

# The Courier

February 26, 2025 Volume 25 Number 22

## OPVFD shows appreciation



The Ocean Pines Volunteer Fire Department held its annual banquet Saturday evening at the Ocean Pines Yacht Club. The program recognized department members for the efforts during the year.

Top picture: **Mike Birkner** (r) receives an Admin Appreciation certificate from President **Joe Enste**. Bottom picture: **Rob Eicher** (center) receives President's Award from Chief **Joe Widgeon** (r) and **Joe Enste** (l). At right: **Steve Gianni** (l) receives Chief's award from **Joey Widgeon**. Photos by Chip Bertino

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# Junior Golf League returns

Young golfers looking to develop their skills in a fun and competitive environment will have the perfect opportunity through the Ocean Pines Junior Golf League.

Hosted by Matt Ruggiere and the Matt Ruggiere Golf Academy at the Ocean Pines Golf Club, the league offers a team-based format designed to enhance players' abilities while fostering a love for the game.

The league will follow a two-person scramble format, with tee yardages adjusted based on age and on-course experience. Players can register independently and be placed on a team if needed.

Parents are encouraged to caddie for newer golfers, and push carts are permitted. Ride-along carts will not be allowed for golfers or spectators.

Participants will compete for weekly and season-long prizes, with winners announced at the following session. To ensure smooth play, maximum stroke and time limits will be enforced for each hole.

Ruggiere emphasized the importance of instruction in developing young golfers, tailoring his lessons

to each player's skill level.

"Helping young golfers improve their game while developing a genuine passion for golf is what this league is all about," Ruggiere said. "Every player learns differently, and my goal is to work with each junior golfer to refine their skills and build confidence, all while having fun on our beautiful course in Ocean Pines."

The league will be held on Fridays, with sessions scheduled for 5-7 p.m. in March and April, and 6-8 p.m. from May through July. The cost is \$25 per player per session.

Spring Session Schedule (5-7 p.m.) will take place March 14, March 21, March 28 and April 4.

Summer Session Schedule (6-8 p.m.) will take place May 2, May 9, May 16, May 23, May 30, June 6, June 13, June 27 and July 11

Registration is available online at [www.ruggieregolf.com](http://www.ruggieregolf.com) under the "Juniors On-Course" tab.

For more information or to determine if the Junior Golf League is the right fit, contact Ruggiere at [mruggiere54@gmail.com](mailto:mruggiere54@gmail.com).



**Donation** - On February 10, Bull on the Beach presented a check for \$25,000 to the Atlantic General Hospital Foundation. The donation was made as part of the Bull on the Beach's sponsorship of the AGH Foundation's annual Penguin Swim event, in which they have been the Legacy Sponsor for 31 consecutive years. To date, Bull on the Beach and their fundraising initiatives have raised over \$450,000 for Atlantic General Hospital.

Above: Front row, from left: **Steven Weisenberg**, Bull on the Beach; **Toni Keiser**, AGH vice president of public relations; **Laura Powell**, AGH Foundation community relations officer; **Michele Knopp**, Bull on the Beach; and **Thomas Knopp**, Bull on the Beach.

Back row, from left: **Matthew Saloney**, Bull on the Beach; **Michael Cylec**, AGH Foundation treasurer; **Jessica Jersey**, AGH Foundation donor relations officer; and **Hillary Mozeik**, AGH Foundation assistant.

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## SDHS graduates to discuss film projects

A highlight of the 9th Annual Ocean City Film Festival is the return of two local all-stars with their film, *The Biggest Little Farm*.



Erica Messer



John Chester

Director John Chester and Producer Erica Messer, both graduates of Stephen Decatur High School, will be live on stage sharing behind-the-scenes commentary on Sunday, March 9, during "Family Fun Day at the Movies" at the Ocean City Performing Arts Center.

Tickets to the movie are \$20 in advance and \$25 at the door, with children 14 and under admitted for free with a paid adult. Tickets are included with the 4-Day Film Festival pass and the one-day Sunday pass. Passes are available at [OCMD-FilmFestival.com](http://OCMD-FilmFestival.com).

*The Biggest Little Farm* is a feature-length film that chronicles the epic eight-year story of Apricot Lane Farms, the regenerative farm Chester and his wife Molly started in 2011. The movie has a spin-off book and will soon debut as a new TV series, with trailers screening at the Film Festival event at the PAC.

As young adults, both Chester and Messer were active in the theater and communications departments at SDHS, leading them to award-winning careers in film.

Chester is the director of *The Biggest Little Farm*, a film about his journey to establish and run a sustainable farm in California. The great-grandson of the late Dr. Francis Townsend, Chester was born in Baltimore but spent his early childhood on Talbot St. in downtown Ocean City above what was Fishers Pharmacy. The quirky cast of real-life characters that surrounded him on the Ocean City Boardwalk sparked his storytelling interest, and he made short films about local icons like Boardwalk Elvis and Shorty The Blind Banjo Player, among others.

"For me, Ocean City was full of these lovable, bigger-than-life characters," Chester said. "They made my childhood feel magical."

Chester graduated from SDHS in 1990. Inspired by teachers Gwendolyn Lehman and Terry Sterner, he started the high school TV station and created a local weekly news show, *OC Live*, produced entirely by local teens, that developed a strong cult following. Lehman encouraged him to take psychology to better understand human behavior and develop his skills as a writer. She never had any doubt that Chester would do something great.

"John knew who he was from day one," Lehman said. "He was very focused, very mature, very outgoing, very enterprising. He was an enormous help to me as a teacher."

In his teens, Chester's family moved to West Ocean City. He eventually lived and worked on two different farms in Berlin during his early twenties with his brother, Deeley Chester, before moving into a career as an Emmy-award-winning filmmaker and television director.

Messer is the Executive Producer of *The Biggest Little Farm*. Born and raised in Washington D.C., she spent her summers playing on the beach at 123rd St. in Ocean City until her parents, Jack and Karen Cramer, moved the family to the resort year-round. She and her brothers attended Ocean City Elementary, Berlin Middle School, and Stephen Decatur High School.

In her sophomore year, Messer auditioned for Decatur's famed Theatre Department and was part of every production until graduation. Messer credits teacher Gwendolyn Lehman as an inspiration for her career.

"Mrs. Lehman's gift of storytelling and genuine encouragement have been a huge influence in my career," Messer said.

Lehman, who has known the Cramer family for years, began encouraging Messer at SDHS when she was still too young to join the theater department. Her brothers – and also John Chester and Messer's future husband, Kenny Messer – were already involved, so she hung around and helped out, "holding the book" for the actors.

"She basically made herself my assistant," Lehman said. "Erica was all-

please see film on page 4



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### Annual OPAC Fishing Flea Market Saturday April 5, 2025



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**RENTALS:** \$10 for 10' X 10' space (includes 1 table)

**DATE:** April 5 **Time:** 7:00 AM — 12:00 NOON

**LOCATION:** Indoors at the Ocean Pines Community Center (White Horse Park; Assateague Room): (same location as the weekly Farmers Market).


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### Elks essay contest winner

Worcester Preparatory School's (WPS) Ocean City Elks Lodge #2645 essay contest winners were recently recognized.

This year's theme for the Elks National Great Americanism essay contest was "What Does Patriotism Mean to Me?" Each student submitted an essay consisting of at least 300 words.

Pictured are this year's winners. From left to right are WPS student **Ronit Poddar**, Head of Lower School **Dr. Sara Timmons**, student **Freddy Hertrich**, and **Elle Wilsey**. Also included are **Gretchen** and **Allen Meyer** of Ocean City Elks Lodge #2645, student **Sophia Nguyen**, Head of Middle School **Jake Perry**, and students **Abigail Kratzner** and **Maddie Bobenko**.

### MCBP to host trivia night

The Maryland Coastal Bays Program (MCBP) will host an evening of trivia at Seacrets' Morley Hall Thursday, February 27, from 5:15 p.m. to 8 p.m.

The event will feature trivia questions focused on Maryland and the Coastal Bays, with teams of singles, couples, and multiple people welcome to participate. Doors open at 5:15 p.m. and trivia will begin promptly at 6 p.m. To prepare for the event, participants can check out MCBP's social media posts, publications, and creature features.

Attendees can also participate in a bucket raffle by purchasing raffle tickets for a chance to win gift baskets and gift

cards from local businesses. There will also be a live auction. Winners will be announced at 7:45 p.m., and participants do not need to be present to win. Local businesses who want to donate to the raffle can reach out to MCBP at [eturnbaugh@mdcoastalbays.org](mailto:eturnbaugh@mdcoastalbays.org).

Participants must be 21 years or over to attend the event, and no pre-registration is required. MCBP looks forward to seeing everyone there for a night of fun, knowledge, and support for the Coastal Bays.

For more information, please visit the MCBP website or contact [lwist@mdcoastalbays.org](mailto:lwist@mdcoastalbays.org).

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film  
from page 3

ways very mature and very responsible and has a quiet authority. She was always much more interested in being behind the scenes than out in front."

Messer and Chester met in those awkward early days, and both were involved in Decatur's newly founded Communication Arts department. When summer rolled around, they provided on-camera content for *OC Live* that ran on the access channel from SDHS.

After graduating from Salisbury University, Messer and her husband, Kenny, relocated to Los Angeles to work in the entertainment industry. She started in current drama at FOX before joining the writers' rooms of series like *Party of Five*, *Alias*, *The OC*, *Charmed*, and *Criminal Minds*. Messer is currently the Showrunner/Executive Producer of *Criminal Minds* and is developing many projects for cable and streaming platforms.

Messer lives with her family in Los Angeles but visits family and friends in Ocean City often.

More information and advance tickets are available at [OCMDFilmFestival.com](http://OCMDFilmFestival.com).

## Some things change

Having grown up in Northeast Philadelphia which can be considered a city living, I value the specialness of living in a community such as Ocean Pines, a place I've called home for more than thirty years. My wife

better.

We remember the old Meatland, the Ames Department Store, Farlow's Pharmacy and the long-gone pet store that was once across from the South Gate entrance. There was no Harbor Village, Catered Living, The Pointe or Colonial Village when we built our home. When our kids went to school, the school buses stayed on Ocean Parkway. We attended the groundbreakings for Atlantic

General Hospital, the Ocean Pines library, Most Blessed Sacrament grade school and St. John Neumann Church. If we wanted to buy stamps, we had to travel to the post office in Berlin. We were here before the Sports Core pool was enclosed, the Worcester County Veterans Memorial was built and when Roses was the place to shop because Walmart didn't exist.

Norman, aka Elvis, was in his prime when we arrived and riding his bike all over. The Ocean Pines

pig farm was still active and the original Yacht Club was not yet old. There was no dog park, no skate park and no Farmer's Market. There were only five County Commissioners not seven as there are now. Ocean Pines didn't even have a representative in County government.

McDonald's was here; Southside deli was not. Pizza Hut was here; Pines Public House was not. We remember when there was nothing but woods where Al Casapulla's was built which then became DeNovos and is now Don's Seafood. There was once a Happy Harry's Pharmacy in Ocean Pines that became Apple Drugs before it moved to Berlin and has since closed.

There was a time when you could buy a new Ford or Mercury at Sherwood on the Shore in Berlin (I bought two cars there) or a new Chevy or Oldsmobile at Barrett's in Berlin. Sherwood moved to Salisbury before being sold to a chain. The Barrett family sold to Holly Motors which sold to IG Burton.

When we arrived here there was no *Courier*, no *Bayside Gazette*, no *Progress*, no *OceanPinesForum.com* and no *Ocean City Today*. The

*Ocean Pines Independent* at the time was the paper for the community. It was eventually sold to Gannett and went downhill from there.

When we got here, there was only one way to access television stations – Mediacom. There was no Comcast let alone streaming.

O'Connor, Piper and Flynn, Long & Foster and Moore, Warfield and Glick were the large real estate companies in the area.

Bowden's Restaurant, across from Cheers, was a favorite place to eat in Berlin. It's now an empty lot.

The Ocean Pines Chamber of Commerce used to be on the second story of the Groff building which is now gone and replaced by Royal Farms.

Much has changed and much more will change as time rolls on. It's my hope though that one characteristic will remain: a sense of community. Regardless if we can now purchase our stamps nearby, shop at Walmart or dine in the new Yacht Club, it means nothing if, when we look around, we don't see people we recognize, who say hello to us and who we are interested to know how they are doing.



### **It's All About. . .**

By **Chip Bertino**

chipbertino@delmarvacourier.com

and I have lived in the same house for almost as long.

It's been a long time since I've returned to visit the old haunts of where I grew up. Much had changed that last visit and I remember thinking I was glad to longer lived there.

Change is inevitable regardless of where you live or used to live. Even here in Ocean Pines, my wife and I have witnessed many changes through the years. Some changes have been good. Others? Well, let's just say that all change isn't for the

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# Commentary

By Joe Reynolds  
[OceanPinesForum.com](http://OceanPinesForum.com)

## Professional? Good Faith?

Matt Ortt of Matt Ortt Companies, LLC (Ortt), outgoing firm managing OPA Food & Beverage facilities, wrote, "I have every intention of finishing out our contract in good faith and with the same professionalism that we have always operated with."

Sounds good. Some local papers and Ortt supporters praised Ortt for returning to manage the OPA facilities in February, after they were all closed for the entire month of January. Ortt's intent is to manage the Yacht Club and the Golf Clubhouse dining until the end of April, when the company's management contract ends.

Where does this leave Touch of Italy (TOI), the firm recently awarded a five-year contract by the OPA Board of Directors to manage all OPA Food & Beverage facilities? The answer to that question is obvious - Ortt's decision to stay around until the end of April leaves Touch of Italy in a somewhat difficult position.

TOI's plan to do some redecorating in the Yacht Club may be postponed until next fall or winter if they cannot take control of the Yacht Club until May 1. Possibly the same for the Golf Clubhouse. If Ortt had not decided to remain until the end of April, these next eight weeks would be invaluable to TOI to prepare for the upcoming spring and summer season. Ortt's decision denies TOI that valuable preparation time and will likely harm OPA as well.

Is Ortt acting professionally and in a good faith manner by insisting on remaining in control until the end of April?

Let's examine other questions first. Does OPA want Ortt to control the food and beverage facilities until the end of April?

The OPA board has not made any

public statements on this, nor has General Manager John Viola. What does common sense tell us? Obviously, Ortt's swift departure would be best for the initial success of TOI. No question.

Would TOI prefer to take control of the operations prior to May 1? Again, what does common sense tell us. Obviously, Ortt's swift departure, providing TOI access to the operations four to six weeks prior to May 1 would be best for TOI's initial success beginning the new season. No question.

Perhaps the most important question is - why is Ortt insisting on managing the operations until the end of April?

It may actually cost Ortt a pile of money, unless Yacht Club business becomes wildly and miraculously profitable during March and April. Leaving at the end of April rather than now could result in a reduction of perhaps \$70,000 in Ortt's yearly contract bonus for the ending fiscal year!

Again, the question is "why does Ortt want to hang around" if it will cost the company that kind of money?

The local rumor mill suggests OPA attempted to negotiate with Ortt for an exit weeks earlier than the end of April, but Ortt proved unwilling.

Is Ortt's professionalism or good faith the answer to the question of why Ortt wants to remain until the end of April, or are other factors at work here, factors having little to do with being professional or acting in good faith?

What do you think?

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**Visit** - Cliff Berg and Mike Simcock of the Ocean City - Berlin Rotary Club visited their adopted PreK-3 classes at Buckingham Elementary to decorate Valentine cookies with the students.

The Club meets the first and third Wednesdays of the month at 6 p.m. at Don's Seafood at the South Gate of Ocean Pines.

## Courier Almanac

On February 26, 1919 President Woodrow Wilson officially designated the Grand Canyon as a national park. The geological wonder would go on to become one of America's most popular tourist attractions.

Weddings are well-known as costly affairs, even for couples who opt for more laid-back ceremonies and receptions as opposed to lavish gatherings. Each year, The Knot Real Weddings Study uncovers the latest wedding trends, including those related to fashion, food and, of course, finances. The most recent study found that the average cost of a wedding in 2023 was \$35,000. That marks a considerable increase over just a year earlier, when couples spent an average of \$30,000 on their weddings.



That significant spike in just a 12-month period undoubtedly reflects the effects of inflation, which has led to a notable increase in the costs of many products and services since 2022. If wedding costs are indeed surprising couples as they start to plan their big day, they can consider an approach that many before them have increasingly turned to: wedding planners. According to

The Knot, 37 percent of couples hired a wedding planner in 2023, an increase of 7 percent over 2019, when the pandemic had yet to be declared and inflation had not led to such significant price increases. Wedding planners can help couples navigate some costly waters so they can avoid starting their life together with substantial wedding-related debt.

# The Courier

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### **BOE seeks input for new superintendent**

The search for a new Worcester County Superintendent of Schools was officially launched by the Board of Education at its February 11, 2025, meeting. The Board of Education contracted with the Maryland Association of Boards of Education (MABE), which will manage the process and conduct the search for qualified candidates.

In January, Superintendent Lou Taylor announced his intent to retire from the position at the conclusion of the current school year.

An integral part of MABE's process is to seek public input on the leadership characteristics needed for qualified candidates. Input will assist MABE in developing a leadership profile, helping the organization match potential candidates with the leadership expectations of school system staff and Worcester County community members.

To that end, the Board of Education has launched online exchanges, which allow everyone to have a chance to share their perspectives and understand what's most important to the Worcester County community.

To participate, any member of the community can go to <https://tinyurl.com/WCPSSupt> now through February 28.

### **Wor-Wic to host free gospel concert**

Wor-Wic Community College will host a free gospel music event on Friday, February 28, at 6 p.m. in Guerrieri Hall at the college campus in Salisbury. The event, hosted by the Cultural Diversity Committee, is planned to be an uplifting evening of music, culture and celebration. Visit the events section of [worwic.edu](http://worwic.edu) for more information.

### **Flea market tables available**

The Ocean Pines Anglers Club is now taking table reservations for their April 5 Annual Fishing Flea Market, indoors at the Ocean Pines Community Center. A 10 x 10 space which includes table is \$10. To reserve a table contact Doug Murphy at 918-910-6485, Mike Vitak at 443-783-1010, Ted Glick at 301-395-7738 or Budd Heim at 410-726-1968.



#### **Kiwanis donation to CCSS**

*Pictured (L-R) are Carolyn Dryzga and Kitty Wrench with 50 Kiwanis "Companion Dolls" for the students at Cedar Chapel Special School (CCSS) for Valentines Day. Kitty is in charge of the doll program and has donated some to local fire and law enforcement over the years. The dolls can help to alleviate anxiety.*



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## Kiwanis scholarship applications sought

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

## FAA drone certification course begins

The continuing education and workforce development division at Wor-Wic Community College is offering a course called "UAS (Drone) FAA Remote Pilot Certification Prep and Flight Training."

The course will be offered Mondays, Wednesdays and Fridays from 4:30 p.m. to 9 p.m., plus two Saturday sessions from 8:30 a.m. to 12:30 p.m., from March 3 through 19, at the college campus on the corner of Route 50 and Walston Switch Road in Salisbury.

In preparation for the comprehensive Federal Aviation Administration (FAA) knowledge test, the course covers how to become a certified remote pilot, which is a requirement for any commercial or business use of drones. Participants will learn FAA rules, regulations and aeronautical knowledge required for the safe operation of unmanned aerial vehicles operating in the national airspace. The course includes flight training using professional-grade drones. Industries using drones include real estate, construction, insurance/property inspection, agriculture, advertising/media, public safety, photography/videography, construction and delivery. Financial assistance is available for this course.

For more information about the course, visit [worwic.edu](http://worwic.edu) or call 410-334-2815.

This course is offered in partnership with Sentinel Robotic Solutions in Chincoteague.

## MCBP to host trivia night

The Maryland Coastal Bays Program (MCBP) will host an evening of trivia at Seacrets' Morley Hall Thursday, February 27, from 5:15 p.m. to 8 p.m.

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Attendees can also participate in a bucket raffle by purchasing raffle tickets for a chance to win gift baskets and gift cards from local businesses. There will also be a live auction. Winners will be announced at 7:45 p.m., and participants do not need to be present to win. Local businesses who want to donate to the raffle can reach out to MCBP at [eturnbaugh@mdcoastalbays.org](mailto:eturnbaugh@mdcoastalbays.org).

Participants must be 21 years or over to attend the event, and no pre-registration is required. MCBP looks forward to seeing everyone there for a night of fun, knowledge, and support for the Coastal Bays.

For more information, please visit the MCBP website or contact [lwist@mdcoastalbays.org](mailto:lwist@mdcoastalbays.org).

## Wor-Wic offers new Korean class

Wor-Wic Community College is offering a new non-credit class, "Korean Language and Culture Through Hangeul," through its continuing education and workforce development division.

The class will explore the Korean alphabet (Hangeul) and teach participants to speak, listen and read basic Korean. It will meet twice a week, on Tuesdays and Thursdays, from 10 a.m. to noon, from March 11 to April 10. The instructor is Youngmi Kim. Visit [worwic.edu](http://worwic.edu) to learn more and register.

## Chicken dinner fundraiser set

The Bishopville Volunteer Fire Department will be doing a Fried Chicken Carryout Dinner on Sunday, March 9 from 1 p.m. to 4 p.m. (or until sold out) at the main station in Bishopville. The menu includes fried chicken (1/2 chicken), ham, potato salad, coleslaw, green beans, roll and dessert for \$20 per platter. Walk-ins only. Call 443-880-4944 for information.

## Good Neighbor program to celebrate community spirit

The Ocean Pines Association invites residents and property owners to help celebrate community spirit by nominating outstanding neighbors for the new "Ocean Pines Good Neighbor" program.

Developed by the OPA Communications Committee, the initiative aims to foster an "attitude of gratitude" by highlighting those who inspire others and contribute to the betterment of Ocean Pines.

Examples of potential nominees include those who:

- Organize neighborhood clean-ups or block parties
- Lead food or clothing donation drives
- Assist neighbors who are physically unable to complete yard maintenance, dog walking, or other tasks
- Regularly pick up litter or beautify the community in other ways
- Volunteer with local organizations
- Inspire others through acts of kindness and a commitment to the community

"This program is about celebrating the everyday heroes who make Ocean Pines a better place to live," Committee

Chairperson Linda Yurche said. "Recognizing and honoring these efforts helps build a stronger and more connected community."

Nominations can be submitted by emailing [OPgoodneighbors@gmail.com](mailto:OPgoodneighbors@gmail.com). Residents may nominate individuals personally known to them or those they observe performing good deeds in the community.

Each month, the Communications Committee will review nominations and recommend one recipient to the Board for recognition. Selected honorees will be announced and celebrated during a Board of Directors meeting, where they will receive a token of appreciation, such as a gift card or branded merchandise, and have their photo taken with the Board president.

Honorees will also be featured on Ocean Pines social media channels, and in the weekly "This Week in the Pines" email newsletter.

For more information about the Ocean Pines Good Neighbor program, or to nominate someone for their contributions, contact [OPgoodneighbors@gmail.com](mailto:OPgoodneighbors@gmail.com).



# HANDS-ONLY CPR TRAINING

<p><b>Thursday, February 13</b> Salisbury Fire Department 325 Cypress St. Salisbury, MD. 6:00 P.M. - 7:00 P.M.</p>	<p><b>Thursday, February 27</b> Pocomoke Fire Department 1410 Market St. Pocomoke City, MD. 6:00 P.M. - 7:00 P.M.</p>
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**LEARN HANDS-ONLY CPR AND BE READY TO SAVE A LIFE!**

*This is an educational class about how to perform the life-saving act. This is not a certification or recertification course for CPR.*

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OR CALL: 410-632-1100 EXT. 1108

Space is limited to 30 people per class location. Register today!





# Student earn art awards

Students from Worcester County high schools received awards in the annual Art Competition sponsored by the Ocean City/Berlin Optimist Club and were honored during an open-to-the-public reception held on Friday, February 14 at the Worcester County Arts Council. A total of 35 entries were submitted for the contest and are showcased in the exhibit held at the Arts Council's Gallery in Berlin.

The selection of artwork entered for the competition was judged in three different categories including painting, drawing, and digital media by local artist and art educator, Lisa Marie Penn. The competition provided a total of \$2,050 in cash prizes awarded to the following winning student artists:

### Drawing Category:

- 1ST Place: Marcella Alix, "Owl" White Pencil – Snow Hill High School
- 2nd Place: Elena Gjioni, "The Finding of Atlantis" Colored Pencil – Worcester Preparatory High
- 3rd Place: Angeline Todorov, "Polypus" Colored Pencil – Worcester Preparatory High
- Honorable Mention: Ella Schloesser, "Masked Self" Colored Pencil – Snow Hill High School

### Painting Category

- 1st Place: Genevieve Eggers, "Out of Reach" Acrylic – Stephen Decatur High
- 2nd Place: Mara Minkey, "Monochromatic Self Portrait" Acrylic – Stephen Decatur High
- 3rd Place: Levi Phillips, "Warmth of the Marble" Acrylic – Worcester Preparatory High
- Honorable Mention: Sydney Tingle, "Day at the Bay" Acrylic – Worcester Preparatory High

### Digital Category

- 1st Place: Rayne Ayres, "Dragon" Digital – Worcester Technical High
- 2nd Place: Jamari Savage, "Jhene" Digital – Worcester Technical High
- 3rd Place: Teresa Guo, "City Lights from the Bridge" Digital - Worcester Technical High
- Honorable Mention: Andre Williams, "Looking Glass Art" Digital – Worcester Technical High

BLICK Art Materials \$100 Gift Certificate was awarded to Riley Nelson, "Winter Breeze" Digital – Worcester Technical High

The People's Choice award was presented to Genevieve Eggers for her entry: "Out of Reach" and to Sydney Tingle for her entry: "Day at the Bay."

The entries in this year's competition were outstanding. They reflect the high level of interest in the fine arts among Worcester County students and the dedication of our region's arts teachers to strengthening art education and encouraging artistic skills in our high schools.

The exhibit of the students' work will continue to be on display at the Arts Council's Gallery until the end of February. Winning artwork may also be viewed online at: [www.worcestercountyartscouncil.org](http://www.worcestercountyartscouncil.org).

Gallery hours are Tuesday through Sunday, 11 a.m. to 3 p.m.

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# Key decisions for retired couples

By **John Bennish**

*Financial Advisor, Edward Jones*

Once you and your spouse retire, you'll have some decisions to make — decisions that could affect your quality of life in your retirement years. What are these choices?



**John Bennish**

Here a few of the most important ones.

*How much should you withdraw from your retirement accounts?* By the time you retire, you may have contributed for decades to an IRA and a 401(k) or similar employer-sponsored retirement plan. But once you retire, you'll probably need to draw on these accounts to help pay your living expenses. Consequently, both of you will need to be sure that you don't withdraw so much each year that you risk running out of money later in your retirement. One common guideline is to aim for an annual withdrawal rate of 4%, but everyone's situation is different based on age, pre-retirement income, lifestyle, health, travel plans and other factors. (Once you turn 73, or 75 if you were born in 1960 or later, you will have to take certain amounts, based on your age and account balance, from your traditional IRA and traditional 401(k) each year.)

*When should you take Social Security?* The answer to this question depends on many factors, such as your age and other sources of income. You can take Social Security as early as age 62, but your monthly payments will typically be bigger if you wait until your full retirement age, which will be age 67 if you were born in 1960 or later. And if you can afford to wait even longer, your payments will "max out" when you reach age 70. Your decision on when to take Social

Security can affect your spouse — and vice versa. If the lower-earning spouse claims Social Security before their full retirement age — again, age 67 — their own retirement benefit and any potential spousal benefit will be reduced. (Spousal benefits are given to the lower-earning spouse if their full retirement benefit is less than half the other spouse's full retirement benefit.)

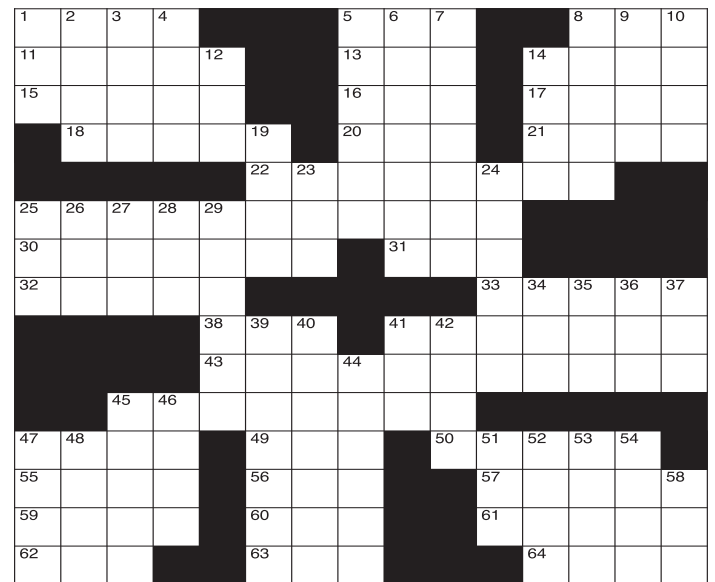
*Should you downsize?* If you live in a big home and your children are grown, you may find it economical to downsize. Of course, this is also an emotional decision, but you may find that you can save money by moving into a smaller home.

*Where should you live?* Some states are far more expensive to live in than others. You'll want to weigh your decision carefully, considering the cost of housing, food, income and real estate taxes, transportation and health care in whatever state you choose.

*Have you finished your estate plans?* If not, now is the time. You'll want to work with your legal professional to create whatever documents are needed — a will, living trust, power of attorney — to help ensure your assets go where you want them to go, and that your financial and health care choices will be protected if you become physically or mentally incapacitated.

Of course, many of these same issues will apply if you are single, divorced or widowed. But if you are married, you and your spouse will want to discuss all your choices and then decide which steps to take. Once you've got your plans in place, you may well find that you can fully enjoy your retirement years.

*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.*



## CLUES ACROSS

- 1. Greek mythological figure
- 5. Small amount
- 8. Play a role
- 11. River in Georgia and Alabama
- 13. Water in the solid state
- 14. Ancient Greek sophist
- 15. Having a strong sharp smell or taste
- 16. Fleece
- 17. Writer/actress Dunham
- 18. Behave in a way that belittles
- 20. Comedienne Gasteyer
- 21. Zoroastrian concept of holy fire
- 22. Conceits
- 25. Slowed down
- 30. Nourishment
- 31. Midway between east and southeast
- 32. Fights
- 33. Comedienne Tyler
- 38. Standing operating procedure
- 41. Locks
- 43. Old
- 45. Song sung to one's lover
- 47. Whale ship captain
- 49. Moved quickly on foot
- 50. Volcanic craters
- 55. Large musical instrument
- 56. Liquefied natural gas
- 57. Ethiopian town
- 59. Not closed
- 60. A team's best pitcher
- 61. Spiritual leader of a Jewish congregation
- 62. Disfigure
- 63. Prefix denoting "in a"
- 64. Sleep

## CLUES DOWN

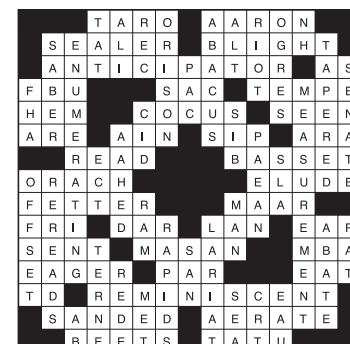
- 1. S. American plant
- 2. Soul and calypso song
- 3. Fruit of the service tree
- 4. Continent
- 5. Albania's capital
- 6. Poisonous plant
- 7. Argues
- 8. Assists
- 9. Town in Galilee
- 10. Russian leader
- 12. Promotional materials
- 14. Wings
- 19. Not odd
- 23. Expression of creativity
- 24. Conceptualize
- 25. A digital tape recording of sound
- 26. Peyton's little brother
- 27. Cost, insurance and freight (abbr.)
- 28. Difference in potential
- 29. Owner
- 34. I (German)
- 35. Chinese conception of poetry
- 36. The world of the dead
- 37. Sign language
- 39. Coincide
- 40. Religious observance
- 41. Confined condition (abbr.)
- 42. Polite interruption sound
- 44. Texas ballplayer
- 45. Type of sword
- 46. Abba \_\_, Israeli politician
- 47. Basic unit of a chemical element
- 48. Native American people in California
- 51. Swiss river
- 52. Hebrew calendar month
- 53. Easily swindled person
- 54. One point south of southwest
- 58. Small island (British)



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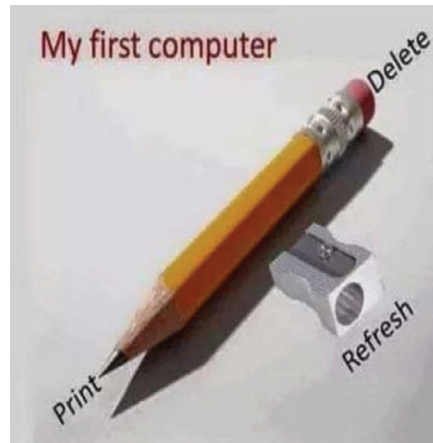




Answers for February 19

# Some things to think about

Gathered from the internet by **Jack Barnes**



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