

## Hope After the Storm

Hurricane Matthew roared into Isle of Hope on October 7th and through the early morning hours of October 8.

While it damaged much of the island and caused one tragedy in particular, as Isle of Hope resident, Jefferson Davis lost his life, it did not snuff out the community spirit that has long been a hallmark of this island community.

The residents were grateful for all the "outside" help from power companies and tree cutters all over the country, but they were most impressed with their friends and neighbors. IOH volunteer fireman patrolled the area in



Photo by Sammy Moore

personal vehicles lending a helping hand wherever they could. Neighbors shared food, drink, chainsaws, and phone chargers with those who lacked electricity or other basic necessities. And many came to the aid of the Davis family by contributing to the Jefferson Davis Memorial Fund ([www.gofundme.com/2tcqggk](http://www.gofundme.com/2tcqggk)) set up to help his wife JC and their two

young children. Concerned neighbors, friends, and strangers donated nearly \$50,000.

At the end of the day, the storm and its aftermath only reinforced what most of the community already knew and loved about this aptly named island. It is a community overflowing with neighborliness and hope!

## *Jefferson Davis - November 6, 1974 to October 7, 2016*



Jeff died October 7, 2016 in his home tragically, during hurricane Matthew at age of 41. He leaves behind his wife, Joan JC Davis, daughter Brynn Theodora Davis age 2, and son Hunter Speight Davis age 6. Born in Southern California November 6, 1974, he received his Masters Degree in Music. He worked for the U.S. Border Patrol and served in the US Army as a Ranger before settling into civilian life in 2009. He spent his last year of life as a stay at home dad. His kids brought him his greatest joy and feelings of fulfillment. Survived by his parents Ralph and Sheri Davis, brothers Christopher, Robert and Keith, all of Jacumba, CA.

# Editor's Note:

Wow. A lot has happened since our last issue. Some of you have experienced some trying times due to Hurricane Matthew and other unexpected life events. The Holidays are a wonderful time to stop and think about what we are thankful for and to enjoy the present moment with family and friends. I know I am looking forward to having my daughter home from college for a few weeks — and spending quality time with family and friends.

I want to thank everyone who contributed to this issue. Isle of Hope resident Tom Parrish shares his story about how he discovered this great little place known as Isle of Hope. I also received various emails on how the residents of Isle of Hope came together in the aftermath of Matthew and helped each other out. Special kudos to the Isle of Hope Volunteer Fire Fighters who stayed behind to help those on the island, many using their personal vehicles and tools to help out.

I think Sammy Moore said it best when he returned to Facebook after a few days following the storm.

"I appreciate all the concern that folks have shown about my well being. I stayed at the fire department during the storm and made it through okay. I had minor damage at my house compared to what a lot of my friends and neighbors suffered.

I've been out shooting random pictures every day since the storm passed but I refuse to take pictures of the damage and misery unless someone wants a picture of their property. ***Instead I've been concentrating on finding something good in what's left or maybe some pictures of the recovery efforts.***

We all still have a lot to be thankful for. The Good Lord was and is merciful."

We have tried to do the same with this issue of the Isle of Hope News. While we commiserate with those who experienced damage to their property and even the tragedy of losing a family member, we hope this issue will help many move forward with a sense of hope and optimism about the future.

You live in a wonderful community, that was damaged, but not destroyed — and hopefully the experience reminds us not to take anything for granted and helps us recognize that in spite of all the bad news and controversy in the world, there is much to be thankful for.

As Anne Frank said in The Diary of a Young Girl: "I don't think of all the misery, but of the beauty that still remains."

My hope is that we will all focus on this "beauty" and enjoy celebrating the Holidays with family, friends and neighbors — and lend a helping hand and encouragement to those who are still suffering.

-Chris Brantley, Editor Isle of Hope News ([chris@isleofhopenews.com](mailto:chris@isleofhopenews.com))

*The Isle of Hope News is a bi-monthly publication serving Isle of Hope area residents and advertisers. It was started by Isle of Hope resident Ed Yannett in 2011 and mails to 2,400 residents in Isle of Hope, Dutch Island and surrounding areas.*

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# A Thank You from JC Davis

*To the Community of Isle of Hope, thank you for the fundraisers, the reaching out, cleaning the yard, asking how to help, etc. I am so grateful for it all.*

*We are now almost 5 weeks from when my husband was taken from us and we still need your help. Right now, probably the best way to help our family is to sign up for the Meal train ( <https://www.mealtrain.com/trains/vvo08y> ) so meals can be provided for my kids since I am returning to work full time and relying on a nanny to feed them. Gift cards to area restaurants would be helpful to. I have not yet been able to bring myself to even want to cook a meal since that was something my husband and I did together. Tubby's in Thunderbolt is collector items on our behalf since we are staying near there.*

*As I am trying to navigate my way in this new life of ours, I am nervous, I am scared and I am overwhelmed. I fear the holidays. The tears my children and I will cry during my them. The loneliness I feel when I come home from work. The only way to sum it up, is it sucks!!*

*My family and I will need to continue to lean on people.*

*As of now, I do not know if we will return to what was once our home on Wyllly Ave. Over half of the house is having to be torn down to the studs. If we are unable to return to Wyllly Ave, I do hope to be able to return to our beloved neighborhood of Isle of Hope.*

*With much love,  
JC Davis*



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# A World of Its Own - by Tom Parrish

First came to this area in the early 70's. My brother lived in Sandfly. Newton's was there and it looked exactly the same then as it does today. The Pig was in a different location, and the O'Berry's had a full service gas station on the corner.

Isle of Hope? Was just a mile down the road, yet it seemed like it was in another world. The couple of times I drove out there, I was just taken aback by it's beauty and ambiance.

Got to know it a little better when I drove a bus for the Savannah Transit Authority back in the mid 80's. The #16 came in one side and out the other.

It even traversed the bluff, stopping at the marina. It was a quiet route that rode a few residents, a few handymen, a few domestics, and a few marina employees. Most memorably in my mind, was a short affable character named "Shorty". He seemed to be a local institution and a man of some repute in the transit system.

In the 90's when I was still single I lived in East Savannah, while my lady resided in Thunderbolt. We figured if this relationship was going to go any further we were going to have to combine forces. Hence we began house hunting.

While not rich, we weren't destitute either. Just about had a place in Gordonston, we looked on the Islands, and then out here. We both liked Isle of Hope, but neither liked the available properties in our price range. Toured the house we currently live in, and turned it down flat. Just too many things blatantly wrong with it.

Back to Gordonston and we're just about sold. At the 11th hour I balked, much to her dismay. It created a rift I didn't know if we could repair. I said one last time "what about Isle of Hope?" She loved the Isle of Hope, but hated the house.

Took a ride on my bike the next day, a good 3-4 miles I guess. Wanted to check it out one more

time. Turned the corner on Colonel Estill and saw a guy working in his yard. "Hey" I said. "Hey" he replied. "How do you like living out here?" "Love it" was his reply.

Talked to half a dozen residents all over the island. I repeated my query "how do you like living out here"? To a person, the answer always came back "Love it."

Nothing lukewarm about those reviews, and I could say the same about the people, subsequently they've all become my friends.

A couple of weeks later the house still hadn't sold. Yet a few cosmetic changes had been made, and that rekindled our interest.

Long story short, we bought the neighborhood and not the house. We've lived with the house but live in the neighborhood. They both have become our home.

Do we like it?

Nah!

"We Love it."



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## Shop and Give

Looking for a way to shop local and give back at the same time? You'll have two great opportunities to do so in Sandfly in December.

On December 8 from 4:30 to 8:30 PM many Sandfly businesses will come together for a toy drive that benefits Urban Hope, a local, grass roots nonprofit whose mission is to instill hope in the inner city and at risk children of Savannah and empower them to seek change in their lives and in their community.

You can learn more at [www.sandflysavannah.com](http://www.sandflysavannah.com).

On December 10, Sandfly Antique Market is holding its fourth annual holiday Fundraiser. This year's event will benefit The Ralph H. Johnson VA Medical Center for Savannah Homeless Veterans.

The celebration will feature food, drinks, music and raffle baskets. (See the Inside back cover of this issue for all the details or e-mail [Sandflymarket@gmail.com](mailto:Sandflymarket@gmail.com).)

Event entry is free and open to the public and attendees. Attendees are encouraged to bring a minimum of one item off the donation list. 10% of all sales will be donated to The Ralph H. Johnson VA Medical Center for Savannah Homeless Veterans.

For more information on this festive holiday event, visit <https://www.facebook.com/events/371590406516834/>

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# Hopeful Future for Real Estate Despite Hurricane

Hurricane Matthew definitely left a mark. Many of you are not only concerned about the damage, but also the future impact the storm will have on home values and the local real estate market.

So, let me set your mind at ease. In the ultimate scheme of things, Matthew was only the 22nd worst hurricane in U.S. history and the damage was much less than it could have been. The good news is the storm will not define Savannah, like Katrina defined New Orleans. It will not take years for our city and Isle of Hope to bounce back.

First, Isle of Hope continued to advance its reputation as a beautiful place that also has a strong sense of community and neighborliness.

These qualities will continue to draw people to the area, as many home buyers, especially those with families, seek a neighborhood more than just a house.

That is just my firsthand experience of the area based on years of living here, but there are plenty of other reasons to be hopeful.

Here are a few more:

Recently, CoreLogic's (leading real estate research firm) chief economist, Frank Nothaft, met with a host of real estate leaders and said that housing is entering a new normal. That means interest rates should stay low (under 5%) for the next several years and changing demographics will bring new homebuyers to the market.

## Low Interest Rates

"I think mortgage rates are going to be with us for a long period of time," Nothaft said. He noted that the Fed still may raise rates some in December, but will still stay low, if not "dirt cheap" like they have been. (go to p. 10)



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# Time for A Year-End Investment Review

With the holiday season upon us, you may well be busier than usual. However, by spending a few minutes reviewing your investment scenario of this past year, you can see where you've been, where you might be going, and what you need to do to keep moving forward toward your long-term financial goals.

So, as you look back at 2016, pay close attention to these elements of your investment picture:

**Performance** – Reviewing your investment performance over time is important in helping you determine if you're on track to achieve your financial goals. So, in evaluating how your investments did in 2016, ask yourself some key questions: How did your investments do relative to their performance in past years? If there was a big difference, what might have accounted for it? Were

your returns relevant to your long-term goals? In other words, if you have already established a return rate you'll need to reach your goals – and you should indeed set such a rate – were your actual returns “on track” to help you make progress toward your objectives? And, just as importantly, were your return expectations realistic, based on your investment mix and the market environment? about time?

**Investment mix** – If you are a diligent investor following a well-designed strategy, you probably ably started out in 2016 with an investment mix that reflects your risk tolerance, time horizon, and short- and long-term goals. But over time, your investment mix can change, even without your having done so on purpose. If you owned a certain percentage of an asset, such as growth stocks, and those stocks appreciated

in price substantially, they could take up a larger percentage of your portfolio than you had intended. This can expose you to a level of risk that exceeds your comfort zone. The end of the the year is a good time to examine your investment mix to see if it needs “rebalancing.”

**Contribution levels** – Are you taking full advantage of your 401(k) or other employer-sponsored retirement plan? Specifically, if you got a raise this past year, did you boost your contributions to your plan? The more you invest now, and throughout your working life, the less likely it will be that you have to play “catch up” in the years immediately preceding your retirement.

**Mistakes** – We all make mistakes in every walk of life – including the

(continued on page 13)



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## COMMUNITY PAGE

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### Sunday Services

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Holy Eucharist: Rite II  
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# Hopeful Future

"I think we'll see rates rise from dirt cheap to a very low level as we move into next year, still remaining below 4% all through next year," Nothaft said. "We're evolving into a new era in mortgage rates."

## Other Trends that Should Buoy Home Sales

Nothaft also shared more emerging trends that will create housing's new normal.

### Millennials Become Homebuyers

Nothaft's chart shows the largest age cohort in the U.S. population (24 and 25 year olds) and the average age of the first-time homebuyer (31 years old). Many new Millennials (18-34 year olds) will reach optimum home buying age in the next several years.

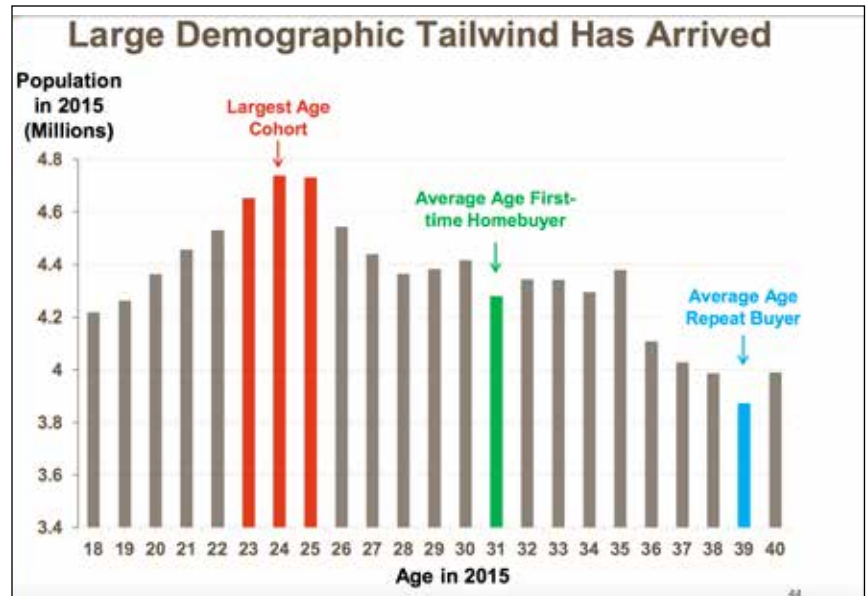
### Home Buyer Market Set to Expand

Nothaft also noted that shifts in demographics will bring new buyers in addition to Millennials into the housing market. In the next 10 years, minority-headed household will make up 75% of new households.

### Better Loans Mean More Stability

Nothaft also pointed out the "excellent" performance of mortgages since the mortgage crisis. The new credit profile means much less credit risk to the housing market. While he noted that loans with loan-to-value ratios higher than 95% and with debt-to-income ratios at 43% are rising, it's offset by home loans backed by higher credit scores. Also, low- and no-document loans have disappeared.

In the last few weeks, many of us have faced some or a lot of adversity, but I'm convinced these housing trends



(Chart courtesy of CoreLogic and the Urban Institute)

but I'm convinced these housing trends will keep the Savannah real estate market solid and growing for the foreseeable future. So that's one less thing you need to worry about.

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# IOH School STEAM Rolling

Isle of Hope's neighborhood K-8 school recently received a \$3,000 grant from the S.A.M.E. (Society of American Military Engineers) \$3,000 grant that funded the school's purchase of a new 3D printer.

WTOC filmed the ceremony. Follow this link to watch it: <http://www.wtoc.com/story/33650015/isle-of-hope-school-receives-donation-to-buy-3d-printer>

This is the third year in a row of the STEAM (Science, Technology, Engineering, Arts, Mathematics) program has received exciting news. They won first place in the state of Georgia STEM Education award over the last two years. In fact, Isle of Hope School is the only Savannah-Chatham school that has received this prestigious award.



This year the school has launched into drone programming, rocketry, and the student astronaut challenge. Their goal is to build with the goal of building a space shuttle flight simulator at our the school's STEAM lab.

Their goal is to build a space shuttle flight simulator at the school's STEAM lab. Former IOH student Stephen Nease will work with middle school students to build the simulator. Nease currently attends Jenkins Engineering High School.

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# STEM and Girls

Girl's Life magazine came under fire recently for the disparity in content between that magazine and Boy's Life magazine. The controversy came from the September issues of these unaffiliated magazines. On the cover of Boy's Life were teasers for articles such as "Explore Your Future, Astronaut? Artist? Firefighter? Chef? Be What You Want To Be." Conversely, the Girl's Life cover contained phases like, "Wake Up Pretty," "Your Dream Hair" and "A Denim Checklist." Comedian Amy Schuemer and actress Blake Lively took to Twitter to call out the editors regarding what they felt was a reinforcement of traditional gender roles that do not inspire young girls and boys equally and fairly.

In addition to being concerned about

matters of personal interests, such as one's appearance, boys and girls are equally interested in their future. Introducing all young people to all of life's opportunities is a responsibility we all share. Men and women in business are role models, whether through their own success or through their support of "equality" in the workplace. Those of us in education have a greater responsibility- to both encourage girls to realize all of life's possibilities when their full potential is reached and to teach them the skills they need in order to accomplish their goals. For this reason, S.T.E.M. education is at the top of the priority list. Knowledge of science, technology, engineering and math is the key to unlocking every child's potential. This is where the jobs of the future lie.



## Education Matters

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## Investment Review - (continued from page 7)

way we invest. In looking back over 2016, can you spot some investment mistakes you might have made? Did you temporarily “bail out” on investing immediately after the “Brexit” vote, only to find, a few weeks later, that the markets had soared to record highs? Did you act on impulse and buy a so-called “hot” stock that turned out to be inappropriate for your needs and risk level? While mistakes like these might be costly in the short term, they can ultimately prove invaluable – if you learn from them.

We’re just about ready to turn the page on the 2016 calendar. So, as you review your investment decisions for the past year, try to determine what worked,

what didn’t – and what you can do to improve your results in 2017.

(Submitted by Nicholas Ives, Financial Advisor with Edward Jones)



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# Blue Christmas

Isle of Hope United Methodist Church will present a special Christmas service for those who see Christmas a painful time. It may be your first Christmas without a loved one who has recently died. Or it may be a time that has always been difficult.

The constant refrain on the radio and television, in shopping malls and churches, about the happiness of the season, about getting together with family and friends, reminds many people of what they have lost or have never had. The anguish of broken relationships, the insecurity of unemployment, the weariness of ill health, the pain of isolation can make us feel very alone in the midst of the celebrating and spending. We need the space and time to acknowledge our sadness and concern. We need to know that we are not alone. We need encouragement to live the days ahead of us. For these reasons, Isle of Hope UMC offers a special "Service of the Longest Night" service on December 15 at 6 p.m.

Come and join with us in prayers, scripture and music that acknowledge God's presence is there for those who mourn and for those who struggle, and that God's word comes to shine light into our darkness.

*Everyone, regardless of church background (or lack of it), is welcome. The short service will be followed by a brief time for light refreshments and fellowship.*



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[www.cottageshopgifts.com](http://www.cottageshopgifts.com) [cottageshopsav@aol.com](mailto:cottageshopsav@aol.com) (912) 233-3820  
2422 Abercorn Street 2 blocks north of Victory Drive



# HOLIDAY FUNDRAISER

## Sandfly Market

### DONATIONS NEEDED

Shampoo  
Conditioner  
Soap (bar or shower gel)  
Hand Sanitizer  
Tooth paste  
Tooth brushes  
Mouthwash  
Floss  
Deodorant  
Razor  
Shaving Gel/Cream  
Feminine Products  
Lotion  
Combs  
Laundry detergent  
Reading Glasses  
New Clothing  
Rain Gear  
Following items new in package  
Underwear  
T-shirts  
Socks  
Baby Diapers & Wipes  
Canned goods  
Snack type food  
Baby Diapers  
Wipes

### SATURDAY DEC 10TH

This Holiday Season in recognition of the many homeless Veterans that are in need in our community, we are pleased to announce a fundraiser for The Ralph H. Johnson VA Medical Center for Savannah Homeless Veterans, and we would like to warmly invite you to join us for this extra-special event. Please join us on Saturday, December 10 at Sandfly Market Place.

It is sure to be a meaningful and enjoyable evening.

Saturday December 10th 6pm-10pm  
8511 Ferguson Ave  
912-777-4081

follow us on Facebook for more info

### SEASON'S GREETINGS

We hope your Christmas season is full of joy, peace, and love. Our year has been a whirlwind, so we're taking it easy during the holidays and spending time together. Thanks in advance for your support of our community's Homeless Veterans. We look forward to seeing you on December 10th.



Isle of Hope News  
7618 Central Avenue  
Savannah, GA 31406

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