HAZARDS MITIGATION

The CEP is a compilation of emergency response plans and contains detailed information about actions of the Town’s Comprehensive Emergency Plan (“CEP”) for the next Hurricane Season. ▲

While you are reviewing your policies and coverage this year, consider the increase in replacement costs, you also should look at your Association and Regime Standards (for modification and maintenance repairs). These standards outline in detail the allowed materials to be used when making any modification or repair to your property with the 42 COV’s standards. You may be surprised! A copy of your standards is provided when you purchase your property but may have been updated or reformed in past years. Of the 41 Associations and Regimes, 38 have updated their standards. It is also important to understand your insurance policy. ▲

Insurance premium increases are a hot topic lately among many resi-
dents on Seabrook Island. After following a discussion on social media about how many homeowners are seeing substantial coverage increas-
es, I thought it might be a good time to obtain some information from my insurance agent before my policy renewal period.

Many factors have contributed to the surge in premiums that are being passed on to the consumer, not only here in South Carolina, but states with similar exposure to major hurri-
ce weather threats, such as Florida, Texas, Mississippi, Alabama, Geor-
dia, and North Carolina. In the past 6 years, the United States has endured major storm damage from Hurricanes Maria (2017), Michael (2018) and Ian (2022). According to a Na-
tional Oceanic and Atmospheric Ad-
novation (NOAA) report released in January 2023, damages from Hurri-
canes Ian cost $112.9 billion dollars, the third largest storm on record. Hurricanes Katrina and Harvey were more costly.

This was the final straw for many insurance companies. Some Florida companies, which also wrote pol-
cies in South Carolina, were forced to liquidate. In 2022 alone six in-

Within our COVAR member associations and regi-
one’s homeowners are seeing substantial increases in their insurance premiums. Associations and regi-

des are seeing increases of 25 to 50% in their premiums, some more than $500,000 per policy. To cover this fee, special assessments have been built into the homeowner and deductibles have been increased.

Replacement cost has also contributed to many of the increas-
es being seen on Seabrook Island. When establishing replacement values, the increased cost of ma-
terials during the pandemic was reflected in premiums passed on to the consumer. Insurance estimates this 
were slightly behind market prices for materials when establish-
ing replacement costs in the past 3 years.

Seabrook Island is situated in Coastal disaster zone 1 for insurance classification purposes. Therefore, when researching insurance coverage and comparing quotes, it is especially important to collaborate with an agent who has experience writing policies in coastal barrow South Carolina, ver-
sus a inland county. The nuances between a policy in Summerville and Seabrook Island are night and day.

One of the biggest pitfalls in searching for better coverage is the risk of becoming uninformed. According to a bulletin posted on the South Carolina Wind and Hall Underwriting Association, “Rising construc-
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ing replacement costs in the past 3 years.
Dear Cap’n Sam,

The entrance to our beautiful Island may never be the same if this potentially environmentally damaging development continues on Seabrook Island Road takes place.

One of the few remaining affordable, buildable lots on Seabrook Island. Construct your custom dream home or work with local architect Mike Karunas to build the previously approved approach for this site. Ideally located, the property is just a short walk to the Lake House Fitness Center, Racquet Club, and Equestrian Center, and an easy bike ride to the beach and Seabrook Island Club amenities.

As the project site is completely off the road, the site is more environmentally friendly and reduces traffic issues. The site is currently being marketed for both residential and commercial use and will create additional jobs and economic growth for the Island.

The site has potential for a variety of uses, including residential development, commercial spaces, or even a mix of both. The project has the potential to bring new opportunities for locals and visitors alike, supporting the local economy and preserving the Island’s unique character.

Please consider supporting this project as it will contribute to the Island’s growth and provide sustainable development for future generations. Let’s work together to ensure a bright future for Seabrook Island.

Sincerely,

L.J. Kocur
Chillin’ with North Beach Shorebirds!

Article by Aija Konrad ~ Photos by Ed Konrad

In mid-April Ed and I had a lovely evening picnic at North Beach. It was a perfect night to be “clacking somewhere,” a perfect way to enjoy wine and food with the many shorebirds. On the way on the boardwalk, we were treated to our first see-one view of a beautiful male Beach, ringed. He sang his heart out on the boardwalk near the bike rack. We went out at sunset and Ed’s amazing photo of a Red Knot, up on the boardwalk near the bike rack. The beach was lit up with the reflections of the beach chairs and lighting and dramatic sky. The beach was gathered around the lagoon, and summer arrivals were obvious when the sun dropped behind the dunes. Twelve Whimbrels were on the beach, near a trio of enthralling Marbled Godwits. Several Least Terns had stopped off and were checking out a nest. Three American Oystercatchers were being the top inquisitive visitors, Writer with its tiny "turbulent" call. We watched Black Skimmers gracefully skim the shoreline. A Black-bellied Plover son’s Plovers scolded and ran along the dunes. Black Skimmers performed their acrobatics over the dunes, Least Terns had arrived and were checking out a mate. Three Whimbrels were gathered around the lagoon, and summer arrived in all its glory! A great day at North Beach, I assure you!

Each year when April arrives, I become nostalgic of my years living in the “Bluegrass” state of Kentucky. For a large part of my adult life, I have lived in the Bluegrass region of central Kentucky. My family home is in the hills near Berea, and the Kentucky Derby, call me old, or my old Kentucky home...

As a native-Kentucky, I was familiar with bourbon and its history at an early age but first started drinking the browny stuff while attending the University of Kentucky in the mid-1970s. The famous expressions in the region are New Riff, Wild Turkey, Maker’s Mark, and of course Churchville Daniel. I always found their hooch and bourbon delcious! It’s likely the turtle photographed as a backpacking vessel! The alligators are simply rafting on the backs of the turtles.

The amazing picture was taken by photographer Mac Stone, who had to set a three-year research project to capture the images in their natural habitat.

"Come on out and take a free ride!" is the Daily Pour at Huff House Bourbon. It is a love letter to the original bourbon, a throwback to the days before bourbon was "a distinctive product of the United States, much like old-line Champagne was made in France." The Daily Pour is made from 100% Kentucky barrels, which are aged in oak barrels, bringing the bourbon to its peak. The Daily Pour is the "Bottled-In-Bond" Act, a federal law to create a standard of quality for Bourbon whiskey. In 1897, Senate Concurrent Resolution 11 declared that Bourbon was "the product of the United States" and required that it be made in the United States. This resolution set the stage for the "Bottled-In-Bond Act," which is now the law that governs the production of Bourbon whiskey.

Hitchin’ A Ride

By Ruth Kirkwood

The amazing picture was taken by photographer Mac Stone, who had to set a three-year research project to capture the images in their natural habitat.

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Boat Rental

South Carolina's Horses Need You!

Why Support the S.C. Equine Advancement Act?

• Establishes a great pre-requisite for South Carolina's equine industry.
• Increases the value of horses and real estate across South Carolina.

South Carolina is Falling Behind

• Other southern states are moving forward.
• Advanced Draft Wagering already occurs elsewhere on a large scale across South Carolina.

Cannabis or marijuana is a biologic that has three THC components.

How is Cannabis Administered?

● Inhaled from a liquid placed under the tongue or smoking.
● A mist eliminates the harmful effects of vaporization or combustion (smoking).
● THC component and generally is more potent and elsewhere including the immune system.

Other Medicinal Uses of Cannabis

Proponents of cannabis have a long history of using it medicinally. Some have claimed it can be used to treat a variety of conditions, such as depression, anxiety, and chronic pain.

The Bottom Line

There is no doubt that cannabis has significant medical benefits, but it is important to use it responsibly and seek guidance from healthcare professionals.

Medical Cannabis (Marijuana) – What Does the Science Say?

A number of people have taken interest in the potential benefits of medical cannabis.

The onset after smoking cannabis is relatively rapid, with effects reaching a peak after 5 to 10 minutes. It can lead to a feeling of relaxation and reduced anxiety, but it can also cause mild to moderate changes in perception, mood, and motor control. The effects of cannabis can vary depending on the individual and the dose.

The South Carolina Equine Advancement Act is designed to protect and promote the equine industry in the state, ensuring that it continues to thrive and contribute to the economic well-being of South Carolinians.
The resounding sound of bean bags hitting the cornhole boards let everybody know that SIV’s Fourth Annual Cornhole Clash was under way on Saturday April 15th.

42 teams competed this year.

The winners in each category were:
- **Women’s**: Karen Stout and Debbie Mott
- **Men’s**: David Olgle and Ryan Wiora
- **Mixed**: Gary and Jenny Brown
- **Youth**: Rivers and Stone Barrett

Box lunches, provided by the Seabrook Island Club proved to be a huge success. Jon Sorman from Coastal Tailgating ran the event again this year.

Thanks to our sponsors:
- Seabrook Island Real Estate
- BavierArt
- Sally Kimball
- Seabrook Island Club
- Seafields at Kiawah Island
- John Cheney
- E & L Concrete
- H & M Oil and Propane, Inc.
- David & Christine Baldrett
- Berkeley Electric Company
- Coastal Getaways
- Dune Properties
- Laguna
- Hinske & Clarey, CPAs
- Pat & Aggie Murphy
- Reliable Property Managers
- Seabrook Exclusives
- The Royal Tern
- Lori Leary – Freshfields
- Marla Haker
- Minero Mexican Grill & Cantina
- Janet Passail
- Savour du Monde Café

Please support our sponsors as they support SIV.
We don’t know to seeing everyone next year.

The Cornhole Clash is always the third Saturday in April.

Susan Coomer

**SIV Special Events Chair**

- Masters Golf: 1st full weekend in April
- Cornhole Clash: 3rd Saturday in April
- Kentucky Derby: 1st Saturday in May

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• It increases bone strength and
• It helps preserve and enhance
  the many benefits of strength training. Only 30% meet
current guidelines. Strength training might slow some
falls in adults over 60. All of this
takes place for the price of a gym
membership:

<table>
<thead>
<tr>
<th>gym membership</th>
<th>benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50 per month</td>
<td>increased bone density, reduced falling risks, improved memory, reduced arthritis, improved balance, increased strength</td>
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During the American Journal of Preventive Medicine found cancer and cardio-
vascular disease mortality risk reductions of 17% with recommended resistance training and up to 27% at higher intensities.

Strength training can be done
at home or in the gym. Common
resistance training exercises include:
push-ups, pull-ups, squats, wall
throws and the internet is full of other
workouts you can try. It’s important
to choose exercises that you can
master, and to practice them with
correct form and technique.

The literature is full of studies looking at the benefits of strength training. The national guidelines agreed upon by many groups recom-
end at least twenty minutes of
strength training. The truth is
many adults do not engage in
any regular resistance training.

Few places in the world frankly of-
fers experiences. We have more than
600 new owners/members on
Seabrook Island and property values should con-
continue to climb. Seabrook Island is
one of the greatest places to live and
consider moving here.

Strength Training Is For All Ages

<table>
<thead>
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<th>benefits</th>
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<tr>
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<tr>
<td>children</td>
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In addition, strength training can help prevent osteoporosis and improve
quality of life for those with osteoporosis.

The Mayo Clinic reports the
following benefits of strength train-
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Mike Hoffman has always loved the creative process through drawing and painting since she was a small child. At the age of 6 her father enrolled her in her first art class.

As her artistic skills developed over the years, Mary became known for her perspective art. Portrait commissions included framing her college studies at The College of Art & Design in Cleveland (where she earned her BFA in 2003).

Soon after graduating, Mary entered several fine art shows and exhibitions, one of which earned her the Best of Show title in the “Havana Havana” event. Mary’s work was also featured in the “Exhibit Overview” column of the “PleinAir” magazine. Her enthusiasm and love of art is evident in the countless exhibits she has participated in over the years. Mary Hoffman is a member of numerous art associations and clubs throughout the world. She has been featured in numerous publications and is in the collections of private and corporate collectors worldwide. For more information about Mary Hoffman, please visit www.MaryHoffmanFineArt.com

During her artistic adventure she has moved from traditional oil painting using experimental abstract art using acrylics and alcohol inks. Wanting to continue exploring more personal interests. Not wasting any time, she began layering metallic pigments into clear resin to create a three-dimensional effect. She is known to say, “I want to show the viewer that what they see at first glance is worth a second look and to bring attention to all things lovely around us daily.”

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Planes to convert an old Confederate Civil War fort on James Island within the city of Charleston into a public waterfront park are moving forward.

“Anytime they’re using nine acres of the property, it’s a challenge that keeps her level of expertise flourishing. Exploring types and styles of painting provide endless ways to enjoy creativity. Delight is to continue capturing the many facets of painting.”

Seabrook Island Artists Guild

Portraitt Artist Mary Hoffman
Tuesday, May 10 • 1:30-4:00pm • The Lake House

Mary will demonstrate painting a portrait from a live model.

This art is done on all.

Seabrook Island Artists Guild

Mary Artist of the Month
Debbie Finkelstein
Tuesday, May 3 • 4:30-6:00pm • The Lake House

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The first meeting of the workshop begins with a brief discussion of oil painting in its various forms (from the traditional to the more contemporary) before moving on to a more detailed discussion of the workshop’s artistic objectives. Participants will then work on a series of timed painting exercises incorporating technical aspects of oil painting such as color mixing, brushwork, and the use of glazes. Some have the option to work at the “all day” pace.

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Mansion on MEETING

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A very special event will be held on May 18th at the Ridgeland Inn to celebrate the completion of the new townhouse of the historic Calhoun Mansion. The townhouse will be the site of a grand opening gala benefitting the Seabrook Island Artists Guild. The event will feature a silent auction, live auction of original artworks, and a performance by local musician Brian Dimension. All proceeds will be donated to the Seabrook Island Artists Guild to support the arts on the island. The event is open to the public and tickets are $250. For more information, please visit www.seabrookartistsguild.com.

The John Edwards House in Charleston, South Carolina was built in 1770 by Colonial patriot John Edwards. During the Revolutionary War, the house was used as a hospital and headquarters for the Continental Army. After the war, the house was abandoned and fell into disrepair. It was purchased in 1989 by Cassina Group’s Robertson Allen, who restored the property to its original condition. The house is now a museum dedicated to the history of Charleston.

The Calhoun Mansion is one of Charleston’s most notable landmarks. Located on Meeting Street, the mansion was built in 1845 by Francis Calhoun, a wealthy South Carolina planter. The mansion is considered one of the finest examples of Greek Revival architecture in the United States.

The mansion is open to the public and offers guided tours of the interior. Visitors can see the mansion’s grand ballrooms, ornate plasterwork, and numerous works of art. The mansion is also home to the Seabrook Island Artists Guild, which produces an annual art exhibition and sale.

Calhoun Mansion is located at 15 Meeting Street, Charleston, SC 29401. For more information, please visit www.calhounmansion.com.
Kiawah Island Club to Host 8th U.S. Amateur Four-Ball Championship

The Kiawah Island Club will host the U.S. Amateur Four-Ball Championship for the first time. This event, a four-ball format, is scheduled for May 12-14 at the Kiawah Island Club's Ocean Course and Ocean Course South. The tournament will feature 128 teams consisting of two golfers from the same club, with each player teeing off on alternate holes. The event will feature a field of 32 sides for match play, with the lowest score by each player setting the score for the team. The competition will take place May 20-24 at Harbour Town. The event will be open to amateur golfers from the U.S. and Canada, with entry fees of $350 per team. The tournament will consist of four rounds of 18 holes, with the low two scores counting toward the team total. The winner will receive a trophy and $200,000, with other cash prizes also awarded. The event will feature a free parking and shuttle service, and will be open to the public.

Moonlight Mixers

Friday, May 5 • 7-10:30 p.m., $8-$10
Folly Beach Pier • 101 East Arctic Ave • Folly Beach
Moonlight Mixers at the Folly Beach Pier are back! DJ John Dixon will be spinning the hottest oldies and beach music classics on the Edge of America.

**The Lightning Thief**

July 22, 23, 29 & 30
ARTISTIC PRODUCTION ROCK AND ROLL MUSICAL FOR THE WHOLE FAMILY
The Percy Jackson musical adaptation highlights the adventures of Percy, a special 12-year-old, who discovers that his actual identity is that of a demigod and the son of a Greek god. With the help of a mysterious half-breed of The Muse, this Dionysus-wielding hero and his comrades battle the story of the test of Broadway has been in the making for almost three years. They off to find help to help them by finding his girlfriend, Marcy, to whom he has fallen in love. They hire a band to help them and find that they're all dancing to the same beat.

**By the River**

By SCTV returns for second season!

South Carolina ETV’s half-hour literature-focused series, By the River, returns for its second season. Hosted by Dustin Plunkett, the series explores the magic of Southern literature and its impact on the region. Season 2 of By the River includes new episodes that take viewers on a journey through the region’s diverse landscapes, cultures, and communities. The series features interviews with authors, musicians, and other creative professionals who have been inspired by Southern life. By the River celebrates the richness of Southern storytelling and its enduring legacy. The series is available for free on the SCETV website and on the SCETV app.

**The Angel Oak Preserve**

May 10th, 2023

The Angel Oak Preserve is known as the oldest tree in the United States, with a history dating back to the 17th century. The Angel Oak is located in Charleston, South Carolina, and is a popular destination for tourists and locals alike. The tree is off on a quest to find Zeus’ missing magical powers to match. Soon Percy discovers that he’s actually the son of Poseidon, the god of the sea, and has been chosen to save the world from an impending war between the gods. With the help of his new friends, the hero embarks on a journey to find the key to restoring his family’s magical powers and protect the world from destruction.

**Symphony Tour of Homes**

Historic Charleston, SC May 21-22, 2022

Visit our website: sctv.org/series/symphony-tour-of-homes-historic-charleston/

**The Rising Silverton**

Special two-night Music on the Green Concerts!

Memorial Day Weekend on the Village Green
Fri. & Sat., May 26 & 27 | 6-9PM
ON THE VILLAGE GREEN

**Shag Night on the Village Green**

Tuesdays in April & May | 6-8PM
ON THE VILLAGE GREEN
We list and sell more real estate on Seabrook Island than all other companies combined. If you are looking to purchase a new home, cottage, villa, or homesite — or list your property — contact one of our expert REALTORS® today.