



2015 Assessments & Budget

Kate Hines, PCAM, LSM, MCM, General Manager

You should soon receive your 2015 property assessment statements in the mail. We mail them in November per bylaws, but they are not due until January 1st. Included with them, and shown on [page 3](#), is a copy of the FIPOA 2015 budget. The annual basic assessment increases to \$786, and the Road & Bridge assessment is reduced to \$50. You will recall that responsibility for the Fripp Inlet Bridge maintenance has been transferred to the Fripp Island Public Service District. This does not mean that the FIPOA Board will neglect our other bridges or roads. It is important to keep monies coming into the Road & Bridge Fund for any emergencies. FIPOA bylaws allow for an assessment increase using an annual CPI Index for the preceding year. The overall amount you owe the FIPOA for 2015 is actually less than it was for 2014.

The two largest budget increases over the estimated 2014 expenses are in Security for additional health care costs and payroll expenses (*see line 21*), and in Grounds Maintenance where this year's contract includes trimming over 1,000 palm trees in the FIPOA rights-of-way (*see line 13*).

Under Reserve Replacement Expenses, we will be resurfacing Ocean Creek Boulevard, Skimmer Cove, and a portion of Ocean Point Lane (\$235,679). The stairs & deck on the FIPOA building will be replaced (\$16,586), and major repairs will be made to some of our beach crossovers (\$22,000).

The Finance Committee has implemented a plan to transfer the minimum amount suggested by the Replacement Reserve Report to the Reserve Fund annually (*see line 27*). If there is a surplus, it too will be transferred (*see line 28*). In 2015, it appears we will be fortunate enough to make the surplus transfer.

Your Board, committees, and staff continue to do their very best to keep expenses down and are following the Strategic Plan with five year budget goals which are reviewed annually. To see the Plan, go to <http://frippislandliving.com/owners/property-owners-association/governing-documents/>.

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Time to Deck the Halls

The Holidays are upon us, and it is time to start preparing for Thanksgiving and Christmas. Time to deck the halls, string lights, and put up your favorite holiday decorations. The Fripp Island Architectural Review Board looks forward to seeing what beautiful decorations are shared on the island this year.

The ARB Guidelines do not limit the type of decorations used, nor do they limit the amount of decorations, so decorate until your heart is content. We only request, per the ARB Guidelines, that all holiday decorations be removed no later the second week in January.



Splinters from the Board

Meghan Johnson, Administrative Assistant

In October's Board of Directors meeting, the two resolutions below were approved:

Resolution 688 – To Adopt the 2015 Calendar Year Budget with Changes to the Annual Basic Assessment and the Annual Road & Bridge Fund Assessment.

Resolution 689 – To Pay for Cost Overruns on Carpeting for the FIPOA Administrative Building at 225 Tarpon Boulevard.

In November's Board of Directors meeting, **Resolution 690** – To Build a Bulkhead on FIPOA Right of Way was approved.

The FIPOA office has mailed all decal request forms received to date for the new property owner vehicle decals. If you turned in your vehicle forms but have not received your decals, please contact Meghan Johnson, Administrative Assistant, at (843)838-4155 or email Mjohnson@FrippIslandLiving.com. If you have not sent in your request forms please do so as soon as possible. The front gate will start scraping old decals on December 1st.

To see the General Manager's report and full minutes of these and other FIPOA meetings, please go to: new.frippislandliving.com/owners/property-owners-association/poa-organization/board-meetings/board-meetings-minutes/.

New Owners on Fripp

9/1/14 to 10/31/14

Donald Back, Spartanburg, SC James & Athena Fogle, Marietta, GA

Gregory & Kathryn Brown, Greenville, SC

Timmy & Paulette Crowe, Moncks Corner, SC

Michael Curcio & Anne McCartt, Ballston Spa, NY

Richard & Sharon Erwin, Palm City, FL

Sherry Knowles, Atlanta, GA Jack & Janis Lorch, Schaumburg, IL

Lewie & Terri Hartley, Lexington, SC

Kenneth & Susan Holliday, Wilmington, OH

Gustavo & Donna Loureiro, Peachtree City, GA

Glenn & Jennifer Mitchell, Memphis, TN

RAS Closing Services LLC, Glen Ellyn, IL



THE TRAWLER

Founded January 1978

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*To write to The TRAWLER, please send to:
FIPOA Letter to the Editor,*

225 Tarpon Blvd Fripp Island SC 29920

Or email treeves@frippislandliving.com

Letters must be 250 words or less.

Deadline for January TRAWLER is
December 30th.

FIPOA Board Meeting Schedule
December 13, 2014 - 9:00 AM at the
FIPOA Administrative Office
January 10, 2015 - 9:00 AM at the
FIPOA Administrative Office
(This schedule is subject to change.)
All meetings are open.

Board of Directors

2014 – 2015

Wayne Kemmerer – President –

President@frippislandliving.com

Jim Wolbrink – Vice President –

VicePresident@frippislandliving.com

Frank Belatti – Secretary –

Secretary@frippislandliving.com

Rick Raible – Treasurer –

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Ann Lyman – Ann@frippislandliving.com

Scott Thompson –

Scott@frippislandliving.com

FIPOA EMAIL SUBSCRIBER SERVICE

Receive notice of minutes and other pertinent information as it happens. Send an email to

generalmanger@frippislandliving.com with "add me to the minutes list" in the subject

Or write FIPOA, 225 Tarpon Blvd,

Fripp Island, SC 29920 with your name and email address. We would like to have EVERY owner subscribe to this service.

Email addresses will be kept confidential.

Fripp Island Property Owners Association (Non-Bridge)				
		2014	2014	2015
	Income	Budget	Estimated Actual	Budget
1	Assessment Collections	\$ 1,652,600	\$ 1,630,300	\$ 1,662,900
2	Fripp Island Resort	\$ 70,800	\$ 72,700	\$ 71,900
3	Commercial User Fees	\$ 195,000	\$ 206,300	\$ 210,000
4	Interest - General Fund	\$ 4,534	\$ 4,700	\$ 4,700
5	Miscellaneous	\$ 50,600	\$ 50,700	\$ 57,750
6	Total Income	\$ 1,973,534	\$ 1,964,700	\$ 2,007,250
Operating Expenses				
7	Administration	\$ 333,800	\$ 366,500	\$ 381,200
8	Annual Audit + Tax Prep	\$ 17,000	\$ 19,500	\$ 19,000
9	ARB	\$ 28,175	\$ 15,200	\$ 16,100
10	Communication	\$ 22,500	\$ 12,000	\$ 17,000
11	Crossovers & Footbridges	\$ 38,460	\$ 34,900	\$ 32,100
12	Environmental	\$ 18,500	\$ 16,000	\$ 19,700
13	Grounds Maintenance	\$ 200,700	\$ 203,700	\$ 228,627
14	Insurance	\$ 76,500	\$ 82,000	\$ 85,200
15	Lakes & Lagoons	\$ 27,000	\$ 24,900	\$ 24,900
16	Legal & Collection Fees	\$ 10,000	\$ 9,500	\$ 23,000
17	Operations	\$ 12,900	\$ 26,500	\$ 14,100
18	Unbudgeted Expense	\$ 35,000	\$ 30,000	\$ 35,000
19	Property Enhancement	\$ 11,050	\$ 11,100	\$ 30,050
20	Road	\$ 78,500	\$ 75,000	\$ 92,000
21	Security	\$ 683,950	\$ 611,366	\$ 674,100
22	Shoreline Committee	\$ 49,000	\$ -	\$ -
23	Sundry Expenses	\$ 15,700	\$ 15,350	\$ 16,600
24	Taxes, Auto Taxes, & Licenses	\$ 9,700	\$ 9,300	\$ 9,700
25	Trash	\$ 28,100	\$ 27,300	\$ 27,300
26	Trawler	\$ 5,800	\$ 5,800	\$ 6,000
27	Minimum Reserve Funding	\$ -	\$ -	\$ 132,748
28	Surplus Transfer to Reserves	\$ 271,199	\$ 368,784	\$ 122,825
29	Total Operating Expenses	\$ 1,973,534	\$ 1,964,700	\$ 2,007,250
Replacement Reserve Income				
31	Transfer to Reserves	\$ 271,199	\$ 368,784	\$ 255,573
32	Interest Income - Reserve Fund	\$ 32,656	\$ 28,000	\$ 28,000
33	Subtotal	\$ 303,855	\$ 396,784	\$ 283,573
Replacement Reserve Expenses				
35	Roads	\$ 120,000	\$ 126,000	\$ 235,679
36	Crossovers	\$ 50,000	\$ 50,000	\$ 22,000
37	Administration	\$ 4,100	\$ 4,100	\$ 8,293
38	Security	\$ 43,500	\$ 30,600	\$ 8,293
39	Subtotal	\$ 217,600	\$ 210,700	\$ 274,265
40	Net Reserve Fund +/-	\$ 86,255	\$ 186,084	\$ 9,308
Fripp Island Property Owners Association (Bridge)				
		2014	2014	2015
	Road & Bridge Income	Budget	Estimated Actual	Budget
42	R&B Assessment Collections	\$ 213,700	\$ 211,200	\$ 104,600
43	Investment Return	\$ 8,000	\$ 5,000	\$ 4,000
44	Total Income:	\$ 221,600	\$ 216,200	\$ 108,600
Bridge Expenses				
45	Natural Cause Road & Bridge Repair	\$ 21,325	\$ 5,000	\$ 5,000
46	Bridge Deck surface repairs	\$ 40,500	\$ -	\$ -
47	Major Inlet Bridge Repairs	\$ 1,008	\$ -	\$ -
48	Inlet Bridge Insurance	\$ 50,000	\$ 45,100	\$ -
49	POA Bridge Inspections	\$ -	\$ -	\$ 10,000
50	FIPSD Inspections / Engineering	\$ 8,000	\$ 5,000	\$ -
51	FIPSD Contingencies	\$ 50,000	\$ -	\$ -
52	Total Expenses:	\$ 170,833	\$ 55,100	\$ 15,000

ISLAND SERVICES



CHIEF'S CORNER

Mike Binkowski, Chief of Security

With the holiday season quickly approaching and many owners going to visit family in other parts of the country, I thought I would pass on a few fall driving safety tips.

Slippery Leaves: Wet leaves are extremely slippery and can obscure traffic lines and pavement markings. Drivers can help reduce their risk of an accident by slowing down and using extra caution on leaf-covered roadways, especially on narrow or winding roads.

Sun Glare: Sun glare can affect morning and evening commutes as sunrise and sunset coincide with rush-hour traffic. As intense sun glare can affect a driver's vision, motorists can prepare by keeping a pair of sunglasses within reach, removing items from vehicle sun visors, and by keeping the vehicle windshield clean.

Frost & Ice: As overnight temperatures approach freezing, motorists should watch for frost and ice spots, especially on bridges, overpasses and shaded areas on roadways. Drivers should also be certain that their vehicles' windows are clear of frost before driving.

Harvest Time: Another seasonal occurrence during the fall is the sight of a tractor or other farm vehicles on rural roadways. Motorists should drive the speed limit, be prepared to slow down when approaching farm equipment and share the road by allowing enough time to safely pass farm vehicles.

Watch out for Wildlife: Deer are on the move this time of year due to breeding season; drive defensively and keep on the lookout.

Vehicle Maintenance: Check your vehicle's headlights, taillights, stop lights, and turn signals to ensure they are working properly. Since darkness will be part of many drivers' morning and evening commutes. Have your vehicle's heating and wiper systems checked to ensure they are working properly. Be sure you have tires with sufficient tread depth in case you encounter snow.

If you have any suggestions that can improve our services or the quality of life on the island please contact me. I welcome you to stop by my office to discuss your ideas or any problems that you may be experiencing. You can also reach me via telephone at (843)838-2334 or e-mail at security@frippislandliving.com.

KNOW YOUR OFFICERS



Officer Jonathan Dunphy

This issue we would like to highlight Officer Jonathan Dunphy. Jonathan has been a member of the Fripp Island Patrol since February 2013. He is assigned as a Patrol Officer on the evening shift.

Jonathan is originally from Boston, Massachusetts. He currently lives on Fripp Island.

Prior to joining us, Jonathan was an investigator for US Investigative Services, a contractor for the US Government. Jonathan is a graduate with a BA in Psychology from the University of Pennsylvania.

In his off time he enjoys golf and tennis.

He has been a valuable asset to the department.

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ISLAND SERVICES CONT.

Fripp Island's Fire Department New ISO Rating Can Save You Money on Homeowner's Insurance

Josh Horton, Chief of Fripp Island Fire Department

The Fripp Island Fire Department was recently inspected by the Insurance Services Office (ISO). The ISO evaluates and rates the fire protection capabilities of fire departments throughout the United States for the insurance industry. The rating ISO assigns to a department and the community it protects can impact the cost of your homeowner's insurance: sometimes significantly.

Prior to this most recent inspection, our Department's last inspection occurred in 1992. At that time, we received a Public Protection Classification (PPC) rating of 5. After our recent inspection, ISO reduced our PPC to a 4.

What does this mean for you? You may have an opportunity to reduce your homeowner's insurance premium. A local insurance agent informed me that one property owner has saved \$150.00 due to the lower ISO rating.

The agent also mentioned that occasionally insurance companies will mistakenly use St. Helena Island's PPC rating for Fripp Island properties, because they share the same zip code. If this occurs you could potentially pay as much as 220% more for your homeowner's insurance due to a higher PPC rating on St. Helena Island.

I suggest that you contact your insurance agent and ask what PPC rating is listed on your homeowner's policy. Make sure that the agent knows that Fripp Island now has a PPC rating of 4. If you do contact your insurance company and find out that by going to a PPC rating of 4 provides you with a savings on your insurance premiums, please share that information with me.

We would also like to get an idea of what possible cost benefits our property owners might realize if our PPC rating was reduced further. So, please ask your agent what your savings would be if Fripp Island's PPC rating decreased to a 3. Rest assured that none of your personal information will be divulged. You can share this information with me at joshhorton@fipsd.org.

Happy Thanksgiving, Merry Christmas and Happy New Year. Safe Travels to everyone and your family.

Visit the Fripp Island Website



www.frippislandliving.com

ADOPT A HIGHWAY; Volunteers Needed

The Fripp Island Property Owners Association Board of Directors and spouses will be hosting and participating in an Adopt-A-Highway event on December 8th at 2:00 PM.

If you would like to volunteer to participate, please contact Ann Lyman at lyman1016@comcast.net.

All volunteers will meet in the FIPOA parking lot before the clean-up. The clean-up area is along Highway 21 to the Harbor Island Swing Bridge.

The FIPOA is always looking for volunteers!

All committees need you, CIC, PEC, Folding/Stuffing, etc.

If you have an interest in contributing to your POA, please call (843)838-4155

Or go to: http://frippislandliving.com/owners_resources_volunteer.htm

ARCHITECTURAL REVIEW

Fall Maintenance to Prepare for Winter

Property Enhancement Committee

*Tina M. Reeves PCAM, AMS, CMS,
Assistant General Manager*

The cooler weather is here and winter is right around the corner. The Property Enhancement Committee would like to suggest a few simple tasks to help prepare your home for the fall and winter months.

- **Get your heating system in order.** Heating systems in the south vary. However, on Fripp Island, electric heat pump systems are the most popular choice. If you have a heat pump, make sure to install a programmable thermostat especially designed for heat pumps. Programmable thermostats for heat pumps are specially designed to keep these systems working at peak efficiency. They can help save around \$180 a year on your energy bills. Schedule your fall HVAC checkup promptly. Make sure your HVAC professional checks all electrical connections, lubricates any moving parts if necessary, and inspects the condensate drain and trap. If you don't have an HVAC professional, the FIPOA website has a list of companies that have purchased decals to work on the island. You can find it here: <http://frippislandliving.com/owners/local-service-providers-list/>.
- **Clean your gutters.** We are less likely to have ice form in your gutters than in other parts of the country however, we did see several nights of freezing temperatures last winter. Nevertheless, debris in your gutters can easily divert water onto the roof or siding, setting the stage for mold and rot and dramatically shortening the lifespan of shingles and paint. Inspect and clean your gutters in the late fall after leaves have dropped.
- **Put away lawn and garden equipment.** Pick up anything in the yard that could be damaged by cold or winter weather, such as garden tools, hoses and nozzles, patio furniture and accessories. Run your lawn mower until it's out of gas, if possible. If you leave gas in the tank over the winter, it can degrade and lose some of its combustion ability. Worse, gas can react with the air in the tank and oxidize, forming deposits that affect the machine's performance. Worse still, moisture can condense inside the tank and cause rust that blocks the fuel lines.
- **Trim back vegetation.** In our area some plants grow year-round, so it's important to keep an eye on whether they're encroaching on the roof and walls. Trim trees so that branches don't hang over the roof, and keep heavy, dense growth away from siding. A good rule of thumb is to trim back bushes and shrubs so that there's enough room to walk easily between plantings and your house. You do not need an ARB permit to trim trees and bushes. However, if you want to remove a tree, a permit must be secured.
- **Pick up a paintbrush.** Fall is a great time to paint your house's exterior if necessary, sealing all surfaces before winter's moisture has a chance to do damage. A paint same color permit is very easy to obtain from the ARB. If you want to change your house color, simply submit a sample of the color to the ARB for approval. Proposed colors samples are to be a minimum of 8 1/2" x 11" or the equivalent of materials being utilized. You do not want to pick the same color that the neighbor to your right or left have on their house. Also, take into consideration your neighborhood's color scheme when choosing your new house color.
- **Check weather-stripping and caulk.** Open all your exterior doors and check the weather-stripping. If yours is crumbly or has gaps, replace it. Remove the old weather-stripping with a utility knife and clean the surface with household cleaner, getting as much of the old debris and adhesive off as possible. When the surface is dry, apply peel-and-stick foam weather-stripping. Start at the top of the door frame and work your way down, being careful not to stretch the foam strip, which can weaken the adhesive. Inspect windows and doors for any gaps between the trim and the exterior siding that allow air to penetrate from the outside; these gaps should be caulked. Be sure to scrape out any crumbling old caulk or paint — applying new caulk over old is fine, but first get rid of loose chunks and remove any grit with household cleaner.

These tips will help you prepare for the colder months ahead and may save a few dollars along the way.

If you have any questions regarding exterior improvements and what is required by the ARB, contact Tina Reeves at TReeves@FrippIslandLiving.com.

ISLAND CLUBS

Fripp Island Women's Club

Ann Dany



The Women's Club has a new banner that will be displayed a few days before each general meeting. This project was the result of Betsy Richard's idea, Marilyn Smith's design, Alissa Murrie's printing, Walter Dany and David Manning's frame construction and Doug Haberle's physical efforts.

The Flu Shot Clinic, held on October 10th at the Community Centre, was well attended with a total of 147 shots given by Beaufort Memorial Hospital nurses.

On October 15th, the Women's Club welcomed 81 members and several guests to our first meeting of the year. The highlight was a visit by Pat Branning, noted author of southern cookbooks. She prepared a pistachio cake and southern biscuits for everyone to taste. Pat's recently published books are "Magnolias, Porches & Sweet Tea" and "Shrimp, Collards &

Grits." A copy of each was donated for door prizes. As the guest presenter for our first meeting, Pat Branning reflected the Women's Club theme for 2014-2015 which is "Exploring the Bounty of Beaufort County" by sharing her life and love of the Low Country.

The Dan McCormick Concert entitled "The Guy and the Dolls" was held on November 1st & 2nd in the Chapel. Over 200 people enjoyed a true Broadway musical performance featuring the outstanding talents of Sally Brink, Linda Burchfield, Casey Earl, Georgia Reeder, Teresa Sherrouse, and Dan McCormick. All proceeds from this Women's Club sponsored concert will benefit the Fripp Island Community Centre and other community projects.

The Women's Club sponsored the November 12th Community Centre dinner with a "Tailgate Party" theme, featuring chili and all the fixings.

Our Christmas Luncheon will be held on Wednesday, December 17th with entertainment by the "Sweetgrass Angels," a group of ladies singing in 3-part harmony. There will also be an opportunity to donate new baby-to-toddler books that will benefit the Born-to-Read organization's outreach program affiliated with the Birthing Center of Beaufort Memorial Hospital.

We welcome all Fripp women to our next meeting on Wednesday, November 19th at 10:00 AM, and to visit our website at www.frippwc.com.



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WERE YOU THERE WHEN JOEL FAN PLAYED FRIPP?

Linda Freeman

Fripp Island Friends of Music once again brings an incredible performer to our Community Centre stage. Mark your calendars for the evening of November 23rd – that’s a Sunday, so there’re no college games to miss, and the pros won’t have reached the playoffs. Not only that, we promise NOTHING on TV beats an electrifying evening of inspired live music with Joel Fan!



Pianist Joel Fan has been acclaimed as “soaring” (Los Angeles Times), “fantastic” (Washington Post), and possessing a “probing intellect and vivid imagination” (New York Times). According to the Boston Music-Intelligencer: “We’ve heard many of the great pianists. ... Fan belongs in the

company of the best.” Celebrated for a bold repertoire that embraces traditional piano classics as well as inspired discoveries, Fan has performed over 40 different concertos with orchestras worldwide.

A solid musical education undergirds his virtuosity and global experience. Born in New York City, Fan attended the Juilliard School, earned his undergraduate degree at Harvard University, and studied at Peabody Conservatory. Mr. Fan is a Steinway Artist.

Joel Fan is recognized for his work with brilliant cellist Yo-Yo Ma as a member of the Silk Road Ensemble, having performed at Carnegie Hall, Kennedy Center and on the television programs Good Morning America and Late Night with David Letterman.

Mr. Fan is so accomplished, Fripp Friends of Music promises an engaging and delightful musical experience that will make you want to say, “I was **there** when Joel Fan played Fripp!”

www.islc.net/friendsofmusic/



**Sunday, November 23rd at 5:00 PM
at the Community Center.
Tickets at the door:
Adults \$25 per person/\$10 for students.
All attendees are invited to join the artists at a
complimentary catered reception following the
performance.
Information 843-838-6655.**



ISLAND SPORTS



\$55,483.00!!!!
It takes an Island!

What an amazing turnout for the two **Fripp for a Cure** Events this year!

128 golfers met on the Ocean Creek Golf Course on October 14th for “On a Roll for a Cure” to play a Las Vegas-style scramble. What a great day! The rain held off, the dice were thrown, and everyone had a ball! There were several side games and a parimutuel contest all adding up to an incredible amount of money for Beaufort Memorial Hospital’s Keyserling Cancer Center.

A fabulous lunch was served at the Beach Club where the winners were announced. Drum roll please...

1st Place – Mark Russell, Whit Suber, Todd Taylor, Jarrett Dore

2nd Place – Flo Kamradt, Mike Kamradt, Wylene Martin, Dave Martin

3rd Place – Joyce Bergh, Gene Bergh, Jeannie Conner, Thom Lane
And closest to the pin:

#3 – Jane Marquart

#6 – Susan Parks

#8 – Whit Suber

#12 – Don Peel

Nancy Zimar, Lorraine Tarczynski, Carol Middleton, and Maura O’Donohue did a fantastic job in planning, organizing, and implementing a terrific golf tournament. Sam Taylor and Becca McCoy sold the hole sponsorships to almost fifty sponsors. And the Golf Staff and volunteers on the course did a spectacular job. Thanks to all who made the golf tournament a roaring success!

On Sunday October 19th another 250 partiers gathered again at the Beach Club — on the pool deck — for our “Beach Bash for a Cure.” What an outstanding event! Great weather, incredible food, delightful entertainment from Kirk Dempsey and the Bull Grapes, and a very special singing appearance by our very own American Idol, **Candice Glover!** She truly has the voice of an angel and she did an outstanding job supporting our efforts to raise as much money as possible to fight cancer.

At the end of the day, over 100 enthusiastic volunteers raised \$55,483.00 for the Keyserling Cancer Center! This is a record amount for our **Fripp for a Cure** events. Diane McGarry and Anne Hoyle, the two co-chairs for the events, are grateful for the total effort put out by the entire island. Chris Assaf and Bev Fineis raised more money from our generous donors than has ever been raised. With everyone’s help, we are one step closer to finding a cure.

Thanks to everyone who played a part in this year’s **Fripp for a Cure**. Special thanks to all the volunteers who made sure the breakfast at the golf tournament was served, that the decorations for the Bash were perfect, that the raffle tickets were sold, that the drinks were poured, that the partiers were greeted at the door, that the golf tournament came off without a hitch, that the special holes on the course were attended throughout the day, that gorgeous pictures of the events were taken... you get the picture...it really does take an island....a very special island...Fripp Island! Thanks everybody!

A final big thank you to our sponsors:

Platinum Sponsors: Anonymous; Carol Ann and Phil Noyes; Diane McGarry; Earthworx, Inc.; Lori McGrath and Don Peel of Sand & Seas Builders, LLC, Fripp Island Real Estate Company and the Springtide Market Deli; the Fripp Island Resort; OC Welch Ford Lincoln; The Corley and Atkinson Families; The Rouch Family; The Tieder Family.

Gold Sponsors: A&D Home Builders, LLC; Allen Patterson Residential; Anonymous residents; Becca and Charlie McCoy; Carolina Air, Inc.; Sara and Don Dashiell; Fripp Island Ladies 9-Hole Golf League; Fripp Island Men’s Golf Association; Fripp Island Women’s Golf Association; Fripp Island Women’s Club; FrippVacation; Grayco Hardware; Judy and Paul Hummer; Rayma and Mark Griffin; Flo and Mike Kamradt; The Merrill-Drury Clan; Turbeville Insurance Agency.

Silver Sponsors: Low Country Insurance Services; Service Transport Inc.

Bronze Sponsors: Aadu and Kristi Allpere; Anonymous residents; Bennett Paving; Buck and Patti Mathews; EL Barnes; Glenda and John Derrick; Fripp Island Men’s 9-Hole Golf League; Island Realty; Jeri and Plummer Mifflin; Rusty Prophater Landscape and Property Management Services; Patti and Mark Schuette; Sam and Ernie Taylor; www.fripphomes.com.

ISLAND SPORTS CONT.

Fripp Island Women's Golf Association Report

Judy Hummer

The FIWGA has had a busy fall season. Many members who have been away for the summer are returning and the activity has picked up.

September 23rd and 25th was the FIWGA Championship. The weather was cool, rainy and windy. Eighteen women entered the tournament, but only fifteen stayed for the two day event. Congratulations to the following winners:



**1st Low Gross Medalist
& Champion: Bev Fincis**



**2nd Low Gross Medalist
& Runner up: Cathy Keup**



**Overall Low Net:
Carol Middleton**

Flight A Net: 1st Jan Pringle. Flight B Net: 1st Trudy Crysel, 2nd Linda Ashby. Flight C Net: 1st Barbara Hess, 2nd Pat Howard. Flight D Net: 1st Sam Taylor, 2nd Joyce Zanone.

October 14th was "On A Roll for a Cure" golf tournament, followed by the 2014 "Beach Bash for a Cure" on Friday, October 17th. This is always a very enjoyable and successful event. \$55,458 was raised to support Beaufort Memorial Keyserling Centre for Cancer.

On October 21st and 23rd the final tournament of the year—Member/Member was held. Congratulations to the winners:



1st Place: Barbara Hess & Linda Ashby



2nd Place: Carole Fahey & Dana Whittle

November 18th is the year end Awards Luncheon at the Beach Club following golf.

ISLAND SPORTS CONT.

Nine Hole Men's Golf Group

Mike Wilt

September and October featured great weather for the most part, although outings on September 10th and October 15th were not held due to rain. The other seven Wednesdays during this time period featured competitive matches.

In addition, the Ladies Invitational was held on October 29th with a record 53 men and women playing a straight scramble using everyone's drive at least once. The first place team in a scorecard playoff was Gary Bond, Jim Wolbrink, Sam Taylor and Wylene Martin. Second place was the team of Dave Martin, George Barnett, Ronnie Price and Moira O'Donohue. Third place went to Ed Smith, Wayne Kemmerer, Debbie Virostek and Arlene Jacquette.

The annual end of the year golf outing and dinner was held on September 7th. This year, the event was held on Fripp with the group playing at the Ocean Creek course, and the dinner was held at the Beach Club. An enjoyable time was had by all.

Games during this time period included stableford, three little pigs, one net on the par threes, two net on the par fours, three net on the par fives, and two low net.

Weekly winners included Mike Virostek, Charlie McGratty, Perminder Bindra, Walter Dany, Howard Harmon, Patrick Reilly, Ed Smith, Dan Bialas, Ray Atherton, Dave Martin, Mike Wilt, Joe Sullivan, Ralph Burchfield, and John Dunphy.

In November, the group will play at Ocean Creek, and in December, at Ocean Point, beginning at 9:00 AM.

There are currently approximately 80 active members in the group. A new website is now being used for the men's nine-hole group. To sign up to play every Wednesday morning at go to the website at <http://web.foretees.com/frippislandresort/>.



NATURE

Fripp Island Residents are invited to a Reception at the Port Royal Sound Foundation Maritime Center



Port Royal Sound Foundation Maritime Center will be hosting a reception for Fripp Island Owners on December 11th from 5:00–7:00 PM at the Center located at 310 Oaktie Highway, Lemon Island, where the old Lemon Island Marina was.

Currently, they have a 3,000 gallon aquarium with red and black drum and two touch tanks which are gaining new occupants daily. Also, the Oyster Room (which will be dedicated to the history of shell fishing in the Lowcountry) is, for now, housing Eric Horan's photography. A rotating exhibit room features the Callawassee Photography Club's work. And don't miss their prized exhibit: a fantastic view of the Port Royal Sound and salt marsh (high tide actually surrounds part of the building!).



Please RSVP the Director of Development, Alicia Taylor, ataylor@portroyalsoundfoundation.org.

Visit their website <http://portroyalsoundfoundation.com/maritime-center/>.

BOATING & FISHING

Winter Fishing Looking Good

Captain Ralph Goodison



**Great cobia catch by "Full Tilt."
Captain George and a recent charter show off
a great catch of cobia fish**

Winter weather is just around the corner, thankfully the fall fishing has been excellent with fishermen filling their coolers with redfish and winter trout. However, the shrimp baiting season has been a completely different story. With cast netters netting smaller and fewer shrimp this season.

The Marina area will be the focus of not only good winter fishing, but the Boat House will be open for great food and fantastic winter activities. The Fripp Island Yacht and the Fripp Island Resort is planning a fabulous Boat Parade with Santa riding the Fripper. Bring the kids out to enjoy this spectacular occasion.

Bad weather canceled the Owen Perry Inshore Fishing Tournament, but The Annual Kid's Thanksgiving Fishing Tournament will be held on Friday November 28th. Everything is ready for a great Fripp Island Thanksgiving celebration like only the Fripp Islanders can do.

Winter fishing looks good with good catches.

Inshore: Good: redfish, trout, sheepshead and flounder

Offshore: Good: black-bass and triggerfish

Fair: grouper and red snapper.

Last of all, we all hoping for a warmer winter than we had last year, so that we can enjoy the wonderful outdoor lifestyle on Fripp Island.

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Online ads are clickable links to your website

SEA RESCUE

Fripp Island Sea Rescue - Case Activity

September – October 2014

P.J. Fineis

As fall approaches, rescue activity has slowed down; which is a good thing. As of October 31st, we have had 31 rescue calls so far this year, assisting 62 adults and 11 children.



Flag on the Story River – Aid to Boaters.

US Flag is Back in Place on the Story River:

Captain Tee Cooper provided photos and an update on the US Flag that has been replaced on the mud flats along the Story River. Mark Radke put up the original flag. A group Tee calls her “Low Country Boys” spent the night on the mud flats due to running around on a return trip to Fripp from Savannah on jet skis. This September, they installed a new pole with a solar light and a new US flag.

These days Mark maintains the flag in memory of his brother, Steve, who was on that original jet ski trip and their dad, Dave, a former Fripp resident.

The flag over the mud flats plus the channel markers installed by FISR earlier in the year should make that busy part of the Story River much safer for boaters.



Mark Radke places the new, more rustproof flagpole.



Old Glory Flies Again over the Story River.

cont. next pg.

SEA RESCUE CONT.

September and October Mission Reports:

Sunday 9/7/2014, 6:08 AM: A Fripp Island property owner called FISR Base Phone regarding a woman who was renting their property at 917 Marsh Drive and was having a stroke. Caller indicated the woman was a stage four cancer victim. Gretchen Montgomery at Rescue Base immediately contacted 911 and relayed the information. It was not clear why Fripp Island Sea Rescue was called, but we were glad to quickly get help on the way.

Monday 9/22/2014 5:52 PM: 911 Emergency Dispatch called to advise a 15 ft boat was stalled off Harbor Island that was taking on water, but not sinking, with 3 people on board. Allan Price and John Fineis were dispatched in Sea Rescue 1 (R-1), but in short order the Fripp Island Fire Department advised they were already on site, and our boat was not needed at this time.



Thursday 10/16/2014, 3:15 AM: FISR Base (Gretchen Montgomery) was called at 3:15 AM by BFD. Two stranded boaters had called 911. Engine won't start. R-1 (Barry Stean and Bob Bicknell) left the dock at 3:42 AM. When R-1 reached Russ Point the wives of the crew members advised that the boat was anchored somewhere up a creek. Eventually, R-1 found two men in an aluminum boat anchored in a creek off the Harbor River. Their engine had failed and although they had sufficient battery power to turn the engine over, it would not start. They appeared to be in a small creek. They were up towards the Harbor River. At 4:31 AM R-1 had the boat under tow and were taking them to Russ Point. R-1 had the boat at Russ Point by 5:15 AM. R-1 arrived back at Fripp Marina at 5:27 AM.

Friday 10/31/2014, 1:03 PM: Dispatch reported a 78 year old male with broken hip was near a fish camp on Station Creek Road on Caper's Island. The first co-ordinates given by Dispatch were 80.33.55 x 32.16.45. Joe Brown, Bill Lyman and three EMS people from Fripp Fire Department; Chief Horton, Fireman Gary Taylor and a Paramedic left on R-1. R-1 let the EMS people off at Pritchard's Inlet, and in doing so, became beached. R-1 called Base to launch R-2 with Cliff Spann and Robbie White aboard. According to Dispatch the man was going to try to get to the beach. FISR and Fripp EMS people were able to get R-1 afloat and based on updated co-ordinates R-1 reached Dr. J. Goodman at the end of Moon Creek. USCG had been called to basket lift the patient. At 3:25 PM, the USCG helo took the patient to a hospital in Savannah. Dr. Goodman had a broken femur. R-1 and R-2 returned to base at 4:05 PM Dr. Goodman is from Baltimore, Maryland, and has a home on Fiddlers.

**TO REPORT A MARINE EMERGENCY,
call Beaufort County Dispatch at 911 or Fripp Island Security at 838-2334.**

Fripp Island Security Department Christmas Fund



**AS THE HOLIDAYS APPROACH, WE RESPECTFULLY REQUEST
DONATIONS FOR THE SECURITY STAFF**

**THE SECURITY DEPARTMENT EMPLOYEES' CHRISTMAS FUND IS ENTIRELY
FUNDED BY DONATIONS FROM THE PROPERTY OWNERS
PLEASE MAKE CHECKS PAYABLE TO
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