

# The Courier

January 18, 2023 Volume 23 Number 15



**NCAA Signees** — Worcester Preparatory School seniors' **Isabella Borsoni** and **Caitlyn Hoen** prepare to sign their letters of commitment to play NCAA Division III Women's Lacrosse. See story on page 6



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# The art of the word

By **Elaine Bean**

## *Ruth Wanberg-Alcorn*

of Ocean City specializes in the art of the word. A widely-published poet, her words are currently on exhibit at the Ocean City Center for the Arts in January's "Shared Visions" show. The 10<sup>th</sup> annual exhibition celebrates the collaboration between writers and visual artists, a partnership spearheaded by Wanberg-Alcorn.

In October 2012, when Wanberg-Alcorn was on staff at the Ocean City Library, Rina Thaler, executive director of the Art

League of Ocean City, suggested a writing-combined-with-art display for the new Arts Center scheduled to open in 2013. “She hoped our Ocean City Library writers and the Art Center’s local visual artists would come together to inspire one another and produce exciting original work for the opening celebration,” Wanberg-Alcorn said.

"What an opportunity! Rina came to the library to meet with our manager, Andrea Schlottman, and me. We three grasped the value of this endeavor for our community, and a unique bond between our literary and visual artists was formed."

Now in its tenth year of collaboration, Wanberg-Alcorn's poems along with the artwork that inspired them — plus a full exhibit of works from other writers and artists — are on display for the "Shared Visions" show at the Arts Center. The artists submitted artwork — paintings, photographs, fiber art, mosaics, and mixed media — they hoped would inspire the writers, and the writers selected their inspirations and created accompanying literary works. Both sides will be on exhibit in the Thaler Gallery until January 29.

On Tuesday, January 17 from 6 p.m. to 8 p.m., the writers will read

their work and discuss what inspired them about the art during a free event at the Arts Center, and the public is invited.

Wanberg-Alcorn, a native of New Jersey, earned her BA from Rowan University, attended the University of California at Berkeley, and returned to New Jersey's Rowan University to work on her Master of Library Science degree. She also studied Fordham University's Anthony (Tony) DeMello's classic works, a two-year course, and completed a Master of Theology from the Camden, NJ Diocese Biblical Institute.

An elementary school teacher until 1969, she worked for 22 years as a columnist for *The Cape May Herald* newspaper before joining the Ocean City Library in 2008, where she established a poetry/prose group.

Wanberg-Alcorn remembers the first meeting of the Ocean City Writers' Group, which was scheduled for an evening in December 2009 during a horrendous blizzard that was hitting the Eastern Shore. "I didn't think anyone would venture out into the storm, yet I waited," she said. "I heard a tap at the meeting room's door, then the door opened, and a tall gentleman, covered with snow, entered. I couldn't help smiling, neither could he. Introductions were exchanged, Don Winslow and Ruth Alcorn. We spent our meeting sharing our thoughts on the importance of creating a writers' group in Ocean City and planning how to do that. I knew Don would be my perfect writing group co-chair. and he was!"

She sees writing groups as a positive experience for all involved. “As they listen to each new poem, or story, then share their delightful and

insightful comments, a positive and helpful discussion always erupts. As the facilitator, I feel the honest sharing and obvious support each writer offers to the group is a magnificent joy and blessing for me to recognize, appreciate and humbly hold.”

Wanberg-Alcorn retired from the library in 2022.

“Throughout my life, my focus has been creating poetry,” she said. “I love it as it flows from my essence, always a surprise, not rehearsed. It arrives, demanding my attention, like a spoiled child. When inspiration calls, I wake up and pay attention, forget about sleep, and capture the whispered words immediately, in fear of being ignored by my interior host.

Creating a poem heals me, comforts me, and brings peace, for as the precious gift of words pour out of me, a new poem forms.”


Wanberg-Alcorn has formed and facilitated writing groups in Ocean City, NJ, and the Cape May, NJ Physick Estate; joined three poetry functions with the Rehoboth Beach Writers' Guild; and continues to facilitate the Ocean City, Md. Writers' Group that meets at the Ocean City Center for the Arts on the third Saturday of every month. Her poetry has been published in many literary journals, including *BOGG*, *Pantaloon*, Seaside Scribes anthologies, and others.

## A Silent Slice of Life

By **Ruth Wanbug-Alcorn**

A Sleeper's balanced walk unobserved and unabsorbed by his brain, yet Monty, the sleep-walker's precious cat, watches George's strange actions, and decides not to wake him as he meanders off. However, as a self-labeled faithful guide cat for his owner, Monty performs as witness of these, soon to be, frequent departures.

During the backyard episodes, George slowly stands, leaves his cap and fishing rod behind, and walks away. Monty, George's 24-pound loyal and spoiled pet, wonders how George manages to slip away from his afternoon nap, and comfortable chair, after spending so many hours each morning, fishing on Lake Champlain.

A watercolor illustration of a fishing rod and reel on a boat. The fishing rod is positioned vertically, with its handle at the bottom and its tip pointing upwards. The reel is attached to the rod and is a vibrant blue color. The background is a soft, light blue wash, suggesting a body of water or a sky. The overall style is soft and painterly, with visible brushstrokes and a gentle color palette.

Monty, the chubby feline lookout, observes George's silent and secret disappearances, yet remains behind, awaiting his friend's return.

After George's first episode, Monty had carefully explored the territory and found there were no stairs for George to slip or trip on near the cabin. Also, the lake's safety held as well, since Monty intuited, if George stepped into the chilly water, it would quickly startle him into wide-eyed, yet confused awareness!

Like Alice's Cheshire Cat,  
Monty always smiles a "welcome back" as his buddy returns, yet George, with no idea he leaves his chair, silently walks away, and remains unconscious of the erasure of his unacknowledged, recurring timeless trips. His mind fails to capture his movements, and his thoughts remain empty of physical information, un-stored in his brain's temporal lobe, where episodic memories form for later access. but not for George.

However, all's well that ends well, since good guy Monty maintains his duty as George's forever loving, watchful guide cat, always on the lookout for his beloved pal!



**Ruth Wanberg-Alcorn**



### Waiting by Isabel Pizzolato



## Former anti-opiate 'Warrior' continues to fight substance abuse

Six years ago, Heidi McNeeley and Jackie Ball turned their bond of having a family member who struggles with addiction into a movement that's helped hundreds of local people find treatment.

The pair formed the Worcester County Warriors Against Opiate Addiction and held their first meeting at the Ocean Pines Library in 2016, to talk about the problem and its potential solutions.

About 50 people came to that first meeting. A month later, their numbers swelled to the hundreds and included local politicians and law enforcement, educators, and addiction specialists.

More recently, the Worcester County Warriors merged with Worcester Goes Purple, a nonprofit addictions resource center backed by Worcester County Government.

McNeeley, now an Ocean Pines resident, is finding new ways to help the cause.

"We had so much incredible community support when Jackie and I founded the Worcester County Warriors Against Opiate Addiction in 2016," McNeeley said. "Jackie and I did not really have a plan for the Warriors. We just knew that we had to reach out to find people that were suffering as a result of their own addiction, or the addiction of their loved ones."

McNeeley said she was amazed when more than 200 people joined the group within their first month.

"We quickly grew to become a 501(c)(3) nonprofit with a board of directors consisting of some incredible people, including Jamie McNeely, Kelley Green, Tish Ottey, Tina Kolarik, Tracy Simpson, Colleen Wareing, Nate Passwaters, Laura Bren, Sean Kelley and Beau Oglesby," McNeeley said. "We had political support from Jim Mathias and Mary Beth Carozza, and so many other community members opened their hearts and businesses to us."

All of that translated into a substantial fundraising ability that helped local people get into addictions recovery.

"The Warriors were strong for five years, and for those five years it became clear that our community was hurting and in desperate need of help," McNeeley said. "We were proud to

offer that help whenever we could.

"In 2018 and 2019, my son and Jackie's son had babies. Our sons' worlds changed and so did ours," she continued. "Our passion to help those that were addicted, and their families, now embraced our beautiful grandchildren, and we both realized that it was time for things to change."

At that point, the Warriors approached Worcester Goes Purple founder Debbie Smullen.

"Debbie agreed to take up our reigns, and the group continues to do wonderful work for recovery in our community," McNeeley said.

McNeeley said many prior Worcester County Warriors board members continue to contribute. Ottey, a former Ocean Pines Police Officer, has opened five recovery homes in the area, including the first ever recovery center in Worcester County.

"It has been amazing to watch her Homes4Hope grow to be a lifesaving force in both Worcester and Wicomico counties," McNeeley said.

McNeeley now works as a psychiatric nurse at Tidal Health in Salisbury.

"About 90% of my patients are dealing with an addiction, and I hope that I have been able to help them and their loved ones as well," she said. "Next summer I will become licensed as a psychiatric mental health nurse practitioner, and I will be able to medically treat our community members who are addicted."

McNeeley is a certified holy yoga instructor and teaches morning classes at the River Run Community Center. Donations from the classes help fund people in recovery, including tickets to recovery centers and the purchase of clothes and other essentials.

She also continues to help direct local people in need of treatment.

"I hope that I can still be a strong resource for their families as well, and I would like to still operate as a sort of clearing house for addictions and mental health," McNeeley said. "There are so many needs in Ocean Pines alone. I offer my email heidimcneele@gmail.com and my cell 443-513-8370 to anyone who needs resources."

For help and more information on mental health and substance abuse disorders, visit [www.samhsa.gov](http://www.samhsa.gov).

## Annual Ocean City blood drive returns

The Blood Bank of Delmarva (BBD) returns to Ocean City with the 24<sup>th</sup> Annual Ocean City Blood Drive on Monday, January 23 from 10 a.m. to 6 p.m., Tuesday, January 24 from 9 a.m. to 5 p.m. and Wednesday, January 25 from 9 a.m. to 3 p.m.

This annual blood drive, which is BBD's largest of the year, takes place at the Roland E. Powell Convention Center overlooking scenic Assawoman Bay. The theme of this year's blood drive is "Call to Arms." BBD aims to schedule a record 825 donors and surpass the prior record of 685 donors that was set in 2021.

Each year, this blood drive is held during National Blood Donor Month, which is dedicated to honoring blood donors and encouraging blood donations during this critical time. The winter months are always a difficult time for the blood supply, as school breaks, family vacations and inclement weather all contribute to making blood donations less of a priority. Blood centers across the country have been suffering from shortages since the start of the pandemic in March 2020.

Nicole Pineault, Director of Donor Resources at Blood Bank of Delmarva and Bryan Shepherd, Account Manager at Blood Bank of Delmarva hope the theme captures the attention of

Ocean City, Maryland and the vicinity as the region's blood supply continues to be threatened by low donor turnout.

"We'll be giving all presenting donors the famous Ocean City Blood Drive T-shirt that once again features Bryan's Ocean City marlin," Pineault said. "This is just one of the fun aspects of this blood drive that has become a wonderful tradition for us."

Patty Killeen, Senior Vice President at BBD, said it is important to continue the three-day format this year given the fact that the event traditionally draws more than 600 donors.

"We are grateful to the Town of Ocean City Mayor Rick Meehan for being such an incredible partner and for their dedication to helping us replenishing the blood supply. I'd also like to thank the Convention Center staff, and all the municipal workers and residents who make this event so successful year after year," Killeen said. "We encourage all eligible blood donors to celebrate National Blood Donor month by signing up to donate, you'll even get a free t-shirt!"

To book an appointment, please call 1-888-8-BLOOD-8 or visit Ocean City Blood Drive | Blood Bank of Delmarva ([delmarvablood.org](http://delmarvablood.org)). Donors are asked to make an appointment if they are feeling healthy and well.

## Rearview Mirror / Chip Bertino

Jack Barnes of Ocean Pines on his 1955 Plymouth as told to Chip Bertino.

*My first car was a 1955 Plymouth Belvedere Sport Coup. It was Tampa Turquoise and black. It was very used and cost \$200.*

It was a trade in from one of my dad's friends who owned an auto dealership. It was a cool looking car especially after it was "nosed" [hood ornament removed and holes filled]. It had smaller 6-cylinder instead of V-8, so I added a cut-out in the exhaust [operated from driver's seat] which made it sound like a beast. The exterior body was good but there was so much rust under the trunk liner that one time the



spare tire and jack fell through the bottom of the trunk. Eventually the oil gauge, which was mounted, for some reason, in the dash, right in front of the passenger, started showing extremely low oil pressure. Apparently, the main bearings were on their way out. I drained the oil and refilled with 90W gear oil to quiet the bearing knock [I know, bad idea] then traded it in for a 1953 Studebaker my dad found on a migrant labor farm. [another story].



# A fascination

An early childhood memory is going to a carnival. I'm sure these carnivals were not unique to Northeast Philadelphia. I suspect they moved from one location to another. If memory serves, and it's likely it

years, I realize how inhumane that game was.

When I was a teenager, we had a ten-gallon tank filled with tropical fish. Our depth of knowledge in maintaining a tank was shallow.

Normally, the tank was populated with black mollies, gourami, swordtails, catfish and a neon tetras.

The survival rate was poor. Outbreaks of Ich was common as were algae blooms. Compounding the problem was inattention. Eventually

the tank was emptied and stored in the attic before finally being sold at a flea market.

More than a dozen years ago, my interest in maintaining a tank reemerged. I promised myself that if I were to establish an aquarium, there would be no shortcuts and that I would educate myself on best practices and fish care. I spent a lot of time talking with and asking questions of associates at various pet stores. I think after a while, some of them hid in the back when they saw me.

For about a decade I maintained a 20-gallon tropical fish aquarium, learning as I went which types of fish lived in harmony, the characteristics of different species and proper maintenance. There were setbacks but there was considerable enjoyment too. It's mesmerizing watching fish in an aquarium.

For Christmas my wife surprised me with a much larger tank with bowed front glass. Through the years, I casually thought about such an upgrade; imagining how to hard-scape the environment as well as caring for an increased quantity of fish. Now I had the opportunity. The other attraction to establishing a new aquarium was that it was something my wife and I could do together. As much as she may not want to admit it, she enjoys having an aquarium – as long as I do all the work.

After many hours, we recently established our new aquarium, transitioning our fish from one tank to the other. We are pleased with the results as are the fish.

It's been a long journey and many years since those ping-pong carnival days. I remain a novice but my fascination with aquarium fish remains.



## It's All About. . .

By **Chip Bertino**

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won't, I believe the carnival was a fundraiser for the Fox Rock Little League of which my brother and I belonged.

As you would expect, there were rides and games and food. Given that my frame of reference for the amusements was Hunt's and Morey's pier on the Wildwood boardwalk, the rides were, to me, a little lame. Big at these events was watching a vendor spin different color cotton candy on a stick. I envied the kids walking around eating what looked like a huge cotton ball. My mother never allowed my brother and me to have one, informing us that it would rot our teeth out. I questioned that reasoning at the time to no avail. A side note. Years later when I was at Great Adventure and my mother was not around, I excitedly bought a cotton candy. After one bite, I threw it out. It was gawd awful!

Another attraction of the carnival were the games, one game in particular: tossing a ping-pong ball into a goldfish bowl. I liked that game. I don't remember exactly, but I think for a quarter you got three tries. Most of the time the ball bounced off the bowl rim before falling off the platform. But there were times when Lady Luck was a friend and the ball plopped into the bowl. Winner! The attendant removed the ball and handed me the little glass bowl with the goldfish inside. During the rest of the evening, I walked around staring at the fish with fascination.

Once home, my mother helped me fill with water a larger bowl into which we poured the fish. Usually within a couple days, the fish was a floater.

That game is now prohibited and I'm glad. As an aquarist of many



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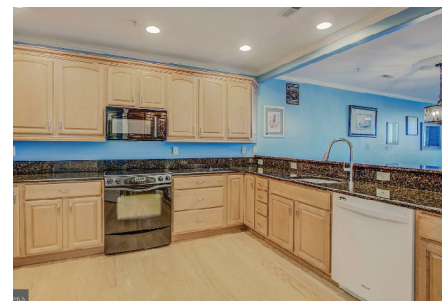
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# Commentary

By Joe Reynolds  
OceanPinesForum.com

## Business license?

An item dropped into the proposed 2023-2024 OPA budget would provide additional income by requiring many businesses doing work for homeowners to purchase a business license from OPA.

There is no indication as to who is pushing this, but General Manager John Viola did include revenue from such license sales in the budget. At this point, the Board of Directors has not reviewed and approved the budget, so it remains unclear as to whether or not the proposed licensing requirements would be implemented.

The first question is whether or not OPA even has the legal authority to force contractors to pay a business

license fee in order to do work in private homes or on private property. The next question, assuming OPA has legal authority, is how OPA intends to enforce any business license requirement.

Then there is the possibility, perhaps remote, of some OPA liability. One HOA attorney in another state wrote, "Even if HOA boards think they are doing the right thing by promoting a list of preferred contractors, it can lead to liability of the HOA."

OPA may have no ability to enforce rules and regulations on private companies, so enforcement of any business license requirement would happen with the lot owner. Suppose an association member hired a company to do some work and the company hired refused to buy an OPA business license and the association member still had the contractor do the work. What would happen? Is OPA trying to regulate commerce without the authority to do so?

Inquiries as to whether OPA legal counsel was consulted have not been answered as yet. Maryland law seems

to limit business regulation to public authority. OPA is not a public authority.

OPA's proposed budget only estimates 25 business licenses will be sold for an initial income of \$1,875. Surely, many more than 25 businesses do work in Ocean Pines that would require purchase of the \$75 license fee.

Tree removal companies are among the proposed businesses required to purchase an OPA business

license. In addition, there is a proposed tree removal permit filing fee of \$35 for tree removal and an associated \$80 inspection fee. The proposed budget estimates some 500 such sales to produce new income of \$57,500.

Make no mistake, association members will be paying for any of these new fees if passed by the board. Another example of never-ending bureaucratic creep adding to the cost of living.

## Two WPS athletes commit to play collegiate sports

On January 11, two of Worcester Preparatory School (WPS) senior student-athletes, Caitlyn Hoen of Bishopville and Isabella Borsoni of Ocean City signed letters of commitment to play National Collegiate Athletic Association (NCAA) Division III Women's Lacrosse.

Caitlyn has signed to play Division III Women's Lacrosse at Mary Washington University (VA), and Isabella has signed to play Division III Women's Lacrosse at St. Mary's College-Notre Dame (IN). Both are standout students who were honored in a ceremony at school surrounded by their family, friends, coaches and administrators.

Caitlyn is a member of the Charles R. Jenkins Chapter National Honor Society and Spanish National Honor Society. In addition to being a 2x All Conference player on the WPS Girls Lacrosse Team, she has also excelled as a 2x All-Conference runner in Cross Country, 2x Honorable Mention in Cross Country, 2020 ESIAC Female

Runner of the Year and 3x Team MVP. Caitlyn is also a long-time equestrian, as she rode, trained, and competed for ten years in various local, state, and regional Hunter/Jumper events. Caitlyn is the daughter of Christopher and Jennifer Hoen.

Isabella transferred to WPS this year from Archbishop Spalding High School (ASHS) in Severn, MD. At ASHS, she was heavily involved in athletics, various clubs and the theatre program. Also, a member of the National Honor Society, Isabella chose to take the most rigorous curriculum available throughout high school, impressively combining honors, IB, and AP coursework. Upon arriving at WPS, Isabella signed up to serve as the team manager for the Varsity Volleyball team and is gearing up to play on the WPS Girls Lacrosse team this spring. She also serves as the Captain of the East Coast Select 2023 Woman's Lacrosse Team. Isabella is the daughter of Eric and Jennifer Borsoni.

## Square dance lessons offered

Free square dance lessons will be offered March 1, 8, 15 and 22 at the Ocean Pines Community Center between 7 p.m. and 8:45 p.m. For more information contact Barbara Roos at barbroos@gmail.com or 908-229-8799.

## Courier Almanac

January 18, 2009, marked the final day of a weeklong auction in which auto giant General Motors (GM) sells off historic cars from its Heritage Collection. GM sold around 200 vehicles at the Scottsdale, Arizona, auction, including a 1996 Buick Blackhawk concept car for \$522,500, a 1969 Chevrolet Camaro ZL-1 COPO Coupe for \$319,000 and a 1959 Chevrolet Corvette convertible for \$220,000. Other items included a 1998 Cadillac Brougham, which was built for the pope. (That vehicle was blessed by the pope but never used because of safety issues; it sold for more than \$57,000.) Most were preproduction, development, concept or prototype cars.

Prior to financing home improvement projects, homeowners typically consider a host of variables, including how significant a return they're likely to get on their investment. Though potential ROI is not the determining factor for most homeowners, the cost of home renovation projects is so significant that ROI certainly merits consideration. According to Remodeling magazine's "2022 Cost vs. Value Report," a garage door replacement recouped the highest percentage of homeowners' initial investment in 2022. The average cost of such a project was \$4,041 in 2022, and homeowners recouped roughly 93 percent of that investment at resale.



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# Allan Baker is an unsung Ocean Pines asset

By **Josh Davis**

For the last two years, Allan Baker did a job in Ocean Pines that few have seen, but many appreciate.

Baker starts work at 5 a.m., three days a week, and drives the entire length of Ocean Parkway to pick up trash.

He also visits each of the community parks to empty the trash cans.



Often, he fills his Ford Ranger pickup truck bed with trash five times.

Recently, Baker has been sidelined because of health issues, but he hopes to return to work soon.

## Hunter, truck driver, cowboy

Baker is a quintessential Eastern Shore native, born in the area, growing up in Whaleyville, and now living in nearby Bishopville.

He was one of the original “salt-water cowboys,” helping to run the pony penning operation in Chincoteague, Virginia.

“I was raised on a farm, and I always had horses,” he said. “When I was eight years old, I was picking crops with a horse with a walking cultivator,” he said. “The horse pulled the cultivator, and you would walk behind it and harvest these peppers, tomatoes and cucumbers.”

Baker met his wife, Shirley, while riding a horse in Chincoteague.

“She denies it now, but she hollered at me!” he said with a laugh. “I was riding down the street after penning the ponies on a Wednesday, and she hollered at me, ‘Hey, you good lookin’ thing, you!’”

“I rode down the road about a mile and told a friend of mine, ‘I’m going to go back and find that girl,’ Baker continued. “She was walking across the road to the carnival ground, and I said, ‘Do you want to go for a ride?’”

She did, and the couple have been inseparable ever since.

“If we make it to Jan. 25, we’ll be married 60 years,” Baker said.

For several decades, Baker operated one of the poultry trucks that are ubiquitous on the Eastern Shore.

“I had a crew of men, and we went to the farms and loaded up chickens in the trucks that you see running up and down the road,” he said.

He started working for a company based in Pennsylvania in 1958, and later worked for Allen Family Food for 25 years.

Being a native and long-time resident, Baker remembers when Ocean Pines was little more than a wilderness of hunting grounds, where deer and ducks were prevalent.

“All of us hunted on the opposite side of the St. Martins River,” he said. “There used to be an island that we had three duck blinds on, and we’d take a boat out there.

“For me, too much has changed in my lifetime, but I’ve met a lot of nice people down there,” he added.

Baker had been retired for several years when he took a job with Ocean Pines Public Works.

“I was an old man, and I just got tired of sitting around the house,” he said with a laugh.

## Working for Ocean Pines

Public Works Director Eddie Wells has known Baker for many years. Even before he started working for Ocean Pines, Wells said Baker was known for zipping off the road to pick up trash wherever he saw it.

“When I first hired him, he said, ‘If I’d have known I could get paid for this kind of stuff, I would have started years ago!’” Wells said.

Baker said he starts work early each day for both practical and safety reasons.

“It’s easier to start before the traffic gets bad, especially if you’re picking up trash in the middle of the road,” he said. “Being old and stiff, I don’t move real fast.”

He’s found many strange things along the roadside, including wallets and cell phones that he turned in to Ocean Pines Police. He’s also found hunting knives and, once, a large electrical box testing unit accidentally left behind by a local cable company.

One discarded item that stands out was an Old Navy gift card found lying next to an old Coke can.

“I pulled over to get the can and thought I may as well pick up whatever this is too, and I looked at it and figured somebody probably just used it and threw it out,” he said.

Unable to find out who the card belonged to, Baker took it home and Shirley later called the store and found there was still some money left on it.

“So, she spent it on the granddaughter for Christmas,” he said.

## Making friends with the locals

Baker is a lifelong dog lover and currently owns a German shepherd named Sarge, who came from a rescue shelter in Pennsylvania. Most days, Sarge can be found sitting next to Baker on the couch, watching TV or playing with toys.

“He was two-and-a-half years old when we got him, and you couldn’t have picked out a better dog,” Baker said.

Baker has made his affinity for dogs a part of his daily routine in Ocean Pines.

“I like to take them treats on my route, and I’ve met quite a few dogs down there,” he said.

Wells said Baker is beloved by both pet owners and the pets themselves.

“When his truck pulls up, the dogs will come running to him to get the treats every time he comes,” Wells said. “They really love to see him. They know the truck and, every time he’s out picking up trash, they’ll stop and say hi and he’ll give a treat to their dogs.”

One dog owner, Georgia Hughes, even put Baker on her Christmas card list. Her maltipoo, Skippy, is Baker’s biggest fan.

“Skippy just loves Bubba – we always call him Bubba. You wouldn’t find a kinder man,” Hughes said.

She said Baker would often be in

*please see **baker** on page 12*



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# O'Connor is Crafter of the Month

The Pine'er Craft Club announced Barbara O'Connor as the January 2023 Crafter of the month. Barbara works with glass. She creates fused and stained glass works of art ranging from unique jewelry to decorative items plus lights and cutting boards.

A crafter for decades, Barbara started her focus on glass over twenty years ago. She still takes classes in pursuit of perfection or simply learning a new trick.

After years in New Jersey and Long Island, New York, the O'Connors discovered Ocean Pines in 1997. She and her husband John certainly have taken advantage of what the community offers residents. John joined the golf club as well as sitting on the Budget and Finance committee. Barbara joined the Garden club in addition to the Pine'er Craft Club. She has even worked at OPA Golf Course and volunteered backstage for the Pine Players.

As a member of the craft club, Barbara is a past president, 1st and 2nd vice president and successfully ran the craft fairs along with her fellow crafters. She joined the club in order to meet fellow crafters and has made great friends in the process. "Crafters are special people who love to share with others," Barbara remarked.

When asked about seeing her work in the shop, Barbara said "I love to see

people look at my projects and the comments I get fill my heart with pride." You can see her creations in the artisan gift shop every weekend throughout the year. Please stop by as inventory is always changing. Our crafters enjoy creating new gifts for each and every



season.

The Pine'er Artisan Gift Shop is always seeking new crafters. If you are an artisan who would like to sell your creations at the shop, contact Debbie Jiwa or Barbara Herzog, shop managers or email [opcrafterclub@aol.com](mailto:opcrafterclub@aol.com) for more information. All new crafters must go through the juried process, and when items sell, some proceeds go back to the community. Since its inception, the craft club has donated nearly \$179,000 back to Ocean Pines.



**Donation** - Last month, the Atlantic General Hospital Junior Auxiliary Group (JAG) hosted its annual Tacos, Tiaras and Sombreros FUNdraiser event. The \$5,000 raised from the event was donated to AGH's upcoming Certified Nursing Assistant (CNA) Program.

The Certified Nursing Assistant Program, which is currently awaiting approval from the Maryland Board of Nursing, was initiated in response to the need for Certified Nursing Assistants in the healthcare workforce at Atlantic General Hospital.

The program will consist of six students who will apply from the general public. The program is a seven-week training, comprised of classroom, clinical skills lab and hands-on patient care on the Med/Surg inpatient units. The first session is projected to start in April or May of 2023.

This program will be offered cost-free to the student, with an agreement that the student will commit to one year of service as a CNA with Atlantic General Hospital once the program is completed.

Above: The Atlantic General Hospital Junior Auxiliary Group (JAG) donates \$5,000 to AGH's upcoming Certified Nursing Assistant Program.

## Penguin Swim raises record amount

On January 1, hundreds of locals and travelers alike gathered on the beach to take part in the long-standing Eastern Shore tradition: the Atlantic General Hospital Penguin Swim. Participants were excited to ring in the New Year by courageously dashing into the freezing Atlantic Ocean in support of the local not-for-profit hospital and health system.

Prior to the chilly swim, participants gathered at the Princess Royale Oceanfront Hotel to celebrate with friends and acquaintances. Families, couples and individuals — many dressed in costume, began to fill the atrium and surrounding areas as they anxiously awaited the noon swim time.

Minutes before the swim, participants lined up on the beach while The Bull on the Beach, the Penguin Swim's 29-consecutive-year Legacy Sponsor, paraded toward the swim area. As the clock struck noon, all the participants stormed into the ocean as spectators gleefully cheered them

on.

The cold, damp swimmers regrouped at the Princess Royale to warm up and take part in the award ceremony. Prizes and trophies were awarded to individuals and teams based on various categories such as top fundraisers, youngest penguin, oldest penguin, and best costumes.

This year's Penguin Swim had 950 participants and raised more than \$115,000, the most in the event's history. Additional donations can still be made online at [www.agh-penguinswim.org](http://www.agh-penguinswim.org).

"Seeing the amount of people that came out to support Atlantic General Hospital was truly amazing," said Don Owrey, Atlantic General Hospital President & CEO. "It was a great way to start the new year and incredibly moving to feel the energy and excitement of those who came out to participate or watch. We are so grateful to be part of this community and very appreciative of the strong support it provides."



## Advertising Sales Professionals

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EOE



## From The Beatles to Sinatra

# Pine Tones performances have touched thousands

For almost 40 years, the Pines Tones Chorus has been a staple of Ocean Pines, staging at least two major concerts each year while also performing at area nursing homes and adult daycare facilities.

Since 1984, the Pines Tones have presented annual spring and Christmas concerts. In 1999, the spring turnout was so large that several dozen people were turned away, and subsequent programs were moved to the

he said.

Hemmick has been a member of the Pine Tones since 1995.

"I come from a very musical family, and it was just a natural thing when we moved here," he said. "Soon after joining I became the publicity coordinator, and in those days the publicity involved getting hardcopy photos and paper news releases. You would jump in your car, and you would go and visit the various newspapers."

Today, he uses email to spread the word about Pines Tones news and events.

Hemmick said spring and Christmas concerts require three-to-four months of rehearsals for the singers, along with coordinating any guest musicians.

"The Pines Tones generally

have musicians who appear with us at those concerts," he said. "They help us put on a much more impactful musical presentation."

"The co-directors are also constantly adding new songs, and we have an extensive library of older songs also," he continued. "Our programs are generally very diverse and feature some of the oldies and goodies, as sung by everyone from Sinatra to Mariah Carey."

Hemmick said the Pines Tones also covers The Beatles, Elvis, Nat King Cole, Frankie Valli, and Doris Day.

"Some of the most challenging music that we do comes from the old masters," Hemmick said. "At the Christmas concert this year, we'll have a song that's very challenging by Mozart. And then we have done songs by more modern composers, like Andrew Lloyd Webber."

The Pines Tones also do many smaller concerts each year in area nursing homes and retirement centers.

"We have been doing that for as long as I've been in the group, and probably for long before I joined," Holloway said. "We were doing 10 or 12 of those in the two weeks prior to our shows. COVID put that to a halt for a year or two, but we were able to

get back to that last spring."

Holloway said those visits are good tune-ups for the big concerts – and great community outreach for the Pine Tones organization.

"It's good for them and it's good for us," he said. "Some of these places are a senior daycare center, and others are more like a nursing home. So, we have everything from people who are dressed to the nines and eating at tables with tablecloths, to the folks that are wheeled in on a bed, and hopefully they're enjoying the music."

"It's a little bit of everything, but it's usually very well received," Holloway added.

Hemmick said the Pine Tones are always looking for new members.

"We are looking for all voice parts, which are sopranos, altos, tenors and basses – and if a person doesn't know what voice part they are singing, we will help them!" he said. "New members are usually paired off with more experienced members, which helps them learn all the new music and songs."

Holloway said rehearsals for the

spring concert will start during the first week of March.

"We're an older group and most members are north of 70, but we also have some younger people who don't work on Thursdays, when we have our rehearsals at 1 p.m. in the community center," he said. "If you're interested in singing with us, please stop by or get in contact."

Most of the group are retired people. Hemmick said a prior member celebrated his 100th birthday in 2012 – and then continued to sing for five more years.

"Even at that age, he sang a solo [in 2012]," Hemmick said, adding the solo happened to be a Gilbert and Sullivan song with 12 verses. "It was quite an event!"

Funding for the Pine Tones comes from sponsorships and donations from community members.

For information about the Pine Tones, including membership and sponsorship opportunities, contact Holloway at david.holloway1965@gmail.com.



Ocean Pines Community Church. Annual Christmas concerts were moved to the Atlantic United Methodist Church in Ocean City.

The Pine Tones are led by co-directors June Todd and Jenny Anderson, with piano accompaniment provided by Anderson and her husband, Pete.

The full group includes more than 40 members, along with a series of musicians who help bolster the chorus with upright bass, trumpet, clarinet, flute, and drums.

David Holloway is the current president and Tom Hemmick is the publicity coordinator.

Holloway joined the group in 2008 after retiring and moving from Pennsylvania.

"I had searched around and found that there was a musical group," Holloway said. "I called June and started going to the rehearsals, and I've been a faithful member ever since."

Holloway has been the Pine Tones president for the last four years, a job he said requires everything from planning next year's budget, to making sure the keyboard is in the right place during rehearsals.

"Anything that's not related to actually directing the music and singing the music comes under the guise of the president and the board of directors,"

  
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# Get ready for some trout fishing

Fishing Report: After a week of warm January weather, it's beginning to feel like winter again but if you care to brave the cold some nice tog are being caught in the Jetty and a few keeper rock at the bridges and just off-shore within the 3 mile range.

Get ready for some trout fishing: Don't just sit around and feel 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. This is the time to get out your ultra-light spinning gear or fly rod, clean it up and put new line on your spinning reel, straighten your fly line and check your tapered leaders. Also, check out your terminal tackle for rust, sharp hooks, etc. I guarantee this will make you feel better. Trout fishing is a great sport for the entire family so get them involved as well. Also, don't forget to purchase a non-tidal license and a trout stamp. A trout stamp is not required if you have a Consolidated Senior License. License requirements are available at any approved tackle shop or retail center or by visiting the DNR web site at [www.dnr.state.md.us](http://www.dnr.state.md.us).

Equipment: Trout fishing does not need to be complicated. If your spin fishing you will need a 5-1/2 to 6-foot spinning rod and a reel that is capable of handling 4 lb test line. Some assorted removable split shot, salmon egg hooks or #14 treble hooks is what I prefer and some assorted spinners such as Mepps, or Rooster tails, etc. in the 1/32 to 1/8 weights and assorted colors of Power Bait Trout Nuggets. Also include a few small bobbers. For live bait try mealy worms, red worms or small minnows. If fly fishing a 7-foot rod with a floating line and some assorted tapered leaders with some small #18 midges, a few #12 or #14 Royal Coachmen, Adams fly and Red Quills should do the job. Don't forget a stringer and tackle box or five-gallon bucket. Upside down it makes a good

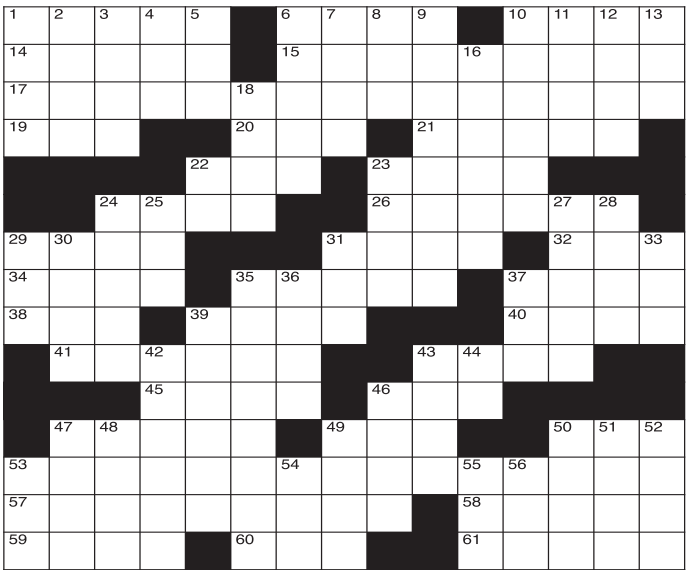
seat.

Where to fish: Although we don't have the natural streams of Western Maryland we do have two areas designated as Put & Take by DNR with a daily creel limit of five fish per person. Usually, these ponds are stocked with rainbow, brown, and golden trout. They are designated at Put & Take as the trout will not survive the summer as the water warms. They are very much a cold water species. These areas are stocked usually in late February and again in late March. These areas are in Wicomico County the Beaverdam Creek and in Worcester County the Shad Landing Pond. Directions to these locations as well as the stocking schedule can be found on the DNR Web site at [www.dnr.state.md.us/fisheries/stocking/springtroutstock.html](http://www.dnr.state.md.us/fisheries/stocking/springtroutstock.html). As a note of interest, they for some reason usually do not list the stocking times for Shad Landing. I suspect it is because so many environmental conditions may impact the schedule such as icing, flooding, etc.

How to Fish: Everyone has their preference regarding how to fish for all species but I am going to share mine when it comes to trout. Trout can be a very finicky fish as I found out fishing the streams of Pennsylvania for 40 years. For the first few days after stocking they will hit almost anything and then they get smart and very 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 feeding on flies hatching off the water. Swirling just under the surface they are likely feeding on nymphs which are the larva of flies swimming to the surface to hatch. If there is no activity, they are likely bottom feeding or not at

please see **capt. ron** page 12



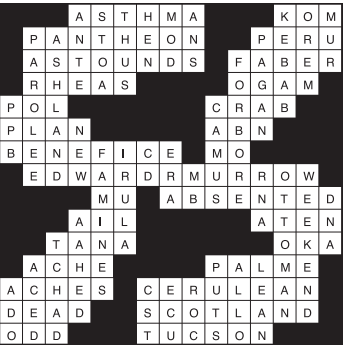
### CLUES ACROSS

1. Not invited  
6. Whale ship captain  
10. One point south of southwest  
14. Small cavity in a rock  
15. Recidivists  
17. City of Angels hoopster  
19. A way to mark with one's signature  
20. OJ trial judge  
21. Rice cooked in broth  
22. One point east of due south  
23. One point east of southeast  
24. Complements an entree  
26. Grouped by twos  
29. Disfigure  
31. Woods  
32. Political action committee  
34. Longer of 2 bones in the forearm
35. Kin groups  
37. Philippine Island  
38. Contrary to  
39. Bluish-gray fur  
40. Comprehend the written word  
41. Natural depressions  
43. Felines  
45. Breathe noisily  
46. Taxi  
47. Pancake made from buckwheat flour  
49. Swiss river  
50. Foot (Latin)  
53. Have surgery  
57. Formal withdrawal  
58. Monetary units of Peru  
59. Greek war god  
60. 2,000 lbs.

### CLUES DOWN

1. Green and yellow citrus fruit  
2. A bright color  
3. Thicket  
4. Journalist Tarbell  
5. A place to work or relax  
6. Sharp mountain ridge  
7. Helicopter  
8. Mimic  
9. Suggests  
10. More musty  
11. Large, flightless rail  
12. Make beer  
13. Soviet Socialist Republic  
16. People who account for you  
18. Taunt  
22. South Dakota  
23. Cover the entirety of  
24. Kids' favorite visitor  
25. A way to save for retirement  
27. Fencing swords  
28. C. China mountain range  
29. Type of sandwich
30. Team  
31. Paddle  
33. Partly digested food  
35. Most cagey  
36. Shoppers make one  
37. Cathode-ray tube  
39. Food supplies  
42. Backbones  
43. Concern  
44. Blood group  
46. Broadway songwriter Sammy  
47. Dutch colonist  
48. Full-grown pike fish  
49. Deity of a monotheistic cult  
50. Type of bread  
51. S. Nigerian people  
52. Scottish tax  
53. Young women's association  
54. Brazilian city  
55. Hide of a young animal  
56. Midway between north and northeast

### Answers for January 11





# Eagle Scout leads effort to build shelters for homeless cats

Local Eagle Scout Christian Martin recently helped produce almost 20 shelters as part of a project to help homeless cats in the area.

Martin said he was looking for a new service project and thought of local nonprofit group Town Cats, which formed in 1998 to help address the feral cat problem in nearby Ocean City.

"I've known Miss Susan [Mohler], the president of Town Cats, for several years," he said. "And for

two or three years now, I've been helping them at their yard sales and at the farmers markets at White Horse Park," he said.

After contacting Town Cats, Martin said the group asked for help building cat shelters.

Martin and Mohler met in the Ocean Pines Community Center to talk about the process, and they planned another session at the community center in mid-December to do the work.

"I also made it available so younger people could come and help, if they needed service-learning hours, which is a requirement to graduate high school," Martin said. "In the end, we had 26 volunteers."

Martin said the shelters are "like a miniature apartment home" for cats, giving them a haven from the elements.

"It helps keep them warm during the winter and cool during the summer," he said.

Mohler created a PowerPoint on how to build the shelters, which Martin turned into an instruction booklet for the volunteer session.

To make the shelters, volunteers cut entrance and exit holes into 20-gallon lidded storage bins that are then outfitted with Styrofoam, straw, insulation tape, and a mylar recovery blanket.

"There's an entrance and an emergency exit hole, with a backflap on the emergency exits in case the

cat feels trapped," Martin said. "It's kind of like a giant, warm igloo."

Mohler said Town Cats donated all the supplies, but Martin did all



the organizing, from booking the room to creating an online signup sheet for volunteers.

She said the volunteers made 16 shelters, and about half were claimed within the first week.

"The shelters are placed in designated places where people take care of outside cats," Mohler said.

"People can ask for them if they have cats outside that are not necessarily feral," she continued. "A feral cat is a cat that does not want to be around people. A stray cat could be a lost cat or just one that runs around but is friendly. And some cats just live outside."

Mohler said stray and feral cats continue to be an issue in Ocean Pines and surrounding areas. She pointed to numerous social media posts about lost animals.

"It just goes on and on," she said. "But the problem isn't the cats – it's the people. They don't get their cats spayed or neutered. So, in about six years two cats could theoretically end up as thousands."

She said the shelters provided by Martin and his volunteer group "came right on time" because of the colder temperatures.

To request a shelter, visit [www.towncats.net](http://www.towncats.net) or [www.facebook.com/towncatsofoceancity](http://www.facebook.com/towncatsofoceancity) and send a message. The nonprofit asks

for a \$20 donation to help offset the cost of materials.

Town Cats is a 501(c)(3) nonprofit. The organization has a trap/spay and release program for feral cats and provides spay/neuter services for free roaming or pet cats at a low cost.

Martin said it felt great to help a local cause that he believes in.

"The best thing to hear is how quickly the shelters have gone. It shows that people really care about these animals," he said.

His mother, Lybbi, said she's proud of the work her son has done.

"Something people don't know about Christian is that he's already at the 250 mark [for volunteer service hours] and you only need to have 75 to graduate from high school," she said. "He's done a lot of good things, and Town Cats is a wonderful organization."

"That's what scouting does – it teaches our kids how to give back and take care of our community, which is what we need more of," she added.



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# Wor-Wic president announces retirement plans

Dr. Ray Hoy, president of Wor-Wic Community College, announced Tuesday that he plans to retire at the end of the current fiscal year on Friday, June 30.

Hoy has led the college for 23 years and is one of only two presidents in the college's history.

"It has truly been an honor and privilege to serve as president of Wor-Wic as we grew to meet the education and training needs of the citizens and businesses of the Lower Eastern Shore," Hoy said at a meeting of all employees. "Wor-Wic's impact goes beyond the lives of the students and graduates who gained skills, licensures, certifications and degrees. Certainly, these were life-altering experiences for our students, but the impact of Wor-Wic and our students' success extends to everyone in the community who has benefited from the trained workforce that the college has produced. I am very proud to have been a part of this indispensable responsibility and look forward to witnessing the continued growth of the institution."

"Wor-Wic has experienced tremendous growth and success under the steadfast and trusted leadership of Dr.

Hoy," said Kimberly C. Gillis, chairperson of the board of trustees. "Leading the college for more than 22 years, he has been at the helm during many great achievements, and has helped navigate many challenges — including the COVID-19 pandemic — and he always led with an unwavering commitment to the students, faculty and staff. Dr. Hoy's dedication to fulfilling the college's mission and strengthening the community through education and training has undoubtedly helped improve the quality of life on the Lower Eastern Shore. To say that we will miss Dr. Hoy is quite an understatement, but we are incredibly grateful for his many years of service and proud of the legacy he will leave at Wor-Wic Community College."

Hoy was named president by Wor-Wic's board of trustees in 2000. During his tenure, Wor-Wic grew along with its community's needs, adding many academic and career programs as well as new buildings to house them. Hoy oversaw enrollment growth and a 132% increase in the number of graduates. He was instrumental in efforts to make community college free, including establishing the Wicomico Economic Impact Scholarship and the Somerset Economic Impact Scholarship, both precursors to the state of Maryland's Community College Promise Scholarship. The college has become an economic force in the

the neighborhood at 6:30 a.m., and Skippy would look for him.

"As soon as he saw him on the other side of the parkway, he'd be raring to go," she said. "Bubba always had handful of treats for Skippy. I would tell Bubba, 'Just one more' and he would give him five. I'd tell Skippy, 'Bubba just can't count!'"

"They just had a nice friendship, and Skippy misses him," she continued. "He's a wonderful man. We miss him and we love him, and we hope he gets better."

**Zero complaints**

Baker joked that he has a way of measuring people who live in Ocean Pines.

"If you say 'I'm from Ocean Pines' you're pretty decent. But if you say, 'I'm from The Pines' — you'd better look out for them!" he said. "But I've met a lot of nice people here."

community under Hoy, with Wor-Wic making a \$106.6 million economic impact and supporting 425 full- and part-time employees. The college's Foundation resources have grown from \$1.9 million to over \$33 million.

Hoy oversaw the creation of new programs in communications, construction, culinary arts, electro-mechanical technologies, elementary and secondary education transfer, emergency medical services and fire science, forensic science, HVACR, metal fabrication, occupational therapy assistant, physical therapist assistant, social media, STEM, truck driver training and welding. He also helped bring about dual enrollment programs with local high schools, and the expansion of programs vital to the community such as nursing and radiologic technology.

The campus grew also with Hoy at the helm, with new facilities including Guerrieri Hall, housing the Eastern Shore Criminal Justice Academy; the Hazel Center with food service operations and student services; the Jordan Center with child care services; Fulton-Owen Hall, a workforce development center; Shockley Hall, an allied health building; and the soon-to-be completed Patricia and Alan Guerrieri Technology Center, which will add 50,000 square feet of technology classrooms, industrial laboratories and more.

Baker last worked in July, before suffering a series of health-related setbacks. He hopes to return to work soon.

"Ocean Pines is a nice place and I'd like to get back to it," he said. "All those guys [at Public Works] really helped me out a lot."

Wells said there were zero complaints about trash pickup whenever Baker was driving the truck.

"We used to get calls all the time about trash in the parks or trash on the Parkway, but after he started, we never got complaints anymore," Wells said. "He picks up, on average, probably 20-25 trash bags full of trash, three days a week."

Public Works Manager Nobie Violante said it's one of the more unsung jobs in all of Ocean Pines.

"Most people don't know who empties those cans at the parks and how much effort goes into keeping Ocean Pines looking like that," Violante said. "He really does a great job for us."

Hoy came to Wor-Wic after 24 years of increasing administrative roles at Chesapeake College in Wye Mills, where he also earned an associate degree. He earned a bachelor's degree from Washington College in Chestertown, a master's in higher education administration from Johns Hopkins University in Baltimore, a master's in business management and supervision from Central Michigan University in Mount Pleasant, a juris doctorate from the University of Baltimore School of Law and a doctorate in innovation and leadership from Wilmington University in New Castle, Del.

Hoy has also been active in the community and his field, serving as Middle States Association for Colleges and Secondary Schools Accreditation Team Chair five times and serving on the board of Maryland Association of Community Colleges, the College Board Middle States Regional Council, and the board of directors for TidalHealth (PRMC), the Salisbury Area Chamber of Commerce, the Maryland Hospital Association and TEDCO (Maryland Technology Development Corporation). He was part of many Lower Eastern Shore groups such as the Tri-County Council Healthcare Committee, Wicomico County Visioning Committee, Worcester County Visioning Committee, the Greater Salisbury Committee and the Salisbury Mayor's Roundtable.

A search for Hoy's successor will begin immediately.

**capt. ron**  
from page 10

all. In any case adjust your bait to the level of the where they are feeding by rising or lowering your spilt shot, bobber etc. If spinner fishing let it hit bottom and start with a slow retrieve, then try jigging the spinner or a faster retrieve until you start catching fish. Power Bait Trout Nuggets will float and are not great fished on the surface so get them under water with a little split shot. Flies can also be cast with a spinning rod and a bobber placing the bobber about 3 ft. 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.

*Good luck and let me know how you do.  
Remember to take a kid fishing,  
Capt. Ron*

Tides for Ocean City Inlet		
Day	High /Low	Tide Time
Th 19	High	5:22 AM
19	Low	11:42 AM
19	High	5:39 PM
19	Low	11:32 PM
F 20	High	6:18 AM
20	Low	12:38 PM
20	High	6:35 PM
Sa 21	Low	12:29 AM
21	High	7:13 AM
21	Low	1:30 PM
21	High	7:30 PM
Su 22	Low	1:23 AM
22	High	8:07 AM
22	Low	2:20 PM
22	High	8:24 PM
M 23	Low	2:17 AM
23	High	8:59 AM
23	Low	3:09 PM
23	High	9:17 PM
Tu 24	Low	3:11 AM
24	High	9:49 AM
24	Low	3:58 PM
24	High	10:10 PM
W 25	Low	4:06 AM
25	High	10:38 AM
25	Low	4:47 PM
25	High	11:02 PM





**Display** - The Worcester County Arts Council announced the current Library Gallery exhibit, featuring oil paintings by two local artists: Barbara Kern-Bush and Angela Pierce.

The exhibit will continue to be on display in the Berlin branch of the public library until the beginning of April. Artwork is available for purchase and may be viewed during library business hours.

Artists interested in exhibiting opportunities at the Library Gallery should contact the Worcester County Arts Council at 410-641-0809 or [curator@worcestercountyartsCouncil.org](mailto:curator@worcestercountyartsCouncil.org)

## Budget materials available

As part of the annual budget process in Ocean Pines, the Board of Directors will review the proposed budget during a public meeting starting at 9 a.m. on Wednesday, January 18.

The meeting will be set up as a hybrid of in-person and remote, with Board members and staff gathered in the Clubhouse Meeting Room.

The schedule for each review session is as follows:

General Manager's Budget Presentation – John Viola

9:30 a.m. – General Administration – Steve Phillips

9:45 a.m. – Finance, Membership, & IT – Steve Phillips & Ruth Ann Meyer

10:00 a.m. – P/R & Marketing – Josh Davis & Julie Malinowski

10:15 a.m. – General Manager's Office & CPI – Linda Martin

10:30 a.m. – General Maintenance, Public Works, Bulkheads – Eddie Wells & Nobie Violante

11:00 a.m. – Marina – Nobie Violante & Ron Fisher

11:15 a.m. – Police – Steve Phillips

11:30 a.m. – Recreation & Parks and Racquet Sports – Debbie Donahue

12:00 p.m. – Lunch

12:30 p.m. – Fire Dept. – Dave VanGasbeck

12:45 p.m. – Aquatics & Beach Parking – Kathleen Cook

1:15 p.m. – Golf Operations and Golf Maintenance – Bob Beckelman & Justin Hartshorne

1:45 p.m. – Food & Beverage – Matt Ort Group

2:00 p.m. – Replacement/New Capital Reserves – Steve Phillips

2:30 p.m. – Review & Action Items

## Can you plan for an unplanned retirement?

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

Many people plan to take an early retirement, so when that day arrives, they're ready for it. But what if you were to face an *unplanned* retirement? Would you be prepared to deal with the financial issues?



John Bennish

It's something worth thinking about, because any number of factors – illness, a spouse's illness, downsizing, other issues – could lead to an abrupt departure from the workforce. But taking action while you're still working may help you make the transition easier on yourself.

Your first move, of course, should be to at least consider the possibility of having to retire earlier than you planned. You can then move on to some concrete steps, possibly including the following.

- **Build an emergency fund.** Under any circumstances, it's a good idea to build an emergency fund – but it's especially important if you want to prepare for an unforeseen retirement. Generally speaking, your emergency fund should contain three to six months' worth of living expenses, with the money kept in a liquid, low-risk account. But if you suspect an earlier-than-anticipated retirement may be in your future, and you have some time to prepare for it, you should consider an emergency fund that contains a full year's worth of expenses.

- **Consider your portfolio's asset allocation.** If you're concerned about

an unexpected retirement, you may want to consider the equities allocation in your portfolio. If you think you may need to tap into your portfolio sooner than you expected, you may not want to be over-exposed to investments most vulnerable to market volatility. However, these are the same investments that offer you the most growth potential – which you'll need to help stay ahead of inflation. So, look for an investment balance that's appropriate for your needs. As part of this positioning, you may want to shift some assets into income-producing vehicles, while also adding to the "cash" portion of your portfolio to boost your liquidity.

- **Evaluate your Social Security options.** An unplanned retirement may cause you to consider taking Social Security earlier than you had planned. You can start taking Social Security when you're 62, but your monthly benefits will be up to 30% lower than if you had waited until your full retirement age, which is likely between 66 and 67. If you have sufficient income through other sources, you may be able to delay taking Social Security until your checks will be bigger – but of course, if you need the money, waiting may not be an option.

- **Address your health care needs.** If you take an unplanned retirement, and you have employer-sponsored health insurance, you'll have to look for alternatives. You might be able to get extended coverage from your employer, but this could be quite expensive. Of course, if you're already 65, you can get on Medicare, but if you're younger, you might be able to get coverage under your spouse's plan. If that's not an option, you may want to explore one of the health care exchanges created by the Affordable Care Act. To learn more about these exchanges, visit [healthcare.gov](http://healthcare.gov).

Taking an unexpected retirement can certainly be challenging – but the more prepared you are, the better your outcomes are likely to be.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor John Bennish, Ocean Pines. He can be reached at 410-208-9083. Edward Jones, Member SIPC.

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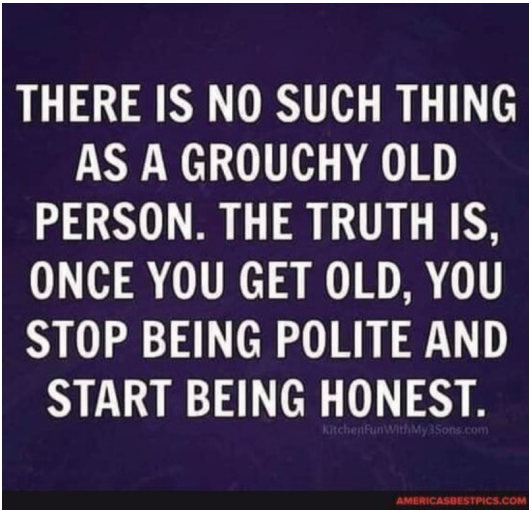
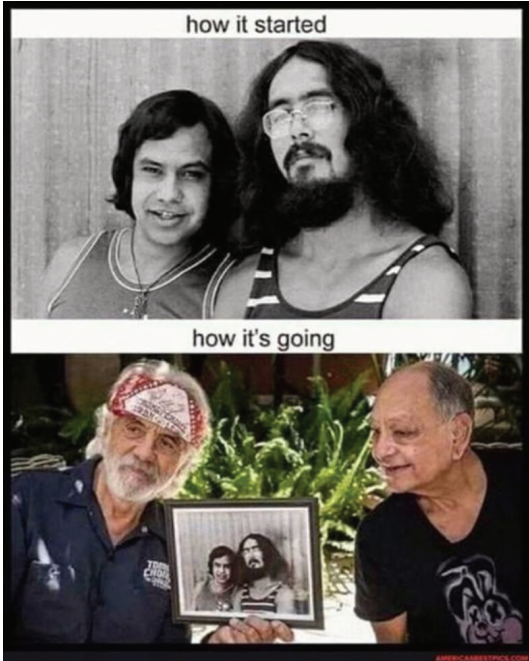
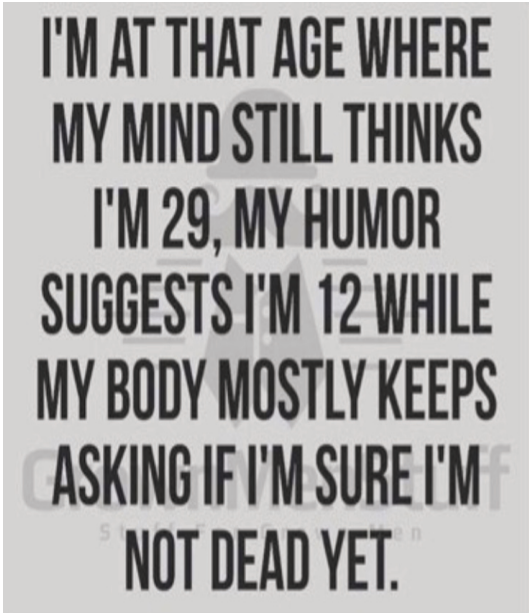
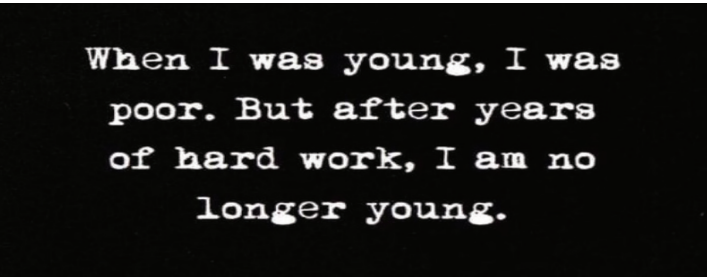
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Gathered from the internet by **Jack Barnes**





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