 officers for the Ocean Pines Garden Club, held at Lighthouse Sound. They are left to right: **Barbara Ferger**, treasurer; **Sharon Cooper**, recording secretary; **Gail Jankowski**, president; **Mary Wentworth**, co-vice-president; and **Meg Herrick**, co-vice-president. Photo by Carol Baer.

The next meeting of the OPGC will be Thursday, February 12 at 10a.m. at the Ocean Pines Community Center. The guest speaker will be Kim Reed, who will lead a demonstration on "Tai Chi for Health." All meetings are open to the public.

Tourism generates substantial return on investment

Findings of a recent impact study show that tourism in Worcester County continues to grow and generate a substantial return on each dollar invested in tourism advertising. The Economic Impact of Tourism in Maryland report, developed by Tourism Economics, an Oxford Economics Company, reveals that tourism continued to grow for the fifth consecutive year and generated 443 more jobs and 2.7% more in tax revenues from calendar years 2012 to 2013.

"The latest Tourism Economics data was made available late last year, and we're thrilled to be able to say that tourism is continuing to perform very well here," Worcester County Tourism Director Lisa Challenger said. "Tourism has been and continues to be a powerful economic engine for the county. We've developed strong partnerships with each of the towns and our national and state parks, and all of us working together means more success for everyone."

Jobs in the tourism industry account for 56 percent of all employment in Worcester County. In 2012 there were 9,812 jobs directly related to tourism and another 12,965 that were indirectly linked to tourism. By 2013, those numbers grew to 10,132 and 13,408, respectively.

Tourism generated \$1.5 billion in visitor spending and \$301 million in

tax revenues in Worcester County for 2013, an increase from \$1.4 billion in visitor spending and \$284.1 million in tax revenue during 2012. The report concluded that every dollar invested in tourism returned \$177 in visitor spending.

There is always something new and exciting going on at the beach and beyond. Whether you are a visitor or have spent your life on the shore, come discover the wonders of Worcester.

"There are a lot of great events to look forward to this year and we're sure it's going to be another impressive year for tourism in Worcester," Challenger said.

WCOP to meet in February

The Women's Club of Ocean Pines (WCOP) will meet on Thursday, February 5 at 10 a.m. in the Asateague Room of the Ocean Pines Community Center located at 235 Ocean Parkway in Ocean Pines for discussions of the proposed 2014-2015 budget. Light refreshments will be served and there will be an opportunity to participate in a 50/50 raffle. For information, contact Dianna Bolyard at 410-208-9326 or email diannabolyard@aol.com.

AARP Offers Free Tax Preparation with free E-Filing

AARP is once again offering free tax preparation for this year's tax season starting February 2. Services will be available at locations in Ocean Pines on Mondays and Saturdays; Ocean City on Thursdays and Saturdays; and, Pocomoke on Friday as needed. Free E-filing of your taxes is available. Appointments will be taken on Tuesday, Wednesday and Friday. No messages. If there is no answer then you will need to call back 410-213-1608.

Locations for 2015

AARP Foundation Tax Aide

Monday

Worcester County Library, Ocean Pines Branch
Time: 10 a.m. to 3 p.m.
11107 Cathell Road
Berlin, MD 21811
Phone Number 410-208-4014
Phone Number 410-213-1608 for Appointment

Tuesday

Worcester County Library, Snow Hill Branch
Time: 10 a.m. to 3 p.m.
307 North Washington Street
Snow Hill, MD 21863
Phone number of Branch 410-632-3495

Wednesday

Pocomoke City Library
Time: 10 a.m. to 3 p.m.
303 Market Street
Pocomoke City, MD 21851
Phone Number 410-957-0391 for Appointment

Thursday

Community Church at Ocean Pines
Time: 10 a.m. to 3 p.m.
11227 Race Track Road
Berlin, MD 21811

Worcester County Library, Ocean City Branch
Time: 10 a.m. to 3 p.m.
10003 Coastal Highway
Ocean City, MD 21842
Phone Number 410-213-1608 for Appointment

Saturday

Community Church at Ocean Pines
Time: 10 a.m. to 3 p.m.
11227 Race Tract Road
Berlin, MD 21811
Phone Number 410-213-1608 for Appointment

Worcester County Library, Ocean City Branch
Time: 10 a.m. to 3 p.m.
10003 Coastal Highway
Ocean City, MD 21842
Phone Number 410-213-1608 for Appointment

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,
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

Super Bowl XLIX is scheduled to be played on February 1, 2015, at the University of Phoenix Stadium in Arizona. Thousands of fans will fill the seats and millions more will tune into the broadcast to watch the NFL's two best teams battle it out for the win. The big game has once again moved into warmer territory. In 2014, New Jersey played host to the Super Bowl and surrounding festivities, and people worried about players not being acclimated to the cold climate. However, the weather proved warmer than expected, and the Seattle Seahawks dominated the Denver Broncos en route to their first Vince Lombardi Trophy.



Friends thank Judy Boggs



Left: **Judy and Bill Boggs** enjoy the proceedings.

Above: **Judy** talking with **Marlene Ott**.

Below: **Judy** (seated) with county staff.

Photos by Bob Gilmore

By Kelsey Reichenberg

Last Thursday afternoon, an appreciation luncheon for former Worcester County Commissioner Judith Boggs was held in the Assateague Room of the Ocean Pines Community Center.



Friends from around Ocean Pines and county government gathered to pay tribute to Mrs. Boggs who served as the Ocean Pines District commissioner for 12 years.

When Mrs. Boggs arrived at the luncheon escorted by her husband Bill and mother Neva O'Hara, she received a standing ovation.

Chip Bertino, Mrs. Boggs successor, emceed the proceedings and introduced county staff and residents who spoke of Mrs. Boggs' service and dedication to the community during her time in office.

The program concluded when Mrs. Boggs unveiled her official portrait, a gift from those attending the luncheon, which will be displayed in the meeting room of the Ocean Pines library where she held her regular town meetings.

In her remarks, Mrs. Boggs paid tribute to the Ocean Pines community for their support and engagement in various issues through the years. She said she plans to enjoy her retirement spending more time with her husband and her family.



Chip Bertino, Neva O'Hara (Judy's mother), **Judy, Bill** and **Patti Hall**

The unknown variable

Because it's been a long time since small children have been in the house I've forgotten how they can be the unknown variable when deciding to go shopping or to a restaurant or to



It's All About. . .

By **Chip Bertino**

chipbertino@delmarvacourier.com

wherever. Children are an unknown coefficient in the traveling equation and the getting-ready-to-go timeline.

My grandchildren are reacquainting me to this reality. I'm not complaining in the least; I'm just learning to adjust.

Not long ago I invited my granddaughter to join me on a shopping excursion. She asked her mother (whom I had already checked with) and got the A-okay. Getting Mommy's approval was the easy part. Getting out the door in a timely manner was a whole other matter entirely. First I had to help my granddaughter find her boots. Her favorite footwear is a pair of multi-colored rain boots which if I had to guess have become her favorite because they are easy for her to slip on and off. After searching for about 10 minutes, the boots were finally located behind the recliner where she told me she took them off while chasing the cat. I guess you could say it was a Puss and Boots moment. (Yeah, I know that was pretty bad.)

Okay, boots on! Let's go! Well, not so fast. Now she wanted her mother to put her hair in a ponytail. For most of the day her hair was sans ponytail but now all of a sudden fashion dictated a style change. Easy? You might think so except a specific pink and purple ribbon and hair bow had to be found. Was it with her other ribbons and bows? No, it wasn't. Was it behind the recliner where the rain boots were found? No, it wasn't. After an intense search, it was found in the oven of her kitchen set behind a toy helicopter. Her Mommy fixed her hair and to the door we headed and we almost made it out. *Almost.*

"Where's Blue Blanket," I heard a little voice ask. Blue Blanket!

Every child has the equivalent of a Blue Blanket, a little something that

gives him or her comfort. Maybe it's a favorite stuffed animal or a small toy. Blue Blanket has been an extension of my granddaughter from the day she was born. She has attached herself to

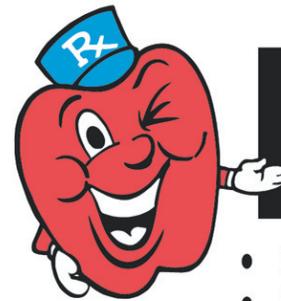
this flannel comfort material and the two are rarely apart. Car trips have been rerouted to retrieve Blue Blanket when it's been forgotten. Homes have been upturned when Blue Blanket has gone missing. And a little girl has fallen asleep next to the dryer waiting for Blue Blanket to be returned to her all clean and fluffed. So, when there was a query of Blue Blanket's whereabouts, I stopped on the threshold and turned back into the house to search for Blue Blanket. It was found in fairly short order beside her bed.

It was now nearly an hour from the time when I originally asked my granddaughter if she wanted to accompany me. I could have traveled to the store and returned twice during the time it took to get from inside the house to my car. Am I complaining? No.

On our way we were; she in the front seat and me in the back. No, wait a minute, I was in the front seat and she was in the back. I remember because she kept telling me when the lights had turned green and I should proceed. While pushing my granddaughter and her Blue Blanket in the cart around the store, I couldn't help remembering that it was not so long ago, at least in my mind, when I had been pushing her mother, who liked to sing, around in a cart. And just like her mother, it wasn't long before my granddaughter gave me one of those smiles that wrap me around her little finger and asked that I take her to lunch.

Let's review the facts. It was because I was being nice that I invited her to join me in the first place. Because we had to find first her boots, then her hair ribbon and then her Blue Blanket I was behind schedule by at least an hour and a half. And now she was asking to go to lunch. This little girl was unbelievable. Go to lunch? Are you kidding me?

In response, I looked down at her and without missing a beat I said, "Absolutely Honey, whatever you want."



APPLE HELPS YOU FEEL GOOD ALL YEAR LONG

SEE WHY APPLE SHOULD BE YOUR PHARMACY IN 2015

Visit us on-line



www.appledrugs.com

- Full Service Pharmacy
- FREE, Local Prescription Delivery
- Custom Compounding Lab
- Medication Therapy Management
- Apple PackRx Convenience Packaging Service
- Apple MedSync Synchronized Medication Refills
- Board Certified Ambulatory Care Pharmacist On Staff
- State-of-the-Art Infusion Center
- Diabetes Education Center
- Two Certified Diabetes Educators On Staff
- Vaccination Headquarters - Flu Shots, Hepatitis, Gardasil, Meningitis, MMR, Tetanus/TdaP, Chicken Pox, and Travel Vaccines

APPLE DISCOUNT DRUGS

Three Convenient Locations

Rt. 13 S.& Cedar Ln. 1210 Nanticoke Rd. 314 Franklin Ave.

FRUITLAND SALISBURY BERLIN

410-749-8401 410-543-8401 410-641-3130

Dentistry has changed...

Come see what modern dentistry is all about

Now Accepting New Smiles

We file all claims, accept all major insurances, and participate with Delta Dental Premier



DePalma Dental
Michael DePalma, DDS | Errin DePalma, DDS

500 Franklin Avenue Unit 3
Berlin, MD 21811

410-641-3222

www.DePalmaDental.com

Gentle and Trusted Family Dental Care for all ages.

Assateague National Seashore to celebrate milestone

In 1965, Assateague Island National Seashore (ASIS) was created and the narrow strip of land was rescued from development plans and turned into the National Park known today. The year-long celebration of the 50th Anniversary of ASIS will include many activities and events to commemorate this milestone.

Assateague Island Alliance (AIA), the friends group of Assateague Island National Seashore, will kick off the festivities this Saturday, January 24 at 9 a.m. to welcome Ranger Liz Davis, Assistant Chief of Interpretation to present plans for the 50th Anniversary Cele-

bration and to answer questions about the park

Traditionally a members-only activity, AIA invites the public to enjoy coffee and conversation with an ASIS Park Ranger. There is so much to learn from the folks who interpret, protect, maintain and manage the resources we love on Assateague Island. This is a chance to get exclusive access to an insider's perspective of life working on the island.

The event will take place at the Assateague Island Environmental Education Center (EEC - the former visitor center) located at 7206 National Seashore Lane, Berlin, MD 21811.

GOP seeks Board of Elections applicants

The Worcester County Republican Central Committee is seeking applications for appointments to the Worcester County Board of Elections. A qualified applicant must be a registered Republican voter in Worcester County for a minimum of five (5) years prior to the date of application, and must not be a holder of or candidate for any public or party office. The remuneration is \$3,000.00 per year. An application and further information may be obtained from the Chairman of the Central Committee, Grant Helvey at 410-430-7282 or Granthelvey@Verizon.net. Applications must be received by 5:00 p.m. on January 29.



Winners - On January 10 the Ocean City Elks Lodge #2645 held its annual Hoop Shoot Contest at Worcester Prep auditorium. The winners in three age groups, divided into boys and girls, will go to the next level en route to the Grand National Convention in Indianapolis in July. Winners for the boys (top picture) were **Brice Richins**, Worcester Prep, **Riley Callahan**, Buckingham Elementary and **Evan Kinsey**, Berlin Intermediate School. Winners for the girls (lower picture) were **Emily Stitely**, Berlin Intermediate, **Sumira Jehgal**, Berlin Elementary and **Eleni O'Brian**, Worcester Prep.

Pancake breakfast tickets available

Tickets for the annual Kiwanis Winter Pancake Breakfast which will take place Saturday, February 14 are now on sale. The event will take place between 8 a.m. and 11 a.m. in the Ocean Pines Community Center. The cost for adults is \$5 and children

under 12 are \$3. Included on the menu is pancakes, sausages, fruit cup, orange juice, coffee and tea. Carryout breakfasts are available. For more information contact Ralph Chin at 410-208-6719.

Southgate Ocean Pines

DeNovo's
trattoria

THE GATHERING ROOM BAR

Catering Available!

Call 410.208.2782
Open Mon. - Sat. 7:30 a.m. til Closing • Closed Sunday

Check out our daily specials!
Denovos.com

JANUARY SPECIALS

Draft Beers
-- NEW --
Flying Dog Raging Bitch
Belgian Style IPA
Fin City Miller Lite

Drink of the Month \$6
The Bubbly Happy Blue Year
\$1 off at HHour

\$2 Blow Out Beer Sale
(While Supplies Last)
Sam's Oktoberfest, Yuengling Oktoberfest
Leinenkugel, St. Paul's Lager, Bass Ale
Killians Red, Bud Lime

\$5 Lunch Specials

Like us on Facebook!

The **Courier**

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

delmarvacourier.com

Why Go Anywhere Else?
Anyone can provide advice. At Edward Jones, our goal is to provide advice and guidance tailored to your needs.

That's why we live and work in your community. When it comes to your financial needs and goals, we believe you deserve face-to-face attention.

You talk, we listen, and we get to know you.

Individual Retirement Accounts Portfolio and Retirement Plan Reviews Fixed Income Investments
Annuities Retirement Plan Rollovers and Consolidation

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

In the Rear View Mirror. . .

The original automotive hybrid

By **Bruce Palmer**

By its purest definition, a hybrid is a mixture. Two different things are brought together to form an entirely new and different entity. Today, when you hear hybrid in automotive terms you think of a vehicle which runs on either gas or electricity. But let's turn the calendar back to when a hybrid was an entirely different set of wheels.

Hybrid was one of the terms used to describe the vehicle introduced by Ford in November '56 for the coming model year. Promising the best of both worlds, it combined a car and pickup, bridging the gap for people

By 1934 the idea was real: a coupe utility" or "ute" for short. Built on a car chassis with a typical coupe pas-



The Ranchero

senger compartment the trunk was replaced by a pickup bed. So while the chassis gave a slightly cramped, yet smoother, car-like ride it could haul much more than a car. Sales were strong.

A few little things got in the way of the "ute" coming to America (ie: WW II). It took until December of '56 before a car-truck hybrid arrived in U.S. Ford dealerships. By this point, the coupe-base had been replaced by the entry level Ranch Wagon (two-door station wagon) as the vehicle's main platform.

Early ads proclaimed Ranchero as "More than a Car, More than a Truck" and the vehicle was an immediate hit with both the automotive press and car-buyers. While it didn't offer the clearance and ruggedness of the basic Ford truck, Ranchero actually boasted a higher cargo capacity (by 50 pounds) and a lower, more-convenient load-height. Sales topped 21,000 in a shortened first

sales year, though they would drop back to the 10-15,000 range over 1958 and '59.



1967 Ranchero

who wanted a car and needed a truck but simply couldn't afford both.

Enter: the Ranchero.

To America this all-new 1957 model was revolutionary, though Ford already had a lot of experience with the concept. As the tale goes, 25 years earlier the wife of a farmer in the land "down under" had written a letter to



Ford of Australia asking if they could build a car to take to church on Sunday that could then double as a truck in order to "take (their) pigs to market on Monday." An idea was born.

please see cars on page 11

D.A. Kozma Jewelers

410-213-7505 410-524-GOLD

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

**D.A. Kozma
JEWELERS**
wants to BUY your
Gold, Silver & Coins



In-house jewelry service

Feel comfortable knowing your jewelry stays on-site as it's repaired.

Ask about reconditioning your favorite jewelry.

Make your old favorites new again.

Custom work doesn't have to be expensive.

Always offering **battery replacement** for most brands.

**Locally owned & operated
for over 35 years**

Fourth Annual
Sour Beef & Dumpling Dinner
 HOLY SAVIOR PARISH
 FATHER CONNELL PARISH CENTER
 17th and PHILADELPHIA AVE.
 OCEAN CITY, MD

Sat., January 24
 Two Seatings:
4 PM & 6:15 PM

To guarantee you will be served at your seating choice, we ask that you purchase tickets in advance.
 Kindly call the Parish office at **410-289-6592** to ensure reservations for the time you want.
Tickets available at door.
 Guaranteed seating if you call ahead.

\$12 per person
\$5 for children
 (up to age 12)

We are looking forward to seeing you this year for a scrumptious dinner. Bring your family and friends for lots of fun.

Career Spotlight ...

The role of dental hygienists in oral healthcare

Oral hygiene is an important component of overall health. Many people are unaware that conditions of the mouth can translate into medical concerns elsewhere in the body. Overlooking routine dental exams and proper cleaning techniques at home can prove costly and unhealthy mistakes.

While dentists typically get all the credit for helping people maintain healthy smiles, dental hygienists are often the unsung heroes of the dental profession. Hygienists typically undergo training to handle many of the routine services offered during a standard visit.

Upon entering the examination chair, you will likely be greeted by a dental hygienist. He or she may take images of your teeth and begin examining your mouth for any abnormalities. The hygienist is usually responsible for facilitating the cleaning process. He or she will remove tartar from the teeth, administer fluoride treatments and polish the teeth. Dental hygienists will defer to the dentist to examine X-

rays and assess the overall health of your teeth. Should dental caries need to be cleaned and filled or more extensive oral work need to be performed, the dentist will take over and the hygienist will assist.

Dental hygienists also may be instrumental in educating patients on proper oral care. They may demonstrate flossing and brushing techniques and may even recommend certain products. Some hygienists take courses in psychology so they will have a better understanding of personality traits and phobias in patients and be able to make patients more comfortable in the dentist's chair.

Dental hygienists primarily work in dental offices. Today's dental hygiene professional has many career options to explore, says the American Dental Hygienists' Association. The ADHA notes that the following career paths provide some additional options for hygienists.

- **Clinician:** As a clinician, the hygienist will assess, plan, diagnose, and document treatment of oral diseases while collaborating with other health professionals. Clinical serv-



ices take place in community clinics, hospitals, prisons, and schools.

- **Public health:** Public health hygienists provide care to patients who would otherwise not have access to dental care. State, provincial or other public health services may be run by government or private organizations.

- **Corporate:** These hygienists focus on the sale of services and products that support the oral health industry.

- **Education:** Some hygienists choose to enter the classroom rather than the dental office. Educators are in high demand, and many colleges are actively seeking dental hygiene instructors.

Dental hygienists require a certain level of training and licensure. Criteria may vary depending on where you live, and this may include certificates or degrees.

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

MBS to host open house

Most Blessed Sacrament Catholic School is hosting an open house on Sunday, January 25, from 1 p.m. to 3 p.m. There you will have an opportunity to tour facilities and speak to administrators regarding enrollment possibilities. The school is located at 11242 Racetrack Road in Berlin. Any questions or for more information, please contact Lisa Edmunds, director of Admissions at 410-208-1600.

Badger to speak at Tea Party meeting

Bill Badger, director of Worcester County Economic Development will be the guest speaker at the Worcester County Tea Party meeting on January 22. Mr. Badger will speak on moving Worcester County forward in 2015. The meeting will take place at the Ocean Pines library. Doors open at 6:30 p.m. The meeting begins at 7 p.m. Admission is free and open to the public. For more information email WCTPPatriots@gmail.com, or call 443-614-7214.

Carozza sworn in

Shortly after noon on Wednesday, January 14, Mary Beth Carozza was officially sworn in as Maryland State Delegate for District 38C (Worcester and Wicomico). The swearing-in ceremony took place in the House of Delegates Chamber of the Maryland State House in Annapolis. Delegate Carozza was joined on the House floor by her parents, Tony and Mary Pat Carozza of Ocean Pines.

Information on Delegate Carozza's official committee assignments for the 435th session of the Maryland General Assembly and contact information for her and her staff is included below:



Delegate **Mary Beth Carozza** with her mother **Mary Pat** in the House of Delegates Chamber

Committee Assignments

- House Appropriations Committee
- Subcommittee on Health and Human Resources
- Oversight Committee on Personnel

Contact Information

Annapolis Mailing Address:
203 House Office Building
6 Bladen Street
Annapolis, MD 21401

Office Phone: (410) 841-3356
(301) 858-3356
Toll Free (800) 492-7122 ext. 3356

Email Address:
Mary-
Beth.Carozza@house.state.md.us

Staff Contact Information

Jimmy Williams
Legislative Aide:
(240) 554-7477

Pat Schrawder
District Representative

(410) 726-1234
pat.schrawder@gmail.com

Carol Rose
District Scheduler
(410) 430-7540
carol.parker.rose@gmail.com



Getting ready — Mrs. Lori Sullivan's first graders at Showell Elementary have been busy getting ready for the Science Fair. They have been researching snakes and discovering the differences between poisonous vs. non-poisonous ones. Each student also constructed their own snake model and enjoyed sharing their creations with their classmates to learn from one another. Pictured, back row, from left, are **Emma Walsh, Beckham Shaffer, and Amelia Groves**, and in front, **Kelista Scholl, Leah Keithley, Tyler Englishmen, and Colton Federighi**.



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**.

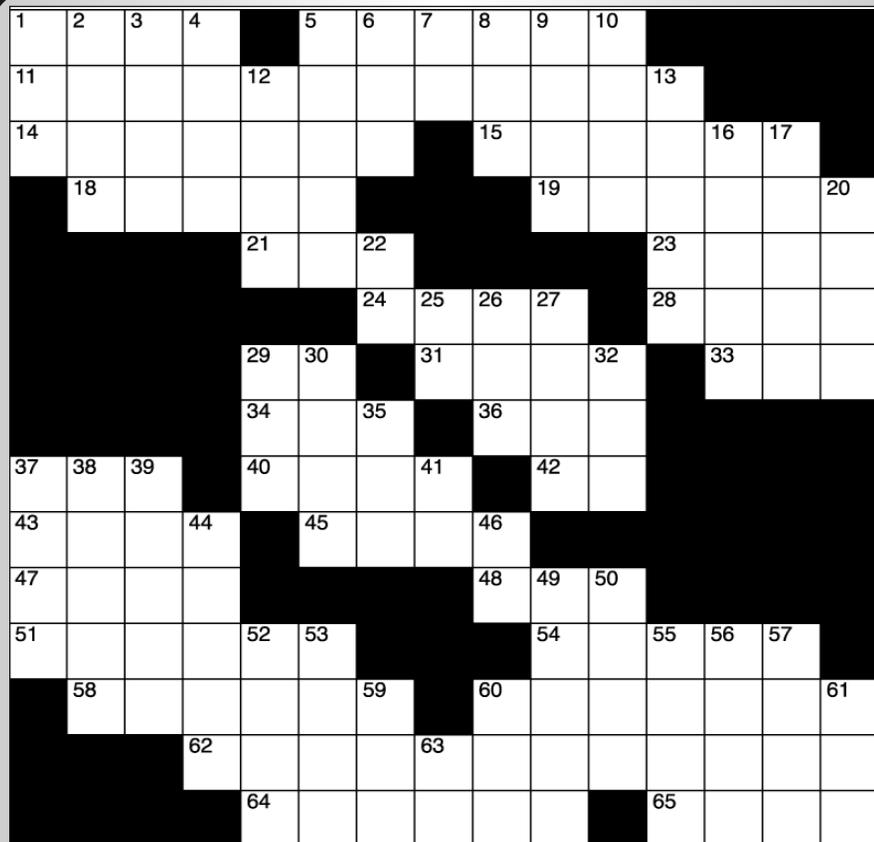


**The LORD will surely save me
So we will play my songs on
stringed instruments** Isaiah 38:20



We do that!

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



ACROSS

- 1. Cut into cubes
- 5. Food flavorings
- 11. Longest tenured "Tonight Show" host
- 14. One being educated
- 15. British conservatives
- 18. End without completion
- 19. Boater
- 21. Indicated horsepower (abbr.)
- 23. Protects the chest
- 24. Expresses pleasure
- 28. Stiff hair, bristle
- 29. Blood type
- 31. Taxis
- 33. Ribbed material
- 34. Young female socialite
- 36. Game cube
- 37. Priest's liturgical vestment
- 40. 2.1 km tributary of the river Seille
- 42. The golden state
- 43. Powder min-

DOWN

- 45. Coat with plaster
- 47. Far East housemaid
- 48. Digital audio-tape
- 51. Merchandising
- 54. Libreville is the capital
- 58. Incapable of flexibility
- 60. Language of Andorra
- 62. Repeat in concise form
- 64. Dark areas
- 65. Enough (archaic)
- DOWN**
- 1. Disk jockeys
- 2. 9th Greek letter
- 3. Fish of the carp family
- 4. Medical prefix for within
- 5. Short for synthesizer
- 6. What part of (abbr.)
- 7. Farm state
- 8. Thermionic vacuum tube
- 9. Employee stock ownership

plan

- 10. A crane
- 12. Filippo __, Saint
- 13. One below tens
- 16. Impatiently desirous
- 17. Inflict a heavy blow
- 20. As fast as can be done (abbr.)
- 22. Ma's partner
- 25. Carrier's invention
- 26. Possessed
- 27. Invests in little enterprises
- 29. Summate
- 30. Rosary part
- 32. A large body of water
- 35. Woman's undergarment
- 37. Essential oil obtained from

flowers

- 38. Cripples
- 39. An explosion
- 41. Of, French
- 44. Fish of the genus *Salvelinus*
- 46. Bahrain dinar
- 49. Banded cecidony
- 50. Giant armadillo
- 52. In place of
- 53. Electronic counter-counter-measures
- 55. Large package of cotton
- 56. 3564 m French Alp
- 57. European defense organization
- 59. Check
- 60. Former OSS
- 61. Not old
- 63. Goodwill promotion



Answers for Jan 14



Captain Ron's Fish Tales

By Ron Fisher

Sponsored by Peninsula Rehab and Sport Medicine

Getting ready for trout fishing

First I would like to mention the loss of Sue Foster a great fisherman, writer, friend and someone who also supported conservation and many fishing related youth activities in the Ocean City area. She will be missed by all of us.

Fishing Report - Stripers finally arrived later than usual but there have been some good catches mostly offshore. There was also a report that the boat *Fish Bound* reported a possible world record tautog caught by Ken Westerfeld of Queens, NY and weighed at the Sunset Marina. The tog weighed 28.8lbs and had a fork length of 35.75 inches and a swept tail length of 35.75 inches. If you are a tog fisherman this is just short of amazing. I guess they are just waiting for the official word on the world record.

Regulations - The Maryland Department of Natural Resources (DNR) has announced the Flounder Regulations and season for 2015. The season will be January 1, through December 31, 2015 with a per day limit of four fish per person for summer flounder. The minimum size will be 16 inches.

Getting ready for trout fishing - Now is the time to stop feeling sorry for yourself because the weather is cold and windy and you can't go fishing. Start getting ready for some late winter and early spring trout fishing. 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 pick you up. Trout fishing is a

great sport for the entire family so get them involved as well.

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 areas 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 usually stocked in late February and again in late March. In Wicomico County the Beaverdam Creek and in Worcester County the Shad Landing Pond are the two areas usually stocked. 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. Although they do not always advertise the February stocking at Shad Landing because at times the pond is frozen or flooded which would impact there stocking schedule. Word of mouth is usually the best way to find out when this pond is stocked in February. March is usually advertised.

How to fish - Trout can be a very finicky fish. For the first few days after stocking they will bite on almost anything and then they get smart and very selective 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

please see **capt. ron** 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

12913 Coastal Highway
Ocean City, MD 21842



cars
from page 7

As times and needs changed, Ford adapted Ranchero to keep it relevant. First, came a major downsizing for its fourth model year. The initial design had been based on the full size Ford car-body but headquarters watched how Rancheros were being used and decided the vehicle should be more practical: smaller and lighter than a full size Ford. So when they introduced their first-ever compact car Falcon for 1960, Ranchero downsized with it, dropping load capacity to only 750 pounds. But with up to 30mpg and prices starting under \$2,000, sales rebounded to stay around 20,000 for each of the next seven model years.

The year 1967 brought another major body change as Ford again shuffled their line-up and moved Ranchero to parallel the recently-introduced mid-sized Fairlane model (up-scaling the following year to Fairlane's new top-of-the-line Torino.) Ranchero options began to proliferate with GTs that offered beefier, muscle car engines...and even a "squire" version, sporting fake wood (ala the popular squire station wagons of the day).

Sales began an upswing, reaching a peak of over 45,000 in the 1973 model

year alone. Load capacities were back up to a half-ton and the interior creature comfort-level began to earn the car-truck hybrid a nickname as the "contractor's Cadillac." But geo-political issues were about to change the rules.

The oil embargo of 1973-74 arrived and with it an overnight demand for smaller, more efficient cars AND pickups. Those who needed full-size pickups continued to buy them but Ranchero sales suffered as smaller trucks arrived, both imported and domestic. Rather than to downsize the Ranchero again, Ford debuted its own little truck, importing compact Mazda pickups to the U.S. market as the Ford "Courier" by 1975.

When the Torino nameplate was retired after '76, Ranchero's structure changed one last time to the all-new Ford LTD II for 1977 but the sales drop continued and the last Rancheros rolled off the lines in '79. This coupe utility's time had come and gone but sales of "Utes" continue strong abroad even today (in fact the very first ute from Ford remains on display in an Australian museum). So, don't be surprised if the Ranchero one day returns in an updated form that still can carry either church-goers or livestock. Now that's a hybrid.

County Connection



Local mentoring program issues corporate challenge

The commissioners recently presented a proclamation recognizing January as National Mentoring Month to Samantha Hill of Big Brothers/Big Sisters of the Greater Chesapeake (BBSES). This year, BBSES has issued a corporate challenge to area businesses: be someone who matters to someone who matters.

Every child needs someone he or she can look up to, and BBSES works right here on the Eastern Shore to pair caring adult volunteer mentors with at risk children. Mentors can help build the solid foundation young minds need to believe in themselves, to become confident, well-educated citizens who are inspired to chase their dreams.

"This year we would like to make a 'Corporate Mentoring Challenge' to address America's dropout crisis by encouraging and promoting corporate support of mentoring," said Hill, a BBSES program specialist. "We would like to ask local businesses to create or expand an existing mentoring initiative within their companies to encourage employee participation in mentoring programs for youth in our communities across Worcester

County."

Mentors impact children's lives in immeasurable ways, providing them with confidence, encouragement and the skills and drive they need to succeed in all areas of life. Young people with mentors have higher school attendance, greater self-esteem and are more likely to pursue higher education. In fact, statistics confirm that students who meet regularly with their mentors are 52% less likely than their peers to skip a day of school and 37% less likely to skip a class. They are 46% less likely to start using illegal drugs and 27% less likely to abuse alcohol.

Catch BBSES's vision to integrate mentoring into the very fabric of your business and help area youth reach their full potential. BBSES partners children with caring adults based on shared interests, compatible personalities and convenient distance from each other. Volunteers are recruited and assigned based on background checks, interviews, and references. This January, area individuals and businesses could begin a journey that leads children on a path to success.

please see connection on page 15

capt. ron
from page 10

feeding on flies hatching off the water or worms dropping off the surrounding trees. Swirling just under the surface they are likely feeding on nymphs which are the larva of flies swimming to the surface to hatch. If you see no activity they are likely bottom feeding or not at all. In any case adjust your bait to the level of where the trout are feeding by raising or lowering your split 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 3ft. 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.

Quote of the day – "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.

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 22	8:39 a.m. 9:01 p.m.	2:18 a.m. 3:00 p.m.	7:13 a.m.	5:11 p.m.
Fri., January 23	9:29 a.m. 9:54 p.m.	3:11 a.m. 3:50 p.m.	7:12 a.m.	5:12 p.m.
Sat., January 24	10:19 a.m. 10:47 p.m.	4:07 a.m. 4:42 p.m.	7:12 a.m.	5:13 p.m.
Sun., January 25	11:11 a.m. 11:44 p.m.	5:05 a.m. 5:35 p.m.	7:11 a.m.	5:15 p.m.
Mon., January 26	12:05 p.m.	6:06 a.m. 6:30 p.m.	7:10 a.m.	5:16 p.m.
Tues., January 27	12:45 a.m. 1:04 p.m.	7:10 a.m. 7:26 p.m.	7:09 a.m.	5:17 p.m.
Wed., January 28	1:50 a.m. 2:07 p.m.	8:16 a.m. 8:24 p.m.	7:09 a.m.	5:18 p.m.

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

HERO MILES — to find out more about how you can help our service members, veterans and their families in their time of need, visit the Fisher House website at www.fisherhouse.org [Advertising supported by this publication]

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

Auto

CASH FOR CARS: Cars/trucks Wanted! Running or Not! We Come To You! Any Make/Model. Instant Offer - Call: 1-800-569-0003

Need Car Insurance Now? Lowest Down Payment - Canceled? State Letter? Accidents? Tickets? DUI? Instant Coverage! INSUREDIRECT.COM Toll-Free 888-800-2312

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

WANTED LEGAL ASSISTANT

We are seeking a full time legal assistant in an Estates and Trusts practice. Duties include phone reception/scheduling/document proofing and preparation/ and file organization.

Familiarity with Word is required, previous experience with wills is preferred.

Please submit resume by Fax to 410-208-1562

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

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

HEALTH

Canada Drug Center is your choice for safe and affordable medications. Our licensed Canadian mail order pharmacy will provide you with savings of up to 90 percent on all your medication needs. Call today 1-800-254-4073, for \$10.00 off your first prescription and free shipping.

Lots & Acreage

ABANDONED FARM! 25 ACRES - Trout Stream - \$49,900. Beautiful acreage, views, woods, apple trees! Unadilla River Valley location! EZ terms! 888-738-6994 NewYorkLandandLakes.com

Lots & Acreage

BANK REPO'D! 10 acres - \$19,900! Awesome Mtn views, hardwoods, private bldg site, long rd frontage, utills! No liens or back taxes! Terms avail! Call 888-431-7214 NOW!

WANTED

CASH for sealed, unexpired **DIABETIC TEST STRIPS/STOP SMOKING PRODUCTS!** Free Shipping, 24hr Payments! Call 1-877-588-8500, Espanol Available www.TestStripSearch.com.

choptank from page 2

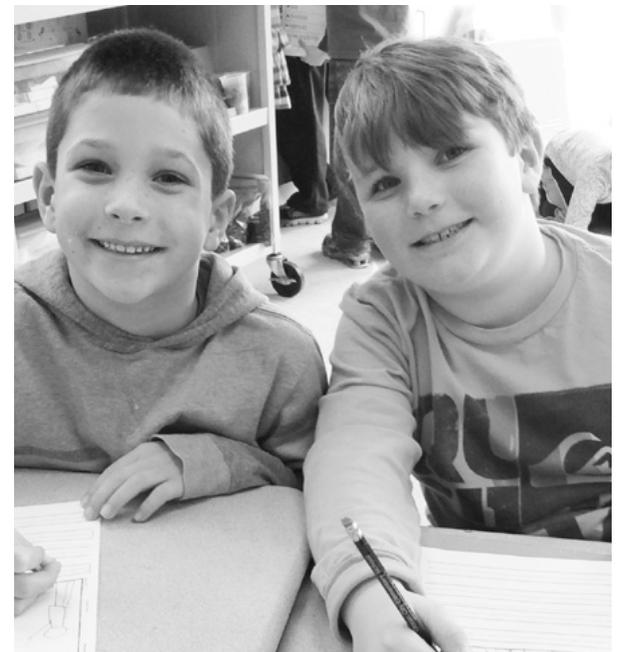
creased nearly 13% in 2013, which is more than eight times faster than the 1.5% general inflation rate, according to the report. Potentially worsening the situation is evidence showing that certain generic prescription drug prices are increasing as well" (Pharmacist.com).

Along with the APA and AARP, Marti Powles, COO of New Benefits, Ltd., the program's prescription discount provider said, "To make matters worse, deductibles are also mounting. In 2015, 32% of large employers will offer only high-deductible plans, up from 22% in 2014. Because so many employees fail to meet their ever-increasing deductibles, many consumers are forced to pay for high-priced prescriptions out-of-pocket."

The Co-op Connections Card could be the answer. The Co-op Connections Card is accepted at more than 100,000 health-related providers nationwide. The card includes between 10 – 85% discounts on prescription drugs at over 60,000 national and regional pharmacy chain stores. If members know the medication, they can find the discounted price by visiting rxpricequotes.com or by calling 1.800.800.7616. Co-op members have already saved almost \$500,000.00 on prescriptions alone!

The Co-op Connections card also offers members more than 25,000 local and national deals on products and services, as well as over 100 local business offers. This card helps members save on such services as automotive, dining, travel, energy efficiency, and much more.

For more information on the Co-op Connections Card and how it works, visit www.choptankelectric.coop and under Community, Co-op Connections Card or call toll-free 1-877-892-0001 ex. 8618.



Writers - The students in Mrs. Jennifer Fohner's first grade class recently worked on their first non-fiction writing piece. Pictured are **John Fohner** and **Trey Strickler** who are writing buddies during Writer's Workshop. The students will teach their readers about a topic in which they have become an expert.

cans from page 2

fourth highest food insecurity rate on the Eastern Shore, behind Dorchester, Somerset and Wicomico Counties. Those we are helping are our friends, our neighbors, the children your kids attend school with every day. Thirty eight percent of these families fail to qualify for federal or state assistance because on paper they do not meet the minimum standards.

Worcester County, together we really are citizens and government working to secure a brighter tomorrow. For more information about the Worcester County food drive, contact Brinkley at (410) 632-0090. Organizations interested in hosting food drives are invited to contact MFB Managing Director Jennifer Small at small@mdfoodbank.org.

**SELL IT FAST
IN THE CLASSIFIEDS!**

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** 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



COMPUTERS



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.®

EYE CARE



Accurate Optical

Ocean Pines | 11031 Nicholas Lane, Ocean Pines Village Square | 410.208.4604

Salisbury | Easton | Ocean City | Cambridge
Stevensville | Laurel | Millsboro | Ocean Pines

www.accurateoptical.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

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

MHIC #83501 Free Estimates



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



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

410.213.1919 • 877.ROOF.PRO

www.roofers.org Roofers@Comcast.net



The Courier

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

\$11 a week!

410-641-6695



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

\$11 a week!

410-641-6695



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

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

Berlin, MD 21811

Phone: 410-208-3052

Mobile: 443-235-5544

Master Electrician MD • VA • DE • PA

The Courier

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

\$11 a week!

410-641-6695



WRITING SERVICES

Publishing, Memoirs & More!



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



Funding a Revocable Living Trust

By **Mike Mathers**

After a month of planning, discussion, drafting and redrafting has gone by, clients of mine who have purchased a Revocable Living Trust are excited to add their signatures to a sophisticated asset distribution plan. It is at this moment that I look them in the eye and say, "Congratulations, you just bought an empty box." I speak bluntly to stress the importance of funding a revocable living trust; because if the funding is not done properly, then all the best legal language in the world won't amount to a hill of beans.

The short definition of a revocable living trust is that it is a way to pass your assets to beneficiaries outside of probate. If, at the time of your death, your home and bank accounts are owned by your trust, rather than by you, then nothing has to be administered through your will. Unfortunately, many people set up revocable trusts but never re-

member to title their homes or bank accounts into the name of the trust. The steps needed to put an asset in to trust vary by type. Real property, such as your home, is the most formal; a new deed must be drafted in order for it to be part of your trust. For bank accounts you can usually just change the name. Be aware, however, that tax deferred accounts such as IRAs and 401Ks usually cannot be titled to a trust. Finally, there is personal property such as your jewelry and furnishing. Obviously there is no certificate of title for your Orioles bean bag chair and other such valuables. However, a written declaration can be made that says, "I give my bean bag chair to my revocable trust."

In one scenario, if a trust is not funded at all, then all assets will pass through the will. This is what would have happened if no trust had ever been set up, and so the expense of that document was wasted. The other scenario is partially funding the trust, by changing the title to some assets but forgetting others. The second scenario might be better than the first, because at least probate was reduced by the amount in

the trust. On the other hand, your family now has to administer the will for one half of your assets and administer the trust for the remaining half. Managing one distribution plan is already enough work for your loved ones, don't accidentally leave them a full time job.

I wrote this article because revocable trusts are increasingly popular and I am sure that there are many readers wondering right now if they remembered to put everything into their trust. I urge you to make a commitment this month to double check your assets. You will gain a peace of mind because of this. For bank and financial assets, it can be as simple as looking for the words "trustees" or "RLT" on the statements. If you're still not sure, call your banker or financial planner. With regards to your home, you would probably remember if you signed a new deed or not but you can always check your property tax titling. Also, if you have moved or had major life changes since you enacted your trust, make sure new property is titled correctly. Maybe your trust was fully funded in 2003 but you didn't have a condo in Florida then and

you do now.

Once you know that you have done the work to fully fund your trust, you can enjoy the satisfaction of gifting your loved one simpler, cheaper and more private distribution plan outside of the probate process.

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

connection
from page 11

The county recognizes the influence that mentoring programs, like BBBSES, have on the lives of area youth, and we encourage area businesses to take the corporate challenge to be someone who matters to someone who matters. Information about the corporate challenge is available at <http://corporatementoring.challengepost.com>.

Learn more about BBBSES at www.biglittle.org or call Hill at 410-543-2447. You can visit them on facebook too at www.facebook.com/BBBSES.

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



MITCHELL & HASTINGS

FINANCIAL SERVICES

Our Mission: Your Success

Phyllis R. Mitchell
Certified Financial Planner
Registered Representative
Investment Advisor Representative

Andrea L. Hastings
Investment Advisor Representative
Registered Representative

IRAs
Pension Plans
Retirement Plans
Stocks
Bonds
Mutual Funds



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

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.



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

410-208-3331

Call today to make an appointment




Gull Creek Senior Living Community

For the Senior who Dares to be Different

- Restaurant Style Dining
- Housekeeping & Linen Service
- 24-Hour Emergency Response
- Utilities Included
- Social & Cultural Events
- Scheduled Transportation
- Independent Living
- Assisted Living

A Community with Opportunities

Call 410-641-3171 or visit for more information and a tour.

Gull Creek is a non-profit organization. We subscribe to a non-discrimination policy.

1 Meadow Street Berlin, Maryland 21811 888-485-5273 www.gullcreek.org

COULD YOU USE BETTER
COVERAGE ON TOP?



- Roofing
- Skylights
- Gutters
- Doors
- Siding
- Windows

For 26 years, our commitment to treating customers as we'd like to be treated and providing only the best quality workmanship and service has set us apart in the roofing industry. Experience the All American advantage... call today!



We've Got You Covered

From complete roof installations to repairs, call the area's most trusted roofer. All American Roofing Company is A+ Rated by the BBB & Voted the #1 Roofer by readers of the News Journal. Put us to the test!

Call Today for a **FREE Estimate**

LIFETIME Warranty
 on ALL Complete Roof Installations

0% Interest
 for One Year



Fully Insured & Licensed in MD, DE & PA
 References Available • Locally Owned & Trusted Since 1989

410.213.1919



www.roofers.org

Clip & Save
\$500 Off

Whole Roof Installation

Jobs of \$5,000 & up. Not valid with previously contracted work or other offers. Must present at time of Estimate.

Expires Feb. 1, 2015