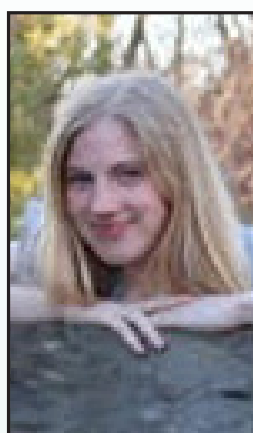


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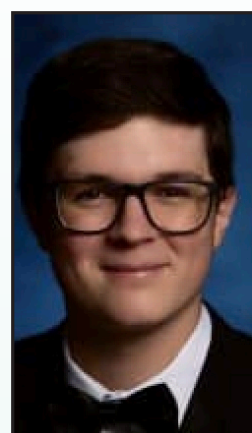
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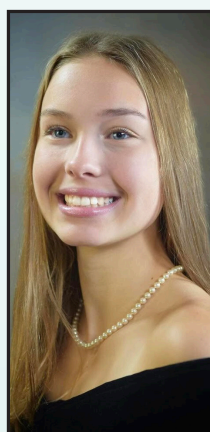
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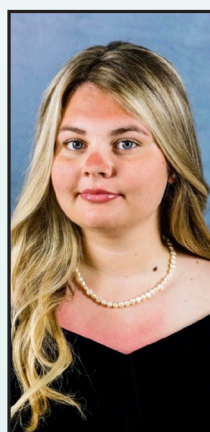
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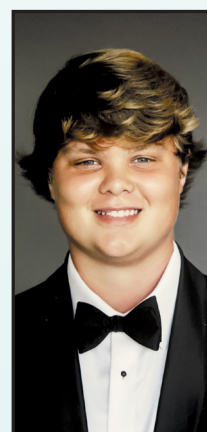
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# Front Porch

BY CHRIS BRANTLEY, EDITOR

This is always one of my favorite issues of the Isle of Hope News celebrating our graduates. The Class of 2022 is taking a big step away from being taken care of to taking care of themselves.

It is a bittersweet time for us parents.

We feel relief that we have gotten you this far, though it ain't always been easy, especially when you're seniors. You get pretty full of yourselves at times and don't really want to be

parented anymore, i.e., told what to do.

I veered off the rails the summer of my 18th year. No longer a child, but not yet a man, and all I wanted to do was have some fun!

I knew in a few months I could do whatever I wanted: stay out as late as I wanted with no one checking up on me, etc. But, I couldn't wait to leave the sleepy town of Savannah behind and party (I mean study) in Athens.

I was in midtown Atlanta a few weeks ago visiting my

sons. And after a few days, it occurred to me that this was a young man's game, and I was not that young anymore.

I mean, I am not a city guy, but I admit the energy is intoxicating for a day or two, then I just get tired and overstimulated, ready to go home to my little slice of paradise, Isle of Hope.

I didn't come home much during my years at UGA, and now I wonder why. I have discovered so much about this little island I grew up on and Savannah.

So many things I simply overlooked when all I thought about were girls and sports and the beach.

Now Wormsloe is one of my favorite places, but back then, I drove by it

## Isle of Hope News

The Isle of Hope News is a quarterly publication serving Isle of Hope area residents & 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.

- Continued on page 4 -

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# Lemburg Named SVA Valedictorian

BY MARY MARGARET LEMBURG

The people that are the closest to me know that over the past few years I have been absolutely obsessed with something: a super underground artist named Vincent van Gogh.

My planner this year has been van Gogh's *Starry Night*. The wallpaper on my computer and phone are both two different van Gogh paintings. I have gone to see the van Gogh Immersive Experience in Atlanta. I am going to the van Gogh Museum in Amsterdam this summer. I have listened to *Starry: The Musical*, a musical about Vincent and Theo van

Gogh that was released as an original concept recording in 2020, countless times on Spotify. So in other words, I have a slight obsession.

While I absolutely adore the visual aesthetic of his paintings, the main reason I love van Gogh so much is because of the man himself behind the works of art. I am deeply moved by the story of a person who saw the world through a different lens because of the brokenness inside of him. Van Gogh used art as a way to deal with the negative feelings of loneliness, fear, and depression inside of him. His artistic career only lasted about ten years, and



**Mary Margaret Lemburg,  
Daughter of Rev. David and  
Rev. Melanie Lemburg**

while he produced around 900 paintings during this period, he only sold one during his lifetime. Vincent lived in a state of poverty for most of his life, and he often had to financially rely on Theo, his brother and

**- Continued on page 13 -**





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## Front Porch

- Continued from page 2 -

every day and only went once with some folks who were visiting my parents. I thought it was boring!

So one night a few weeks ago, I was sitting around sipping on some Bourbon and thinking about my bucket list. I had read an article that Wright Thompson wrote about his dad, who died early, and how he had always wanted to go to the Masters with him. But unfortunately, it never happened.

So my dad is 80, and I thought, what is on his bucket list? I shot him a text and asked. No response.

A few weeks later, when I headed to Atlanta to see my kids, I stopped by his home south of Atlanta. It was a little out of the way, but I wanted and needed to go.

So I get there. As always, he is working on something, a gate he is installing at the end of his driveway.

He is dirty. It is hot, and we sit on his patio overlooking his pasture and share a Budweiser. Now I am not a big Bud fan but having one with my dad is kind of like eating a hot dog at a baseball game; it just tastes better.

And the first thing he says is, you know that text you

- Continued on page 6 -

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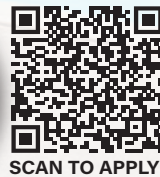
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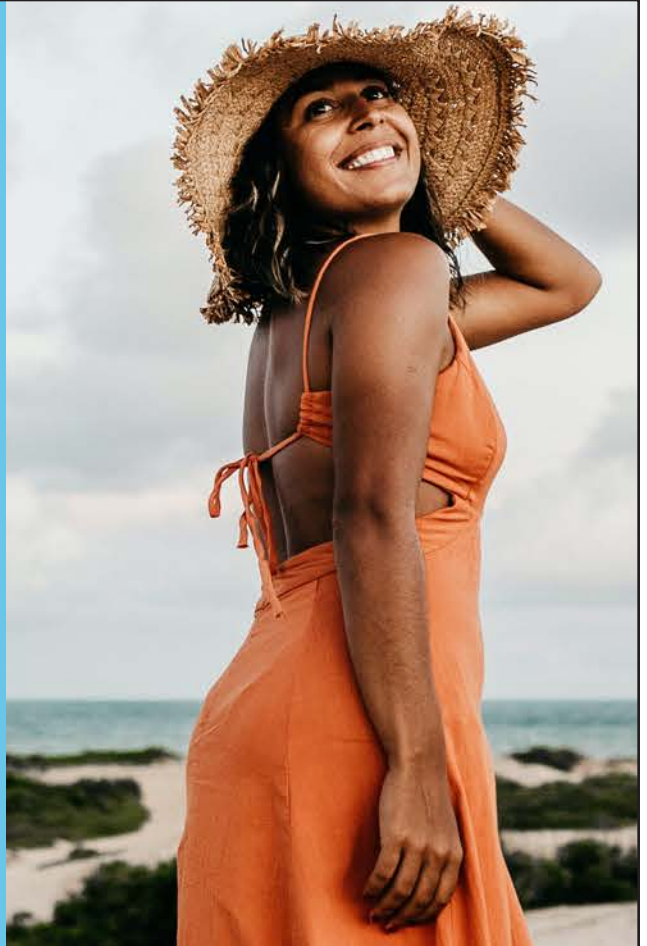
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## Front Porch

- Continued from page 4 -

sent me about my bucket list? I say yes. He says I have pretty much done everything I wanted to do.

This kind of surprised me. I figured there were some burning desires, like seeing the world, climbing Everest, etc., that had been left undone.

Then he said I just want to be able to sit on the porch and have a beer with my son and shoot the sh\*t. Now, he didn't say shoot the sh\*t. Maybe he said, "solve the world's problems," but it is the same thing.

At that moment, I had an epiphany. I realized that when I get older, I will likely want the same thing. And I was glad I was getting it now, not when I got into my 70s.

This revelation made me face two realities.

First, when your parents get old, they just want to be with you, so you have to overlook some (a lot!) of stuff. And second, I needed to make an effort to spend more time with my kids who had left the nest.

Yes, they are on their own now, but they still need to see and be with someone who thinks they are the greatest thing in the world — someone who accepts and loves them as they are, with no conditions. Someone who wants the

best for them.

Yes, being in your 20s is exciting, busy, fun, and challenging. You feel like you have to make significant, life-changing decisions and figure out what the rest of your life will look like.

When you're in your 50s, you realize a lot of that is BS. It is better to take your time and try many things to find out what you really care about. What makes you want to get up in the morning. Most likely, there will be times when you will struggle with that.

So anyway, I am starting to ramble now and saddle high horses, so let me wrap this up.

Graduates, you may have a love/hate relationship with your parents at this moment. You may be chomping at the bit to get out from under them.

Still, there will come a day as you get older when you realize how much blood, sweat, and tears they poured into you, how much they sacrificed to help

you grow and become who you are.

When you are in your 50s (if not sooner), you will realize they are not perfect, which isn't what matters. What matters most is being together because you will not always have that chance.


So don't make the mistake I made in my 20s of stubbornly doing my own thing and not thinking my parents had much to offer me.

Parents of graduates to you, I say you did your best, and now it is time for them to find their wings, just like the baby owls born on the Bluff each year.

You will have to let them discover their own path.

My advice: be there for them, but don't push them too hard to be what you want or think they should be.

And don't panic if they do something unexpected. Simply trust that they will figure it out. Most likely, they will.



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# Ask?

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## How Does Inflation Affect Interest Rates?

BY ED YANNETT

Lately, I've been getting tons of questions about inflation. How does inflation affect interest rates? Why is inflation such a big deal for interest rates? Why are interest rates going up?

This is a VERY complex subject VERY! But, I'm going to try to explain it to you simply! First, let's look at the **WHY?**

We have to understand the two main parties involved: the lender and the borrower. The lenders are the people (creditors or investors) who are giving up their money to lend out, and the second group is the borrower. In exchange for lending out their money, the lenders will want something in return, which is the interest rate they charge. And the borrower will pay the interest rate to get the

cash they need. Very basic!

**Five factors make up interest rates:**

- **Risk-Free Rate Premium**
- **Expected Inflation Premium**
- **Default-Risk Premium**
- **Liquidity Premium**
- **Maturity Premium**

These five factors make up the interest you are charged on **everything — EVERY TIME YOU BORROW MONEY!**

**Risk-Free Rate Premium** represents what return an investor would expect from an absolutely risk-free investment over a specified time period. Examples: Triple-A bonds or US Treasury Bonds.

**Expected Inflation Premium** is what lenders expect current and future

inflation to be. The lender will have their purchasing power reduced by the inflation rate over the period of time you borrow the money, so they charge a premium. For example, if we have 10% inflation, then in a year, \$1000 will have the purchasing power of \$900. So the \$1000 lent to you will only be worth \$900 in one year.

**Default-Risk Premium** is the premium charged by the lender for the risk that the borrower might default or not make timely payments. This is where your credit score comes into play—the higher your credit score, the lower your default risk.

**Liquidity Premium** is when someone lends you money, you receive a note or security deed. Liquidity Premium is the ability of the lender to convert this



security back to cash. Can they sell the security to get cashed out early? Less liquidity = higher interest rates. More liquidity = lower rates.

**Maturity Premium** In general, the longer you borrow money, the higher the interest rate. In other words, short-term = lower rate and long-term =

higher rate. So typically, a one-year loan will have a lower premium than a 30-year loan.

In summary, rates are low when the economy **LOOKS ROSY!** When we have jobs, money, and a positive outlook! The FUTURE LOOKS bright! But, when it seems gloomy or negative, we pay more to borrow

money! Here perception can become reality and cause the economy to contract. There is a ton more going on here.

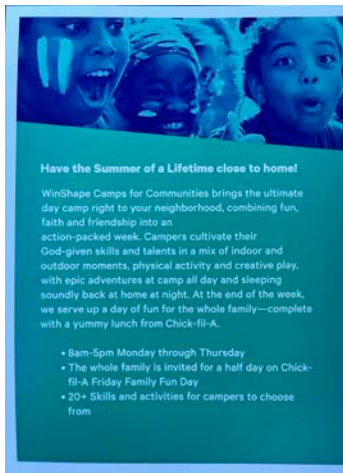
But, I wanted to give you a quick understanding of how inflation and interest rates work and why we as consumers might be paying more for goods and services.



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# Savannah Natives, Stewart & Winfield, Set to Play IOH Marina Pavilion Series

BY CHRIS BRANTLEY

Native Savannahians and those in Athens in the 90s likely know these guys already. Stewart Marshall and Winfield Smith started picking and singing together in 1989. They both went to UGA and used to play at all the old venues, 40 Watt, Uptown, and the now-defunct TK Harty's.

Whenever they play in Savannah, I try to check them out. I guess it reminds me of the good ole days in Athens, but I also love their sound. Stewart calls it "y'all-ternative" music, which roughly translates to "harmony-driven roots rock."

No matter what you call the music, it is a rousing good time when they play live, particularly at the Isle of Hope Marina with the backdrop of the Skidaway River.

Stewart grew up in the Sandfly area and fell in love with albums like *Waylon & Willie's Wanted! The Outlaws* and *Simon & Garfunkel's Concert in Central Park*. He spun the records a lot along with bluegrass greats like Emmylou Harris and Sam Bush. Rock legends like the Beatles, Stones, Dylan, and CCR also influenced the band.

S&W have released six CDs since 1996. You can find their music on most of the streaming services



**Stewart & Winfield will play June 24 at the IOH Marina.**

or youtube.com. Or go to [stewartandwinfield.com](http://stewartandwinfield.com).

On June 24, at the IOH Marina, Stewart and Winfield will be joined by a full band (members of Stewart's other band, Junkyard Angel) and Stewart's younger brother Jim. That means two, three, maybe even four-part harmonies. They unofficially go by "Junkfield" when they play with the whole band.

Winfield never left Athens, which all of us UGA grads get. It is a magical place. Stewart is back in Savannah on IOH.

So I'll leave you with this story. Stewart and Winfield were enjoying a meal at one of Sandfly's restaurants. Some folks from the Savannah Economic Development sat nearby and were looking for an acoustic group to play an event at the Westin. So as serendipity would have it, Stewart and Winfield got

the gig.

But it gets better. The G8 had a summit in Sea Island, GA, a few months later. Unfortunately, headliner Ray Charles got sick and couldn't play the final party for the dignitaries. So S&W got the call and stood in for Ray.

So if you're ready for a foot-stomping good time listening to some "y'all-ternative" music, come see Stewart and Winfield, the band that "bumped" Ray Charles, at the IOH Marina Pavilion on June 24 from 6:30-10 pm.

You won't regret it.

IOH Marina boat owners and Carefree Boat Club members have free admission.

Adults Ticket: \$10.00; Children Ticket: FREE (The ticket price includes hot dogs, chips, soda, bottled water, etc.) We accept cash, check, and all major credit cards. No outside coolers are allowed.

**Stewart & Winfield will play June 24 at the IOH Marina.**



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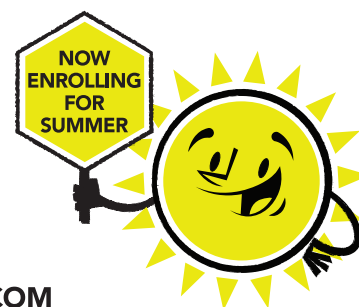
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## Valedictorian Speech

- Continued from page 3 -

his main supporter throughout his life.

Yet, despite all of this hardship, van Gogh is now considered one of the greatest artists of the world. The struggles faced with his own human emotion allowed him to view and depict the world in a unique way that still moves people over a hundred years after his death. The creativity within allowed him to look past the darkness inside in order to see the light present in the outside world.

There are many times in my life that I have felt very akin to van Gogh because of the shared nature of enduring struggles. One of these times in particular was in 8th grade, when I wanted to go to Savannah Arts for high school. According to my classmates at the K through 8 school that I had just started at during that same year, that was the place to go when it came to high school. I struggled a little in deciding what I wanted to audition for as a major, but I eventually

concluded that I wanted to try out in the visual arts department.

Then, I spent months and months preparing with the art teacher at my school and making dozens of pieces in all of my spare time. I found

- Continued on page 14 -

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# Valedictorian Speech

- Continued from page 13 -

out a couple of weeks after the audition that I was 5th on the waitlist.

It was at this moment that I thought I might as well move forward with the process of enrolling at St. Vincent's. It was the only other place that I had even considered going, but I had not thought too much about it other than through a handful of stories from a couple of people at my church. While I was devastated in the moment, now, I am so incredibly thankful that I did not get in to Savannah Arts. I believe that I would have done well there, but I know in my heart that St. Vincent's was where I needed to go.

SVA has taught me how to be a woman who leads, how to stay true to myself, numerous academic lessons, and what values I hold most dear. Now that my time here has almost ended, I can see that the darkness surrounding me during that time would eventually reveal a beautiful light seen only from the other side. I think that we should all live our lives like Vincent van Gogh. We should rely on those who support us; to find the love of Theo van Gogh in our family, friends, teachers, and neighbors. We should be creative in every moment that we can.

And, in hard situations, we should persevere in order to see the beauty on the other side. One of Vincent's many quotes is "One of the hardest things to do is to paint darkness which nonetheless has light in it". In other words, the most difficult thing that a person can do is to look for the good when we are stuck in the bad. Yet, that is what we must do in life, or else we may succumb to our own brokenness.

Throughout life, we all undergo many hardships. We struggle with making new friends at a brand new school. We are forced to recover from injuries and illnesses. We face our own inner demons telling us that "nobody likes you" or "you are a failure." We all wade through our own individual amounts of darkness, but the point is that we all do, and it is up to us to find the light within it. Life is hard, and it can sometimes crack or even break a person. Yet, it is up to us to not let it overwhelm us and to use the brokenness to see the light. One of my favorite songs in *Starry: The Musical* is called "The Road". The chorus goes like this: "With conscience as my compass I am guided towards the night."

Though there are clouds ahead I know that it will be alright. Every step in a new direction, waiting for the resurrection of the light.

But even in the dark, the road is bright. The road is bright."



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