

THE Seabrooker

VOL 24 • ISSUE 2 • FEBRUARY 2021

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JOANNE FAGAN
Secretary for COVAR

This article is to remind our COVAR membership of the steps necessary to be in compliance for renting your unit.

If you rent out your property through a rental agency, your Business License, Short-Term Rental Permit and Tax Obligations may be handled by your rental agent. However, it is your responsibility to verify for which of them, if any, the agency is assuming responsibility. Any obligation for which the agency does not assume responsibility remains your responsibility as the owner. You must know the license and tax requirements of South Carolina, Charleston County, and the Town of Seabrook Island (TOSI). The license/permit/tax requirements apply if you (1) rent exclusively through an agency, but it does not assume responsibility for specified license and tax obligations, (2) rent both through an agency and on your own or (3) rent exclusively on your own.

Rental Properties

Effective July 21, 2018, all owners or agents placing advertisements offering a residential unit in the Town of Seabrook Island for rent or lease shall clearly display the current business license number for that residential unit in the text of such advertisement.

Effective January 1, 2021, all residential dwellings which are rented or leased (or offered for rent or lease) as an overnight accommodation for periods of less than 30 consecutive days will be required to obtain an annual Short-Term Rental (STR) Permit.

Charleston County's new Flood Insurance Study (FIS) and corresponding Flood Insurance Rate Maps (FIRM) went into effect on January 29, 2021. These flood maps cover the entire geographic area of Charleston County, including its incorporated municipalities. Community flood maps are updated periodically to account for changes in overall risk and environmental conditions, as well as improvements in available data. The new FIRM's were produced through a partnership between Charleston County, the South Carolina Department of Natural Resources (SCDNR), and the Federal Emergency Management Agency (FEMA).

Flood hazard areas identified on the FIRM's are classified into three categories: Special Flood Hazard Areas (SFHA) are defined as areas that will be inundated by a flood event having a 1% chance of being equaled or exceeded in any given year. The 1% an-

nual Short-Term Rental (STR) Permit. **Business License from TOSI** TOSI requires a business license for "every person who is engaged or intending to engage in any calling, business, occupation or profession within the Town limits." Property rentals are considered Class 7 licenses and the cost is based on the total gross income of the business for the preceding calendar year. Note that a business license only covers a single rental property. Multiple properties require a license for each property rented.

Further, "All owners or agents placing commercial advertisements offering a residential unit in the Town of Seabrook Island for rent or lease shall clearly display the current business license number for that residential unit in the text of such advertisement."

Contact Lynda Stearns, License & Permit Specialist, 843-768-9121 or lstearns@townofseabrookisland.org for further information, current costs, and license applications.

2021 Business License Renewal Deadline Extended to March 31st Due to recent changes to the town's Business License Ordinance, the 2021 renewal deadline has been extended to March 31st. The 2021 Business License Application Form will be posted on the TOSI page by January 22, 2021.

Permitting Requirements for Short-Term Rental Units Effective January 1, 2021, all residential dwellings which are rented or leased (or offered for rent or lease) as an overnight accommodation for periods of less than 30 consecutive days will be required to obtain an annual Short-Term Rental (STR) Permit.

Town of Seabrook Island Ordinance 2020-14 was passed by Town Council on November 17, 2020 and became

effective January 1, 2021. Ordinance 2020-14 addresses Short Term Rentals (STR) on Seabrook Island.

This ordinance defines occupancy of a rental unit, with 2 people allowed per bedroom plus 2 for units under 2400 square feet while units over 2400 square feet are allowed 2 people per bedroom plus 4. Bedrooms are as defined in the homeowner's tax record on file with Charleston County. For example, occupancy for a 1250 square foot cottage with 2 bedrooms would have a permitted occupancy of 6 people.

Further, "All owners or agents placing commercial advertisements offering a residential unit in the Town of Seabrook Island for rent or lease shall clearly display the occupancy limit (number) for that residential unit in the text of such advertisement."

There are other specific requirements in the ordinance that will apply to each rental unit. These requirements can be found online on the TOSI website, along with the application for the new Short Term Rental Unit Permit Application and applicable fee. These forms should be active on the TOSI website by the end of January 2021.

Filing of SC State and Charleston County Taxes There is currently a 12% tax, which is to be collected on all rental property by the State and County. 7% goes to the State and 5% goes to Charleston County. The breakdown is as follows:

TAX	FILED MONTHLY
State Sales Tax	5.00%
Local Option Sales Tax	1.00%
Charleston County School Dist./Educa-	1.00%
Capital Improvement Tax	
Charleston County Transportation Tax	1.00%
State Accommodations Tax	2.0%
Charleston County Accommodations Tax	2.0%

also subject to enhanced safety and design requirements, as provided in the Charleston County Flood Damage and Prevention Ordinance. Prior to the new FIRM's taking effect, an updated version of this ordinance was adopted by Charleston County and the Town of Seabrook Island.

Under the ordinance, all new structures within the Town of Seabrook Island must meet or exceed the county's minimum elevation and floodproofing requirements. In addition to the minimum base flood elevation, the town and county both observe a two-foot "freeboard" requirement. The freeboard requirement is a voluntary regulation which results in significantly lower flood insurance rates under the CRS system.

If the cost of reconstructing, rehabilitating, adding to, or otherwise improving a structure equals or exceeds 50% of the building's assessed or appraised value (either individually or collectively over a period of five years), the NFIP requires that the existing building be brought into compliance with current elevation and floodproofing requirements.

For more information about floodplain management within the Town of Seabrook Island and Charleston County - including a list of frequently asked questions - please visit www.townofseabrookisland.org/floodplain-mgmt.html.▲

Construction-related work on properties located within a flood zone is

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FROM TOWN HALL

Joe Cronin

nual chance flood is also referred to as the "base flood" or "100-year flood." The most common SFHA zones on Seabrook Island are the AE and VE zones.

Moderate Flood Hazard Areas are located between the limits of the base flood elevation and the 0.2% annual chance (or "500-year") flood. Moderate flood hazard areas are labeled as Zone B or Zone X (shaded).

Low Flood Hazard Areas are located outside the SFHA and higher than the elevation of a 0.2% (or "500-year") flood. Low flood hazard areas are labeled as Zone C or Zone X (unshaded).

FEMA's Flood Map Service Center (MSC) is the official source of flood hazard information produced in support of the National Flood Insurance Program (NFIP). Residents are encouraged to visit the MSC website (msc.fema.gov) to view their new flood zone designation. Flood zones may also be viewed on the Charleston County website (www.charleston-county.org) under the "Online Services" tab.

The primary impacts of the new FIRM's will be felt in two areas: flood insurance rates and construction standards.

By law, federally regulated or insured mortgage lenders must require flood insurance on properties which are located in areas with a high risk of

flooding. Damage caused by flooding is typically not covered by a standard homeowner's insurance policy and a separate flood insurance policy will be required.

Federally subsidized flood insurance is available through the NFIP for most properties located in Charleston County, including Seabrook Island. There is generally a 30-day waiting period for new flood insurance policies to become effective. Under Federal law, the NFIP may not issue flood insurance policies for structures built in Coastal Barrier Resource protected areas (or "COBRA" zones); however, private insurance options may be available. For tips on purchasing flood insurance, or to find an insurance provider, visit the NFIP website at www.floodsmart.gov.

In an effort to reduce insurance premiums for property owners, the Town of Seabrook Island and Charleston County participate in the NFIP Community Rating System (CRS). The CRS is a voluntary program that recognizes and incentivizes community floodplain management activities that exceed the minimum requirements of the NFIP. The Town of Seabrook Island is rated a "Class 5" community under the CRS program, which entitles property owners to a discount of 25% off their insurance premiums.

Construction-related work on properties located within a flood zone is

THE Seabrooker

Please send correspondence to: TheSeabrooker@yahoo.com

"Communication is the beginning of understanding." The Seabrooker will report regularly on island happenings, as well as newsworthy events that affect property owners and residents. As Seabrooker volunteers with a common objective, we are committed to securing the facts and reporting to you in a forthright, honest and unbiased manner.

Red Ballentine (1924-2006) Fred Bernstein (1924-2010) Co-Founders

Editor Michael Morris | **Publisher** Bernstein Lash Marketing | **Advertising & Layout** Teri B. Lash

THIS MONTH'S SEABROOKER VOLUNTEERS

Faye Albritton	Joanne Fagan	Ed Konrad	Patti Leibach
Gary Bowers	Mike Gorski	Bob Lawrence	Michael Morris
Barbara Burgess	Emily Horn	Bob Leggett	Reagan Pasantino
Joe Cronin	Aija Konrad	Dale Leibach	Jerry Reves, MD

CONTACTING THE SEABROOKER

Please send correspondence and inquiries regarding editorials to TheSeabrooker@yahoo.com or call 843.408.3707

The entry deadline for all items is the 15th of the month. Please limit Cap'n Sams letters to 400 words. Photos should be in high resolution (5"x7" at 200 dpi or more).

FOR ADVERTISING OPPORTUNITIES, PLEASE CONTACT
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DEATH NOTICES

Death notices include basic information about the deceased: the person's name, age, occupation, date of death and place of death information. Notifications can be sent to theseabrooker@yahoo.com



Vice Admiral Douglas C. Plate, U.S. Navy (Ret.) of Charleston, South Carolina, died at the age of 100. He entered into eternal rest Monday, December 21, 2020.

Douglas was born July 20, 1920 in New York, New York, son of the late Kenneth E. Fash and Edna Miner Plate. He graduated from The Choate School in Wallingford, CT in 1938 and was a December 1941 graduate of the U.S. Naval Academy.

Admiral Plate was aboard the USS Missouri during the Japanese surrender and would reflect on that day many times while at Bishop Gadsden. At the time, Lieutenant Plate, the junior Officer of the Deck was one of six sailors who was front and center during the signing ceremony. In January of 1962, President Nixon assigned Rear Adm. Douglas C. Plate to become commander of the Second (Atlantic) Fleet, headquartered in Norfolk, Va. Admiral Plate was awarded the Legion of Merit with gold star and the Distinguished Service Medal also with gold star. He retired from active Naval service in 1975 and joined the staff of The Citadel in Charleston, SC as Special Assistant to the President. Admiral Plate retired from that position in June 1981 and prior to "complete" retirement in 2005, served as a private consultant on a variety of civic committees and boards. These included: President of The Charleston Neighborhood Association; Chairman of the first City of Charleston Tourism Commission; Trustee/Treasurer of the Historic Charleston Foundation; President of the Seabrook Island Property Owners Association; and Trustee/Treasurer of the Lowcountry Open Land Trust. Admiral Plate was a member of the Carolina Yacht Club, The New York Yacht Club, The Surface Navy Association, The U.S. Naval Academy Alumni Association, The Military Officers Association of America and various other Naval and civic organizations.

In 2005, he and his wife Peggy moved to Bishop Gadsden. Peggy died in May of 2007 following 62 years of marriage, however, Admiral Plate continued his dedication to supporting others thought his many volunteer roles within the Bishop Gadsden Community. He is survived by his daughter, Margaret Deane Hahn of Thousand Oaks, CA; son, Douglas Weyand Plate of Merizo, Guam; sister, Jane Volin of Falmouth, ME; four grandchildren; and three great-grandchildren. ▲



Ronald (Ron) Ritchie, 80, of Mount Pleasant, South Carolina, passed away on December 30th, 2020, after a three-year battle with renal disease.

Ron was born on January 23rd, 1940, on Staten Island, New York. After graduating high school, Ron left New York to attend Otterbein University in Westerville, Ohio, where he met and later married the love of his life, Carol Strauss Ritchie.

After completing the ROTC program and graduating from Otterbein, Ron was commissioned as a second lieutenant in the United States Air Force. After serving several years of active duty with the USAF, Ron earned a Master's Degree from Rutgers University. He was subsequently hired by Union Carbide Corporation, where he enjoyed a 30+ year career in human resources. Following active-duty service, Ron continued to serve his country in the Air Force Reserve. He was honorably discharged as a Captain in 1970.

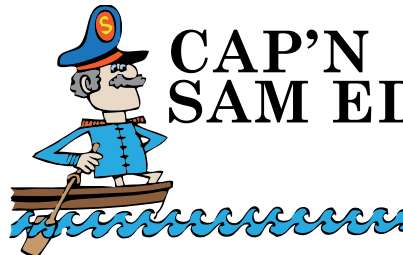
During their time together, Ron and Carol had two children, sons Eric and Craig, and made their home in Delaware, West Virginia, Ohio, Texas, and Connecticut before retiring to South Carolina in 1997.

After his wife Carol passed away in 2005, Ron married his second wife, Mary Ellen Wieneke Keller Ritchie, with whom he shared a loving ten years until Mary Ellen's passing in 2018. Throughout his life, Ron was a kind and caring man who always put his family, friends, and anyone in need before himself. He was a loving son, dedicated husband, and wonderful father and grandfather to his six grandchildren.

Ron was an avid history and nature buff, which was reflected in his post-retirement activities, including serving as a docent at the Middleton Plantation, a volunteer on Kiawah Island's Human Resources Committee, sea turtle patrol, and as an officer of Kiawah Island's Exchange Club. Ron also loved to travel the world and visited dozens of countries on six continents during his life with both Carol and then Mary Ellen.

Ron was preceded by his parents, George and Lily Ritchie; his sister, Brenda Ritchie; his first wife, Carol Ritchie, and his second wife, Mary Ellen Ritchie. He is survived by his sons, Eric and Craig; his daughters-in-law, Suzanne and Amy; and his grandchildren, Alexander, Jordan, Savannah, Alan, Evan, and Andrew. ▲

THE Seabrooker



CAP'N SAM EDISTO

Dear Cap'n Sam,

Mr. Leggett has laid out a reasonable way for investors to view 2021. However, he does not outline what may happen if corporate taxes are increased to pre-Trump levels. If this possibility occurs, corporate earnings will be impacted significantly and valuations should reflect lower earnings unless already high PE ratios move even higher.

His thoughts would be appreciated.

Jim Kindley

Dear Cap'n Sam,

You might want to correct the table printed regarding the various covid vaccines. The Pfizer vaccine requires a 2nd dose 21 (NOT 28) days after the first. I tried to access this table and was unable to do so.

Lois Hessberg

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Sea Islands WATER WELLNESS MISSION

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The Wyatt family on Wadmalaw Island

Water Wellness Mission was created in February, 2016, as an outreach of the Sea Island Hunger Awareness Foundation. This much needed organization helps those "in need" residents on Johns Island and Wadmalaw Island that do not have access to clean, healthy water. Some have no water at all. It's unthinkable that in the 21st century this condition exists!

Water Wellness Mission celebrated its 200th well installation in January, 2021. These families are now able to enjoy what most others take for granted and they no longer have to buy their water in jugs.

63 approved applicants are waiting for clean water. Please consider helping our neighbors get clean water.

To donate, visit: WaterWellnessMission.org

This ad is sponsored by Bill Britton and the New Home Collection at Seabrook Island

THE Seabrooker

Annual Alan Fleming Tennis Tournament Will Be Held on Seabrook Island

COMPETITION SLATED FOR COLUMBUS DAY WEEKEND



Harvey and Andrea Hines - PHOTO BY GARY BOWERS

The 37th annual Alan Fleming Senior Clay Court Tennis Tournament – for players 35 and older – announced the tournament will be held October 7-10, 2021 at the Seabrook Island Racquet Club.

The tournament was postponed and then cancelled in 2020 due to Covid-19 and concerns about player and spectator safety during the pandemic.

Laura Ferreira, Director of Racquet Sports and Tournament Director, said "In 2020, with the intention of making the tournaments structure and the awarding of points more approachable, the USTA (United States Tennis Association) went through some major changes which were implemented in early 2021. These changes impacted the number of tournaments awarded and how they are perceived level-wise, as well as the number of tournaments available for clubs to sanction.

The Alan Fleming Tournament encompasses two tournaments in one - the State Clay Open Championship level 1 and the Clay Mixed Doubles National level 1 which awards ITF points to senior players." Debbie Pickens, Fleming chair, said, "The national level designation is significant and an honor. It acknowledged all the prior efforts which have gone into making the Fleming one of the best competitive tournaments in the country."

The Fleming has been an important and popular competition. The tournament draws competitive

players from across the country. In past tournaments, the Fleming has attracted players from two dozen states. More than 200 players have competed in past tournaments. Players have consistently ranked the Fleming as a top tournament in the Southeast United States. Three times the Fleming has been ranked as the best tournament in South Carolina.

Registration is set to begin in August. Additional information can be found on www.alanflemingtournament.net and www.usta.com.

The Fleming Serves a Dual Purpose; Competitive Tennis and Helping Charities

Each year the Fleming designates a local charity to be the recipient. The past three years, the selected benefit has been the Sea Islands Hunger Awareness Foundation's (SIHAF) program, the Blessing Basket.

While the 2020 Fleming was cancelled, organizers went forward with a fundraising effort to assist the Blessing Basket. Because of the impact of the pandemic on residents on Wadmalaw and Johns islands, the Fleming committee decided that an extraordinary effort should be undertaken to help those in need. That effort resulted in 160 community residents, both full and part-timers, donating a record breaking \$45,000 to the program. The check was presented in November by Seabrook's Mayor, John Gregg, Fundraising chair, Krista Tillman, and George Fleck representing SIHAF.

Ms. Tillman said, "This was a year when we felt that the Fleming, even though the tournament was cancelled, could serve as a springboard to help Blessing Basket provide food to the more than 300 families the program serves." She added, "The community showed true generosity in making this happen. Donors and the committee felt the need could not have been greater than in the midst of the pandemic. The program helps many children and seniors."

Ms. Pickens noted that a charity has not yet been selected as the 2021 recipient. The committee meets with charities to gauge needs and then a designee is selected. The committee will meet early this year and, according to Ms. Pickens, "Are laser focused on local charities and the local communities they serve. We are very open to recommendations."

The Fleming—Great Tennis; Seabrook Island Showcase

The Fleming not only draws hundreds of players and their families and guests, it also draws hundreds of spectators. Seabrook Island is a big attraction for players and visitors alike. The beaches, Bohicket Marina, Freshfields and golf courses are a draw for visitors to spend a long weekend experiencing what one described as "the magic of Seabrook."

Through tournament promotion and social media efforts the tournament has made Seabrook a destination tournament. ▲

Dale and Patti Leibach



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KIDS on Seabrook

The Growth of Our Community on Seabrook



Throughout the pandemic, we have all missed hanging out with friends, high fives, hugs, birthday parties, and more. However, as a result of the pandemic and parents having the flexibility to work remotely, Seabrook has seen an increase of new families.

When my family moved to Seabrook in the fall of 2017, we were one of only a few families with school-aged children. As a result of writing this column, I frequently receive emails from families on the island and families contemplating a move to the island. I do not have access to a specific number, but on average, I have met at least four new families each year, and these are just the families I have met. When I go on an afternoon run, I see new families exploring the beach, and, while eating lunch at the Island House, I see new families eating on the terrace.

Over the holidays, I met a family while fishing at the Crabbing Dock, the Patterson family. They recently moved to Seabrook Island from Tega Cay, South Carolina. They have three children: Aribella (age 8), Ellerie (age 6), and Alistar (age 4), all of whom are homeschooled, which gives them great opportunities to explore our beautiful community. Some of their favorite places to visit are Nancy Island,

the Six Ladies Trail, and Jenkins Point for birdwatching. They love riding their bikes, spending time outside, collecting seashells on the beach, and exploring the marshes by boat as well. In their short time here, they have spotted a bobcat on boardwalk 1, a favorite wildlife sighting! You may also find the Patterson family at The Hemingway and Kinfolk. During the summer, they enjoyed the ice cream at the Osprey Cafe, especially the chocolate dipped cones and vanilla ice cream with rainbow sprinkles.

People often dismiss Seabrook as a good home for families. However, Seabrook is the perfect home for the younger generations. We have our expansive beaches, diverse wildlife, close proximity to Freshfields Village, Charleston, and plenty of other young families to welcome the new ones. If you are considering moving to the island, we would welcome you with open arms.

If you are a new family on Seabrook, feel free to reach out to tell us your story and what you love most about our island community! You can contact us at kidsonseabrook@gmail.com. We maintain a list of families we know living on Seabrook, and we are happy to connect any new families with other families.▲

Reagan Passantino



Rates for Seabrook Island Village

Most people in Seabrook Island know about the Village, but for those who don't it is a Neighbors Helping Neighbors Program, we provide services through a group of trained and vetted volunteers with the goal of helping community members of any age remain independent at home and active in the community.

We are pleased to inform you that the rates for membership in the Village have changed quite dramatically.

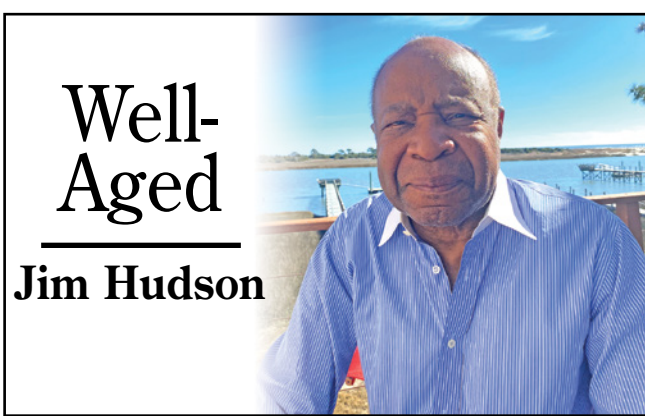
Because of the generosity and commitment of our neighbors, we have been able to substantially alter our charges downward. If you are joining as a new member in 2021, our rates are \$180 per person. If you need a short-term membership, perhaps because you've had a hip replaced or had a sports injury and need help for a limited time, we charge \$25 per month.

When we started in 2019, we were charging \$650 per couple and \$350 for

an individual. It has been brought to our attention that some in Seabrook think our rates are substantially higher. We thank the many people who have made contributions to us, as they have allowed us to alter the rates on a downward trajectory, which works well for all.

Our phone number is 843-580-2088 and our email is SVillageMail@gmail.com.

Barbara Burgess▲
Barbara Burgess



Well-Aged Jim Hudson

Jim Hudson has led a life most of us can only imagine. He started life in Baton Rouge but moved to Tallahassee when he was eight, a town he described as small and segregated. His was a privileged life as his father was Chair of the Department of Philosophy and Religion at Florida A&M University, one of only five black PHD's in his subject matter in the 1940's. Jim grew up on the college campus as the son of one of its tenured Professors.

He went on to study at Morehouse College at a time when a different generation was on the rise. Julian Bond and John

Lewis were key agitators for equal rights for blacks. Louise Day Hicks, who had opposed busing in Boston, served only one term, and was ousted by Joe Moakley, who supported busing along with greater equality for blacks. Times were changing.

Jim went to Boston University and got a law degree. He ended up in commercial real estate spurred on by Federal and local government lending. He got involved in Democratic politics along the way, his first foray was with Randall Robinson, an American writer and founder of the Trans Africa Forum, established to influence

US policies towards Africa and it's apartheid policies, and in the process free Nelson Mandela. Jim worked for this movement for many years, which led to the ultimate elimination of apartheid and the freedom of Mandela.

As his business grew, so did his wealth, and he went on to become a major fund-raiser for Democratic politicians. He describes Barack Obama as our best US President, but he is a big fan of Biden. He did a lot to support Obama in his campaigning for president. In 2009 he accepted an Obama appointment with the European Bank for Reconstruction and Development, with offices located in London. He and his wife, Anne, moved to London while Jim worked for the bank, traveling through eastern and western Europe, central Asia, North Africa, Egypt, and Morocco to give financial aid to less developed countries to spur their economies and open these countries up to western style democracy. They lived there for four years, returning to their full time home in Washington, D.C

He has had a house in Seabrook for close to 30 years.

It is not clear, as yet, what plans Jim has for the future, but if the past is prelude to the future, it's going to be something worth watching for.▲

Barbara Burgess

Erratum: In my last article on Dieter Lantin, the following corrections are noted. Dieter was born in Poland, not never lived there, he speaks 5 languages, not 6, and it costs 40 million to outfit the inside of a plane for business class.

The \$100,000 Goal of the "Mike Gorski and Friends 2021 Challenge" for



Because hunger doesn't end on Fridays.

YES HE'S BACK AGAIN with MORE FRIENDS than ever before! He will definitely need them because this year Mike has set the goal at \$100,000.

The Challenge directly benefits Backpack Buddies Seabrook Island and the Backpack Buddies Group of Kiawah Women's Foundation. Yes, that's right folks, \$100,000 for this great and very much-needed, worthy cause. Mike Gorski, Owner of Island Transportation, launched this project 5 years ago to help raise additional funds for both Backpack Buddies' programs. Each year the Challenge has proven to be more successful for these 2 separate programs that serve so many children in need. Here is the yearly recap:

- 2017 - \$ 8,800
- 2018 - \$28,000
- 2019 - \$40,000
- 2020 - \$80,000

Mike is back once again this year with all 28 of last year's friends and many new ones. To achieve the goal of \$100,000, Mike needs to secure only 7 more new friends (sponsors) at \$1,000. His plan is to secure 50 total friends (sponsors) creating \$50,000 in matching monies. He will then ask the resi-

dents of the islands, as in the past, to donate. These gifts will then be matched by the sponsors' monies dollar-for-dollar. He only needs 7 more friends (sponsors) to help achieve this goal. Please call Mike if he can count on you to be 1 of the 7 needed.

Look in next month's Seabrooker issue for a complete friends (sponsors) listing. Many of them include Mike's clients, personal friends and fellow business owners. Their sponsorship is greatly appreciated and needed to make this Challenge a success.

The Covid-19 Crisis has brought unique challenges to every organization, especially to groups whose mission is to fight hunger like the Backpack Buddies Seabrook Island and the Backpack Buddies of Kiawah Women's Foundation. These two organizations are both 501(c) 3 nonprofits whose mission is to feed local, hungry school children on the weekends. These children receive breakfast and lunch at school but are food insecure on weekends and school holidays. As you can imagine, they have had to adjust their distribution efforts to provide weekly bags of food to hungry children to include in person students along with also trying to reach virtual students. They are

currently providing approximately 400 weekly bags to children on Johns and Wadmalaw Islands. At the request, of community social workers, they are also assisting 30 of the most "at risk" of hunger households with weekly large family bags of groceries. As more students begin to go back to school, we anticipate our weekly bag count to return to 600 plus level.

NOW FOR THE RESIDENTS OF KIAWAH, SEABROOK AND JOHNS ISLANDS, while Mike is finishing up securing a few more sponsors, he is starting to take donations NOW to obtain this lofty goal. As it was already stated, the friends are matching your donation made dollar-for-dollar. It's a win-win for both Backpack Buddies' programs on the islands. All donations are tax deductible, as permitted by law.

Making a resident donation is very easy. Just call or text Mike Gorski at 864-316-3894 and tell him your donation amount. He will provide all of the details for the different ways that you can make your donation.

Thank you in advance for your support and please island residents don't forget to get your donation matched dollar-for-dollar by making your donation now!▲

Mike Gorski



We Need Your Help



however compare with the present impact of COVID-19.

We are in unprecedented times. St. Christopher, as a ministry of the Anglican Diocese of South Carolina, has remained operational based on its ability to raise the capital needed to support its staff, facilities, and programs. Without the ability to host any guests **we have no income means**, thus we have no means of continuing support for any of our needs, the most critical being our 38 continuing employees, already reduced from a normal level of 50.

Since March 16, all remaining staff of St. Christopher have been working at a 25% reduction in pay. That reduction will remain until April 12, at which time many will face dismissal, indefinite furlough, or reduction by an additional 25%. Some staff, including myself and all other resident staff, will continue to work at no compensation. While I am heartened by the news that the recently signed CARES ACT may well provide some relief for church employees and this ministry, the **only guaranteed source of continuing financial resources are your gifts.**

This ministry needs your financial support and prayers now more than ever. I do not want to dismiss any employee. For those that will be dismissed, I do not want to do so without at least some protection for continued health care coverage for some period of time. With all of the challenges before us, **I have assured my employees that they are my priority.** Please give generously now to help make that possible. When the time comes to reopen St. Christopher for the use and enjoyment of all of you, the staff will be needed then more than ever.

This ministry serves God's purposes. Our history clearly helps us remember God's faithfulness in a legacy of resilience. By His grace, and with your help, we will survive and flourish yet again. Of that, I am confident.

In His Mercy,
Bob Lawrence, Executive Director

St. Christopher is a conference center operated by the Anglican Diocese of South Carolina on the Atlantic Coast just south of Charleston. Their staff, facilities and 300 acres of beach, marsh and maritime forest make it an outstanding destination.
A Note about donating by credit card: The Diocese is billed credit card processing fees when you use a credit card. You will avoid this when you use your checking account instead.
Or you may mail your check, made out to "ADOSC" to St. Christopher Camp and Conference Center, 2810 Seabrook Island Road, Johns Island SC 29455

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3122 Seabrook Island Road
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3,480 SF | 4 BR, 3.5 BA
\$1,095,000



2902 Atrium Villa
Seabrook Island
1,080 SF | 2 BR, 2 BA
\$479,000



2416 Racquet Club Drive
Seabrook Island
1,092 SF | 2 BR, 2.5 BA
\$315,000*

*Under contract before hitting the market!



3220 Privateer Creek Road
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0.49 Acre Lot | Golf View
\$229,000



3011 Seabrook Island Road
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0.46 Acre Lot | Golf View
\$149,000

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Directed by Dr. Bradley Aylor, PT, MD (Board-certified)

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DUNES PROPERTIES WELCOMES TWO NEW AGENTS

Dunes Properties is pleased to announce the addition of Nelson Lundberg and Heyward Bonner to their team of professional REALTORS® at dunes properties.



After growing up in the mountains of northeast Tennessee, Nelson Lundberg decided to give up the Blue Ridge views and pursue his dream of living at the ocean. Nelson graduated from the College of Charleston with degrees in both Spanish and International Studies, furthering his keen ability to communicate and connect with others. Nelson has been involved in real estate - both domestic and international - since a very young age. He has been a moving part in buying and selling commercial and residential properties as well as the turnover of investment properties. Outside of Charleston, he considers himself a local of Bristol, TN; Beech Mountain, NC; and Dominical, Costa Rica. As an agent, Nelson prides himself on being thorough, precise, and eager for the journey he and others will embark on through their buying/selling experience. Outside of the office, you may see Nelson running the beach/Ravenel Bridge, spending time with his pets, or finding the best coffee in Charleston. Nelson will work at our Isle of Palms office at 1400 Palm Boulevard, Ste. M, and can be reached at nelson@dunesproperties.com or 423.383.6466.



Heyward Bonner is a Charleston native with 7 years of experience in Retail Banking. His banking background at a small local bank has given him an inimitable foundation in customer service, attention to detail, and time management. Heyward holds a degree in Agricultural Mechanization and Business from Clemson University with an emphasis in Wildlife and Fisheries Biology, and is an avid outdoorsman with a love for his home. Heyward can be found hunting, fishing, surfing, or boating on his time off. He is also involved in the community as a member of numerous civic, social, historic, and conservation organizations. Heyward's endless contact base makes him a true networker that will be sure to find your Charleston dream home. Heyward will work at our Mount Pleasant office at 835 Coleman Boulevard Ste. 200, and can be reached at hbonner@dunesproperties.com or 843.345.6255. Dunes Properties is a boutique real estate, vacation rental, and property management company serving the Charleston area since 1989 with offices in Downtown Charleston, Folly Beach, Mount Pleasant, Isle of Palms, and the Kiawah/Seabrook area. www.dunesproperties.com. ▲



What Version of "Normal" Will We See In 2021?

PRE-COVID "OLD NORMAL" TURNS INTO PANDEMIC "ABNORMAL"

Market returns were strong for 2020, but the path to those gains was different from every prior year experienced by anyone alive today. The year began with a continuing Old Normal, but that was derailed by the COVID-19 coronavirus pandemic. I can only describe what happened next as Abnormal!

Governments around the globe instituted an unprecedented economic shutdown, causing the steepest and quickest plunge into recession ever recorded. Trillions of dollars of financial aid (the CARES Act), trillions of dollars of liquidity provided by the Federal Reserve and the easing of the lockdowns sparked a V-shaped reversal. While US GDP is expected to shrink roughly -4% for the full year, the Q3-Q4 bounce from the depths of the recession was historically powerful.

Financial markets were certainly not immune to the pandemic as fear gripped the markets in February-March. The incredibly steep plummet in prices ended the record-long 11 year S&P 500 Bull Market. Despite the pandemic's horrific human costs in terms of lives and livelihoods, the stock market quickly looked through to the economic recovery, gained new heights as the year ended and finished with above-average annual returns. Bond markets were very strong last Spring and although returns flattened out after that, solid full year returns were achieved.

So 2020 was a very good year for investors, but the question is: should investors continue to be confident of a return to something resembling normal?

The pre-COVID Old Normal was slow but steady GDP growth, low unemployment, low inflation, low interest rates, low bond yields, the Fed on the sidelines, moderate earnings (EPS) growth, relatively high stock valuations, and US large cap leadership. Markets were ignoring political posturing and partisanship.

The Old Normal included the longest run of uninterrupted inflation-free US GDP growth in history. The multi-decade Fixed Income Bull Market (ie, lower bond yields) looked as if it would never end. EPS growth was solid due to economic growth, global-

ization and low inflation. Low interest rates across the yield curve lowered the discounting rate and made equities more valuable, so the Old Normal was also responsible for the lengthy Equity Bull Market.

The introductory paragraphs for this column reiterate the Pandemic Abnormal's sudden displacement of the Old Normal. Economic data, sentiment surveys, politics and financial market returns make a strong case for 2020 as the most volatile year in modern history. Although it was a good year for investors, we can only hope that the Abnormal is not the prototype of a New Normal.

PANDEMIC "ABNORMAL" MORPHS INTO POST-COVID "NEW NORMAL"

While I am fairly certain the developing post-COVID New Normal will not duplicate the Old Normal, I think the slow growth economic pattern is likely to return. Aging demographics for the developed world depress potential growth and will likely continue to produce a glut of savings seeking safe havens. Two factors to watch closely are globalization and digitization. If supply chain safety is more highly valued, reshoring could lead to more demand for domestic labor and shift the balance of power toward workers from corporations, thus lowering profit margins. However, margins may be enhanced by digitization of work, education and life in general, thus reducing the need for workplace, educational and retail real estate, among other things.

Many people worry that a New Normal will include resurgent inflation. One reason the massive monetary and fiscal stimulus policies and packages have not caused inflation thus far is that the economic shutdown kept much of that liquidity from circulating into the economy. This is reflected in the historically low velocity of money and the increased savings rate. Inflation may pick up when those savings are spent to satisfy pent-up demand for services and travel as economies fully reopen. So far, it seems the inflation is only apparent in asset prices.

I discussed a major inflation risk in an earlier column - the Fed has clearly stated it would like to see higher inflation. History suggests they will have a very difficult time controlling inflation if it begins to rise. Com-

bined with a Congress that lacks discipline, the inflation risk of excessive monetary and fiscal stimulus cannot be overstated, but that seems unlikely to be an issue in 2021.

Unfortunately, the US continues to experience rising COVID-19 infections, hospitalizations and deaths. If too many people refuse to be vaccinated or the virus mutates significantly, "herd immunity" may be postponed, leading to ongoing opening/closing cycles for the economy. The resultant disruption to businesses and consumers would eventually have to negatively impact the stock market.

Even assuming we attain "post-COVID" status, market volatility will likely continue into the New Normal.

Civil unrest is a threat as the news media, social media, and politicians inflame passions. If travel, dining out, entertainment and other services take years to fully recover, high unemployment and a further widening of income and wealth disparities will be a growing issue. The Biden Administration will seek to "bring us together", but re-regulation, immigration, taxation, and deficit spending have the potential to be divisive. And (sadly) political positioning and posturing for the 2022 midterm and 2024 presidential elections are already underway.

The Glass Half Full bottom line: Good news on the vaccine front combined with new fiscal stimulus should strengthen the V-shaped recovery thesis and possibly ignite a stock market Melt-up to significant new highs. So, although stocks are relatively richly valued at this time, the direction of least resistance is to the upside. Since investors are expecting a healthy post-COVID New Normal economy, market leadership has broadened into the more-cyclical sectors, such as smaller stocks, value, international and natural resources. That leadership change could be a hallmark of the New Normal!

Stay well! Invest wisely! ▲

IMPORTANT DISCLOSURES
The opinions voiced in this commentary on current economics and markets are my own and not the opinions or positions of any entities or organizations with which I may be affiliated or associated. This column is for general enjoyment and not intended to provide specific advice or recommendations for any individual or institution.



The Seabrook Island Natural History Group (SINHG) has scheduled three virtual evening programs for the spring. Registration for these free online programs can be found at sinhg.org/events-page



The Low Country Marine Mammal Network

Thursday, February 11th • 7:30PM
Executive Director Lauren Rust explores her organization's efforts to protect marine wildlife.



Charleston Harbor Pilots

Thursday, March 11th • 7:30PM
Learn about Charleston's busy shipping traffic managed by this critically important marine team.



Lost Tales of Black Charleston

Thursday, April 8th • 7:30PM
Explore the Holy City's rich and largely unknown African-American history.

The Seabrook Island Natural History Group is one of the island's oldest and largest special interest groups dedicated to exploring the ecology, history and culture of the Carolina Lowcountry. We offer an annual schedule of educational SINHG Trips for members as well as six Evening Programs for the general public. Our mid-winter Soup Supper and our spring Annual Meeting have become much beloved island traditions. SINHG also maintains four walking trails on the island highlighting our unique maritime ecology.

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2740 Seabrook Island Road 5 bed, 5 bath, 3400 ft²

Set amongst glorious live oaks and overlooking Crooked Oaks golf course, this magnificent home exudes southern charm, offers curb appeal galore, and is an easy stroll to the beach and Club amenities.

With 5 beds, 5 baths plus study/office and a year-round outdoor kitchen/porch/sunroom, this home would be a welcome gathering place for multi-generations of a family, but is also warm and inviting for more intimate living.

The stunning Brazilian Koa flooring throughout sets the scene for this special property, and the custom oyster shell linear gas fireplace is exceptional. Amenities include two separate Russound sound systems, a three stop elevator, an infrared sauna, and electric car charging outlet.



Listed By:
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REMOTE AND IN-PERSON (SOCALLY DISTANCED & SAFE AT THE HEMINGWAY)

10% OF PROCEEDS TO BENEFIT THE SEABROOK ISLAND GREEN SPACE CONSERVANCY

February 13, 2021 - 5PM
The Hemingway or live-streamed at home!

Hosted by:
Michael Furlong, Seabrook Island Real Estate
Michael, Mark & Nick - Owners of The Hemingway
Marjorie Stephenson, Seabrook Island Green Space Conservancy and Seabrook Island Real Estate

The HEMINGWAY SEABROOK ISLAND Real Estate

PICKIN IN THE PARK

A SOCIALLY DISTANCED BLUEGRASS CONCERT

hosted by
Charleston County Parks
Sunday, February 20
1:00-4:00PM
Johns Island County Park
(2662 Mullet Hall Rd.)

Featuring various bands
Advanced tickets required.
No on-site ticket sales.
Gold Passes not honored at this event.
Learn more + register at:
<https://www.ccprc.com/3538/Pickin-in-the-Park>

Freshfields Annual Art Walk

February 12, 2021 • 4 PM - 7 PM



Residents and visitors are invited to watch live art demonstrations and view works from local and visiting artists in participating retail shops. Plus, enjoy live jazz music as you stroll through the Village during the event.

Guests must follow safety protocols, wear masks, and adhere to social distancing guidelines while participating in the event.

Check our website (freshfieldsvillage.com) for artist details and more participating businesses!

- **Doin' the Charleston** will host local photographer, Patricia Schaefer.
- **Holly & Brooks** will host local Kiawah Island artist, Gia Winchester.
- **Visit Islands Mercantile** to view original oil paintings from local artist, Shirley Shaw.
- **Stop by Lilly Pulitzer** as artist Kellen Ledford paints an original piece in-store and enter a drawing for the piece at the end of the event. In addition, shop the new arrivals in store.
- **Visit nobby** to browse art from Suzanne Leonard of Bluemoonart.
- **Located on the 2nd floor**, visit the **Patricia Reno Huff Art Gallery** to browse the latest original work from the local artist.
- **Peyton William Jewelry** will feature artwork from local artist, Patricia Reno Huff.
- **SeaCoast Sports and Outfitters** will host Paul Puckett, a local Charleston artist. Paul was always determined to make art in the fishing world his life. His pieces include art of fly fishing, sporting dogs, trout paintings, saltwater/freshwater artwork, and much more. Come by to meet Paul and see his "catching" paintings during the Art Walk.
- **Southern Tide Kiawah** welcomes Charleston artist Tammy Medlin. Tammy is a member of the Oil Painters of America, The American Impressionist Society and an exhibiting member at the Charleston Artist Collective and Charleston Artist Guild Gallery and select works available at One King's Lane.

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REFERENCES UPON REQUEST

February 20, 2021
10 AM - 6 PM

Sidewalk Saturdays

Kick off 2021 in style with Sidewalk Saturdays from 10:00 am to 6:00 pm on the 3rd Saturday of the month in January, February & March. The event will feature sidewalk sales, new merchandise, gifts with purchase, in-store events and more at participating retailers and restaurants. Stroll through the Village to enjoy the fresh air and much needed retail therapy. Plan a stop at one of our restaurants for a caffeine fix, quick bite of lunch, happy hour cocktail or post shopping dinner.

Guests must follow safety protocols, wear masks, and adhere to social distancing guidelines while participating in the event.

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Guests must follow safety protocols, wear masks, and adhere to social distancing guidelines while participating in the event.

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FRESHFIELDS VILLAGE

Cars & Coffee

February 20, 2021 9 AM - 11 AM

Arrive in your favorite ride or stop by the Village Green to browse unique, antique and other cool cars at our monthly Cars & Coffee! Coffee and breakfast will be available for purchase at Java Java. The event will take place the 3rd Saturday of the month from 9:00 am to 11:00 am.

For the safety of our guests, employees and community, the following guidelines must be followed by attendees of the event: social distancing must be practiced and masks will need to be worn by the guests as they are interacting with each other.

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HUMOR

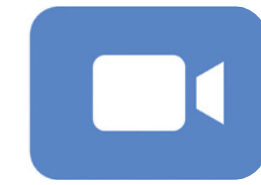
A WISE DOCTOR ONCE WROTE
I'm a little fatter than I used to be

WHO HATES SPEEDING TICKETS? RAISE YOUR RIGHT FOOT

THIS WORK CENTER HAS BEEN ACCIDENT-FREE SINCE
JOE LEFT

SIPOA

Administrative News from the Seabrook Island Property Owners Association



2021 Virtual Annual Meeting

Saturday, 10:30 am
via Zoom Webinar

Pre-registration is required

If you would like to attend the Virtual Annual Meeting, please log in to GateAccess.net. There is a link provided on the website to pre-register for the Meeting. Click on 2021 Annual Meeting 2/13/21, under Community News on the main Overview page of GateAccess.net. To submit a question before the meeting, please visit: <https://www.cognitofirms.com/SIPOA1/2021AnnualMeetingQAForm> to complete the form. The deadline to submit questions is Friday, February 12, 2021, by 12:00 pm.

If you do not have your GateAccess login information, please email receptionist@sipoa.org, or call the admin office at 843-768-0061.

All 2021 Annual Meeting documents are on our website at <https://sipoa.org/annualmeeting/>. You can also scan this QR code to view the documents.



Note: There is only one GateAccess account for each property. All property owners will use the same login information for each property owned.

You will need the following three credentials to login: Community Code: SIPOA (please select from the dropdown menu if another community code is shown), Username and Password.

If you have any questions, please email Rhiannon Schalaudek at rschalaudek@sipoa.org.

Important Reminder! Registration to attend the meeting is NOT the same as VOTING in the SIPOA Election.

SIPOA is Looking for Committee Volunteers!

If you are interested in serving on a SIPOA committee in 2021, here is your chance to do so! Our website, SIPOA.org has a description of all the SIPOA committees and the approximate time commitment for each by visiting <https://sipoa.org/wp-content/uploads/2020/11/Committee-Descriptions-2021.pdf>. You can complete the Committee Volunteer form electronically by visiting <https://www.cognitofirms.com/SIPOA1/2021SIPOACommitteeVolunteerForm>. Remember, even if you currently serve on a committee, you must submit a new form for 2021.



!!Please Vote!!

SIPOA encourages everyone to submit their electronic or paper Proxy Appointment form before February 13, 2021.

Returning your completed and signed Proxy Appointment Form well before February 13, 2021 is the easiest and best way to ensure that we have a quorum and that all the votes are counted! Please be sure to vote!

Please note: If you vote electronically and have multiple properties, you received a voting email for all properties owned. You are entitled to cast a vote using each property, so make sure you do so. You will continue to receive reminder emails for the properties you have not cast your vote for. All emails are sent by announcement@associationvoting.com, not SIPOA.

The Proxy Appointment form is only applicable to cast your votes for:

- Board of Directors
- Nominating Committee
- 2021 Annual Budget
- Amendments to SIPOA Protective Covenants
- Amendments to SIPOA Bylaws, Proposal # 1
- Amendments to SIPOA Bylaws, Proposal # 2

Specific instructions that appear before the positions/candidates section of the ballot.

There are 6 Candidates for the BOARD OF DIRECTORS (FOUR DIRECTORS FOR 3-YEAR TERMS, ONE DIRECTOR FOR A 2-YEAR TERM) (Vote for up to 5 Candidates)

There is 1 Candidate for the BOARD OF DIRECTORS (ONE DIRECTOR FOR A 1-YEAR TERM) (Vote for up to 1 Candidate)

There are 2 Candidates for the NOMINATING COMMITTEE MEMBERS (2-YEAR TERMS) (Vote for up to 2 Candidates)

If you are voting by paper, please follow the directions in the voting package and be sure to complete and return the form before February 13, 2021.

If you are voting electronically, your voting log-in information is included in all emails you receive from Association Voting. Note: the sender of these emails is from announcement@associationvoting.com, not SIPOA.

If you have questions, please contact the SIPOA office at 843-768-0061 for assistance, or email Rhiannon Schalaudek at rschalaudek@sipoa.org. Thanks, and Happy Voting!



Brown & White Pickup

Next B&W pick-up: 2nd Friday, February 12, 2021

Bulk items can be left curbside by 7:00 am. Place items including furniture, appliances, grills, lawn furniture, or other similar household items where you would normally leave your trash and recycling. Hazardous waste such as old paint cans, batteries, fluorescent lights, and old yard or household chemicals can be taken to the Maintenance area (adjacent to the Community Garden) that morning between 9:00 am and 2:00 pm. Hazardous materials must be handed directly to the attendant on duty. The materials cannot be left on the ground.



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3159 Blue Heron Dr - \$2,390,000
Marsh/River view | Private Dock | 3 BR | 2.5 BA



2360 The Haul Over - \$1,400,000
Marsh view | 4 BR | 4 BA



2490 Cat Tail Pond Rd - \$1,292,000
Golf view | Proposed Construction | 4 BR | 4.5 BA



3015 Hidden Oak Dr - \$795,000
Hidden Oaks | Golf view | 5 BR | 5 BA



1114 Emmaline Ln - \$725,000
Salt Marsh | New Construction | 3 BR | 3 BA



3235 Waverly Ln - \$529,000
Kiawah River Estates | Wooded/Golf view | 3 BR | 3 BA



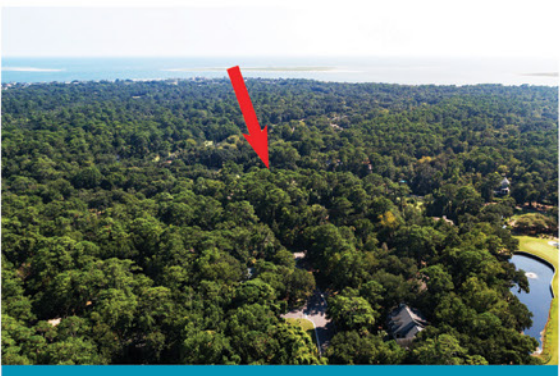
527 Cobby Creek Ln - \$529,000
Tarpon Pond | Under Contract | Wooded view | 3 BR



2935 Deer Point Dr - \$349,000
L21 B49 | Marshfront | 0.26 acre homesite



2510 Cat Tail Pond Rd - \$209,000
L1 B31 | Golf view | 0.44 acre homesite



2620 Seabrook Island Rd - \$180,000
L38 B9 | Golf view | 0.59 acre homesite



3325 Coon Hollow Dr - \$169,000
L29 B9 | Golf view | 0.39 acre homesite



Lot-B9 Seabrook Village Dr - \$139,000
Village at Seabrook | Lakefront | 0.14 acre homesite