



## Mission Accomplished: IOH School Fiddlernauts Excel at Astronaut Challenge

"Failure is not an option" are the words that defined the 2017-2018 Isle of Hope K8 School Student Astronaut Club's journey. From the first day of practice, when over 70 students in the middle school signed up to be a part, until the very last day of the season...at the forefront of everyone's mind, the goal

was clear...make it back to the Student Astronaut Challenge National Finals to be held at NASA in February 2018.

The season began in September with practices three days a week. Students studied and prepared for the Regional Challenge held at Richmond Hill Middle

School. Eventually, 20 students competed and qualified two of the six Georgia teams moving on to the National Competition!

In the span of four short months, the teams worked 12-18 hours a week, preparing to compete in four challenges – Launch to (continued on page 6)





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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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## Class of 2018

***Do You have a son or daughter graduating from high school or college in 2018? If so, please send us a picture and the name of the school they attend. You can email to [chris@isleofhopenews.com](mailto:chris@isleofhopenews.com).***



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# IOH Pool Opens Memorial Day Weekend

Get ready!

Pool season is almost here and here's some great news. You can join the Isle of Hope Pool for the same membership rate as last year

- Family Membership (Immediate family members of a single household) - \$360
  - Individual Membership - \$185
  - Non-Member Water Aerobics and Adult Lap Swim Package - \$150
- (NOTE: All new Family or Individual members will be charged a one-time \$100 new member initiation fee.)*



Go to [www.iohpool.org](http://www.iohpool.org) to download a membership application or email [iohpool@yahoo.com](mailto:iohpool@yahoo.com). The best way to keep up with all the pool activities is to follow the IOH Pool Facebook group.

*The IOH Pool is also starting a volunteer committee to raise funds for pool operations. If you're interested in joining email [iohpool@yahoo.com](mailto:iohpool@yahoo.com).*

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# IOH Marina Presents 4th Friday Series

The Isle of Hope Marina is continuing its popular Pavilion Series, but this spring and summer the event will be held on the 4th Friday of every month.

The next one is on April 27th from 6:30 PM until 10:00 PM. Chyann Rose from Statesboro, GA will perform live music. She enjoys performing Country music mixed with Southern Rock and Classics from the 50's, 60's & 70's.

Tickets cost \$7 for adults and \$3 for kids and include food, soda and water. There is also a cash bar with beer and wine (cash or credit card accepted)



Also, the event is free to boat slip holders and members of their household. If you choose to come by boat there's a \$10 dockage fee.

Stay updated on future performers and events by following the IOH Marina Facebook page at [www.facebook.com/IOHMarina](http://www.facebook.com/IOHMarina).

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# Astronaut Challenge

(continued from the cover) to Land Challenge (Space Shuttle Atlantis Simulator), Landing Challenge (Space Shuttle Atlantis simulator), a Lab Challenge (Cleaning Up Space Junk) and an Engineering Challenge.

The two teams came to be referred to as the "Bigs" and the "Littles". The "Bigs" crew (7th/8th graders) was composed of three returning members from last year's team and three new members – Owen Walsh, Jeaneva Moore, Jonah Tinfow, Ellie Nease, Grant Baxter, and Henry Fowler. The "Littles" simulator crew was composed of all 6th/7th grade girls (Nijma Lara, Heba Lara, Cameron Huggins, LaMya Hill, SaRay

Williams), and 6th grader Wesley Boyette was the "flyer" for the team. Alternates who prepared to compete for the teams, include Braylon Webster, Xavier Rodriguez, Kelsey McKinley, Siera Johnson, Keelyn Stroupe, and Teric Blackshear.

Ms. Carolyn Rethwisch (Isle of Hope middle grades math/science teacher), Dr. Barbara Serianni (College of Education at Armstrong/Georgia Southern), and Mr. Wade Smith (IOH STEAM Director/teacher) led the teams. Ms. Margaret Nease (Armstrong/Georgia Southern faculty member) worked with the "Bigs" on their research paper and skit for the lab presentation. The Landings community mem-

bers Bob and Carol Nickels provided encouragement each step of the way, and Bob worked with the "flyers" – students who would be competing by landing the Space Shuttle Atlantis either by "flying blind" (instruments only) every afternoon for weeks. Finally, Commander Shane Kimbrough (Shuttle Commander for International Space Station Mission #49 and #50) helped provide valuable insight and guidance for multiple aspects (continued on page 11)

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Savannah is a great place to live. Many residents love it because it is on the coast and there is water everywhere. But sometimes that can cause your home's value to go down? Why? Some homes sit in mandatory flood zones, meaning you have to carry flood insurance. And put simply, if a buyer has to pay hundreds or even thousands a year for flood insurance that affects how much house they can afford or are willing to pay for.

### Why Your Flood Zone May Change

But relief is on the way for many of you. Thanks to some changes in the local flood map some homeowners, buyers, and sellers are in for a pleasant surprise. Your need for flood insurance could be reduced or eliminated completely. In February of 2018, FEMA gave the City of Savannah the Letter of Final Determination (LFD). This updated map takes effect on August 16, 2018. At that point, the new map can be used for flood determinations. So if your property is recategorized to another flood zone, you could potentially save money on your flood insurance.



### Why Flood Insurance is Important

Federal law requires you to carry NFIP flood insurance on certain properties located in a flood hazard zone to get federal aid or loans from federally insured lenders. So if you plan to apply for, raise, extend or renew a federally insured loan (including a second mortgage, home equity loan or refinancing) you will have to prove you have flood insurance.

### What's the NFIP?

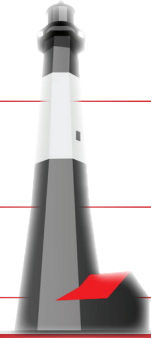
In 1968, Congress created the NFIP as a new way to

deal with floods and flood damage. Up to that point, they had relied on constructing levees and providing federal disaster assistance.

But now, with the NFIP, FEMA offers federally backed flood insurance to property owners and tenants in "participating communities." These communities have agreed to regulate the use of land that's likely to flood to decrease future flood-related losses. Any property in a participating community can receive NFIP insurance no matter what (Continued on Page 10)



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# How Flood Insurance Affects Home Loans

Mortgage lenders consider seven items when analyzing housing debt to income ratios:

- principle (amount of loan)
- interest
- homeowner's insurance
- flood insurance (if applicable)
- property taxes
- mortgage insurance (if applicable)
- mandatory homeowner's association dues (if applicable)

Flood insurance is only factored into the equation if it's required, meaning that you're not in an X zone. If you're in an X zone but choose to have flood

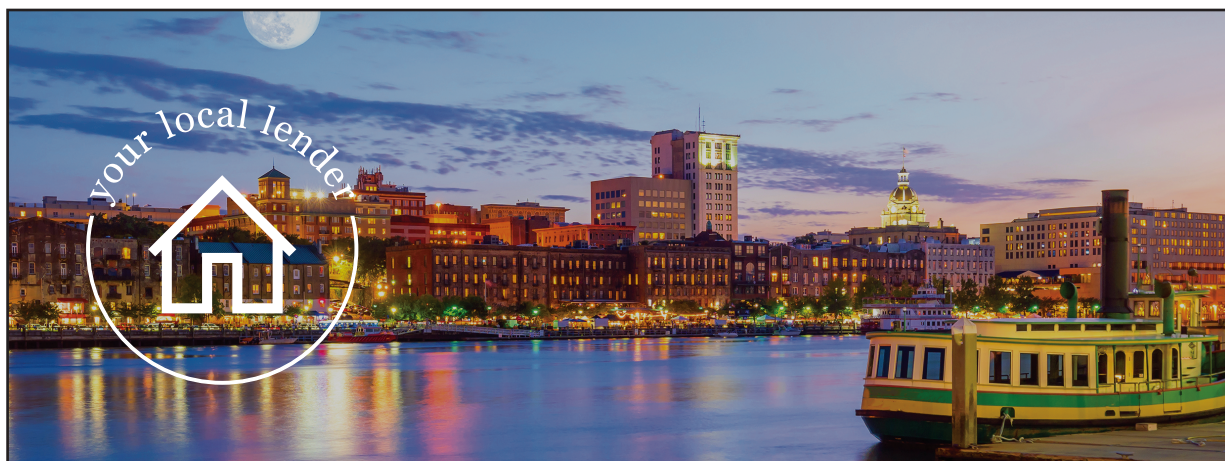
insurance, a lender is not going to hold that against you.

## How does Flood Insurance affect you when buying or selling a home?

Let's say, you and your neighbor have the same home listed, for the same price. The only difference is, your home is in a flood zone, which requires flood insurance. If that policy is \$450 a year, that changes your monthly mortgage

payment by \$37.50 a month. As a home buyer, this means that you could finance \$4,000-\$8,000 more on a house with no flood insurance if financing for 30 years.

(Continued on page 10)



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# Flood Insurance

## Unincorporated Flood Zones

	<b>X = Low Flood Risk, Flood Insurance Available</b>
	<b>X-500 = Moderate Flood Risk, Flood Insurance Available</b>
	<b>AE = High Flood Risk, Flood Insurance Required</b>
	<b>VE = High Flood Risk, Flood Insurance Required</b>

High Prone and Frequent Flood Prone Areas IOH

1. Leghorn St.
2. Jacquelyn Dr. at LaRoche Ave.
3. Garland Dr.
4. Area Around Ferguson Ave
5. Aquatic Center Parking Lot

(Continued from pg. 7)  
flood zone they are located in — and it is mandatory for all properties located in a Special Flood Hazard Area ("SFHA") if they use federally insured financing.

## FEMA's Flood Insurance Rate Maps

FEMA has used flood hazard data to identify flood risk zones and create official Flood Insurance Rate Maps ("FIRMs").

- Participating communities use this flood mapping program to enforce floodplain management regulations.
- Insurers use it to determine full-risk policy premium rates.
- Federally regulated or insured lenders and federal agencies use it to determine when flood insurance is required to receive a loan or financial assistance.

## The Bottom Line

To navigate flood map changes successfully and cost-effectively, Savan-

nah homeowners need to keep up with modifications. They also need to work with a realtor well-versed in the details of flood insurance. When all is said and done, the cost of flood insurance can add to or take away from your purchasing power, so you should carefully evaluate it when buying a home.

If you want to find out if your flood zone has changed the first thing you should do is contact your flood insurance provider. If you don't have one, give me a call at 912-844-9000 or email me edyannett@kw.com. I can help you figure out any changes to your property and put you in touch with some of the flood insurance agents I work with.

*Ed Yannett is a Real Estate Agent with Keller Williams Coastal Area Partners. You can reach him at 912-844-9000 or edyannett@kw.com.*

# Home Loans

(Continued from page 9)  
If you have the same scenario, but the flood insurance is \$1,200 a year (\$100 a month), on average, that is \$14,000 - \$20,000 more that you could finance for the same monthly payment.

Flood insurance also affects your cash at closing. If the home is in a required flood zone, you must have the flood insurance escrowed, even if you opt out of having property taxes and/or homeowner's insurance escrowed. Flood insurance is still required to be escrowed and paid in full for one year before closing. Therefore, if your flood policy is \$1,200 a year, you will be bringing about \$1,400 more to closing.

The good news is, the new flood maps will improve most of our flood premiums! This, in turn, will make more of our coastal homes more affordable and desirable.

Please feel free to contact me with any and all of your mortgage questions and needs.

*Kelley Sullivan is a Senior Mortgage Banker at BankSouth Mortgage. You can reach her at 912-844-2593 or ksullivan@banksouth.com.*



# Astronaut Challenge

(continued from page 6)  
of the competition.

While students worked to gain the skills necessary to compete at a national level, the teams also worked to raise \$12,500 to get them to the competition. Community partners stepped up to help. Bobcat of Savannah, SAME Engineers, Armstrong State University, McDonalds, Isle of Hope News, and many others – gave to support the cause. Then, the staff, faculty, and families of Isle of Hope School generously contributed over \$7000.00. Coach Rethwisch reminded the students, "You do your jobs and the Isle of Hope Community will get you there."

Together, the mission was accomplished. The IOH Fiddlernauts left for NASA in Cape Canaveral, Florida on February 18th and competed against 12 other schools February 19th – 21st. The year previously (2016-2017), the IOH Fiddlernauts won 2nd-place in the Launch and Land Challenge. By the end of the second day of competition in 2018, Isle of Hope qualified BOTH teams' simulator crews in the Semi-Finals...out of the top five teams in the nation, IOH had secured two spots!

In the simulator semi-finals challenge, students must recognize and remediate life threatening emergencies. The IOH Fiddlernaut "Bigs," once again qualified for the finals...securing one of the top three spots in the nation. The IOH "Bigs" also qualified for the Landing Finals (Owen Walsh and Henry Fowler)!!

The night before the last day of competition was full of last minute preparations but in the midst of that preparation, the Fiddlernauts were surprised by a visit from NASA Commander Shane Kimbrough. "When your students meet their hero...the astronaut who has invested in them... the one they consider 'their astronaut,'" explains Coach Rethwisch, "Then, he spends almost an hour with them...encouraging/congratulating them, answering questions, taking pictures and signing shirts/hats... everything you've worked so hard for becomes clear. As he spent time talking to our kids about those who inspired him (continued on page 14)



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# Springtime Fun and Learning at Home

Spring, a great time of year to get back into the sunshine and take advantage of teachable moments with your children. If you're planning a flower, herb or vegetable garden, you have the perfect setting for learning across all content areas and grade levels.

## Math

Math is an easy subject to tackle in the garden. How many seeds should you plant in the garden? It's all about measurement – with a tape measure, measure the area of the garden. Then, look at the directions on the seed packet to find out how much space each

seed will need to grow. Once you understand how many seeds you should plant, go back to the directions to find out how deep each seed should be planted. Use a ruler to space the seeds and to make holes for the seeds at the proper depth.

## Writing

Keep a journal of how your garden is performing. Start with planting day, and write regularly about events that may affect the growth – rain, dry spells, insect infestation, theft by rabbit, etc. Looking back over the journal helps to gain a better understanding of what made the garden



## Education Matters

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successful or unsuccessful, and will inform next year's planning.

## Science

A garden holds a wealth of opportunities for experimentation. Do some fertilizers work better than others? What happens if the garden is watered every other day instead (Continued on page 13)

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# Springtime Learning - (Continued from page 12)

of every day? Will thinning the plants result in a bigger harvest?

Separate the garden into zones to examine the results of your experiment vs. the control group. Include journal writing to track the experiments and see which options are worth repeating in future years.

## Art

Looking for a marker to remember what you planted where? Painting rocks with the name of each plant can be a beautiful addition to the garden. When everything is in bloom, capture the results with painting, sketching or photography.

No matter which activities you choose, your children

**"If you have a garden and a library you have everything you need" - Cicero**

will make great memories while they learn. As Cicero said, "If you have a garden and a library, you have everything you need."

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# NASA

(continued from page 11)  
 - his grandfather and great men during the Apollo days  
 - he was, in fact, continuing that circle, as he inspired our kids. It was an amazing experience to be a part of and I'm so thankful for his investment into their lives."

On the final day of competition, following the final challenge, the Isle of Hope Fiddlernauts headed to the award ceremony where they took home 2nd place in the nation in the Space Shuttle Simulator Launch to Land Challenge and 2nd place in the nation (losing by just 1 point) in the Landing Finals. The award, however, that Coach Carolyn Rethwisch is most proud of is the Apollo 13 Flight Team Award, given for the first time ever in competition.



NASA Commander Shane Kimbrough Surprises the Fiddlernauts

"As I think back to the last couple of days...this is the award I am most proud of," explains Coach Rethwisch. "I

will take 2nd place in every competition ever held, if my kids show up!" The Apollo 13 award is given to those who risk it all and work together. The plaque reads, 'The Apollo 13 Flight Team Award... presented to the team that demonstrated the resilient spirit and teamwork exemplified by Astronauts Jim Lovell, Jack Swigert

and Fred Haise of Apollo 13.' These men are giants in aerospace history, the heroes of Shane Kimbrough who shared with the students that it was the Apollo program that helped inspire him to pursue the astronaut field.

Coach Rethwisch says, "Last year we learned, 'Failure is NOT an option.' This year, our kids lived out that motto. We are so blessed to know them, teach them, and take this journey with them. We're raising champions who give it their all...every single day. At Isle of Hope, we are raising young men and women of integrity...who pursue the unimaginable. It took a village this year to help us help our kids achieve their goals. I'm so thankful for our village and so blessed to be a part of the Fiddlernaut journey this year."

*Thanks to IOH K-8 School for providing this article.*

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