

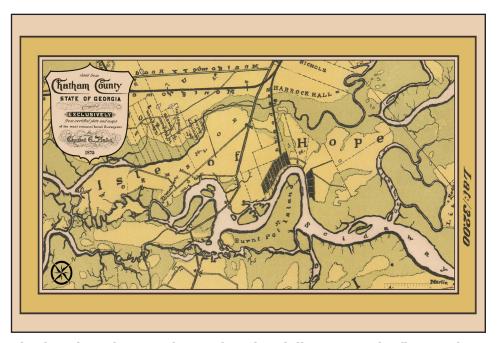
isleofhopenews.com

Annual Meeting of Isle of Hope Historical Association Recaps Another Successful Year

BY DAN WILLOUGHBY

The Isle of Hope Historical Association held its annual meeting at the St. Thomas Episcopal Church parish hall on September 21, 2023. Eighty members attended meetina to presentations from IOHHA officers and enjoy a buffet dinner by chef Kirk Blaine. President Dan Willoughby and Vice President Tiffany Alewine made presentations about the activities initiatives of and the organization, with officer reports, a year-in-review, question-and-answer session, and a preview of upcoming officer and board elections. Dan reported that the IOHHA was financially strong and thriving, with members, more more higher-level members, more money on hand, more community events, more website traffic, and more website content than last year.

Tiffany provided a report on the IOHHA's finances, membership, and community events.



Charles Platen's map of IOH after the Civil War was the first to show a railroad to the island.

This year we welcomed 100 new household members to the organization. Hundreds gathered in December for the 2nd Annual Tree Lighting, Caroling, and Santa Visit. Over 200 snow cones were given out last June at the 1st Annual Cool Taste of Summer and Golf Cart Decorating Contest. Under the tireless leadership of Erica Wilson and Holley Jaakola, the 2022 Isle of Hope Art & Music Festival in October was the largest and most fun ever.

Dan provided a status report

on the Chatham County historic district designation effort, which began in July of 2021. We continue to push our application forward obtain to the required approvals Metropolitan the Planning Commission, The Chatham County Historic Preservation Commission, and the Chatham County Commission.

We are determined to reach our goal and hope

- Continued on page 7 -

I close my eyes and see shiny faces/Of all the children who now have children of their own/Funny, but comes December/And I remember every Christmas I've known. - Frank Sinatra

Christmas and memories go together like "rama lama lama ka dinga da dinga dong." If you're too old or young to get that reference, it's from the 1978 movie Grease.

Around Christmas 1978, I got my first basketball goal (rim and attached backboard). My dad nailed it to the wall above our garage door. Back then, you shot outside shots. Driving for a layup led to smashed faces, broken garage doors, and dented cars.

My children's church choir practiced months to learn the Christmas songs to sing at church. The choir director taught us to pronounce "in excelsis deo" by writing it out as "egg shells" deo on our cue cards. I preferred face-damaging layups to choir practice.

As a teen, I always enjoyed lighting candles at the end of the IOHUMC Christmas Eve service. It was dark and each person held a candle. One candle shared a flame with another until the church filled with light. We sang "Silent Night", or was it "Holy Night"? I always get those two mixed up.



Years later, I would watch my kids decorate the tree with a glee I had long forgotten. Christmas became magical again. At least, until I had to put together their "assembly required" toys and search the city on Christmas Eve for batteries "not included."

Now, with fewer Christmases ahead of me than behind me, I try to stop, soak it all in, and enjoy Christmas Present with the ones I love. I wish the same for you. Merry Christmas!



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.

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The Market at 3 West Ridge:

Still Laser Focused on Vulnerable Children



BY MARIANNE KOSIEWICZ

Question: Guess what's new for the Market at 3 West Ridge?

Answer: It will celebrate its 25th anniversary year of supporting Savannah's most vulnerable children and families!

On February 6, 7 and 8, the Market will again host a boutique trunk show and a plant sale and all proceeds will be donated to two local non-profit organizations. The trunk shows feature carefully selected vendors from across the country offering unique merchandise, including personal apparel for the whole family and items for the home and garden. The Market's plant sale offers the opportunity to pre-order a wide assortment of early spring plants with a

3 west ridge

MSt. Peter's

Episcopal Church 3 West Ridge Road Savannah, GA 31411 (912) 598-7242

saintpeterssavora

Coastal Children's Advocacy Center (CCAC) provides counseling and long-term therapy to children traumatized by physical or sexual abuse.

March pick-up date. During the Market, several hundred annuals and perennials, hanging baskets, and containers will be for sale.

The two charities selected for support this year are Brightside Child and Family Advocacy (formerly CASA, Savannah Court Appointed Child Advocates) and Coastal Children's Advocacy Center.

Brightside serves children in foster care who have suffered abuse and neglect by providing counseling services and information gathering sessions in non-threatening homelike environments. With permission, children and their parents are videotaped interacting

in a natural setting so that counselors can provide parent counseling about the most appropriate ways of handling various interactions soon after they have occurred.

Brightside also addresses the need for systemic change in the child welfare system. This year, they will focus on programming for youth 14 years of age and older, a group which makes up approximately a quarter of Savannah children in foster care.

Coastal Children's Advocacy Center (CCAC) serves children

Tuesday Feb. 6th 4:30 p.m. - 7:30 p.m.
Wednesday Feb. 8th 10 a.m. - 4 p.m.

Thursday Feb. 8th 10 a.m. - 4 p.m.

Marketat3WestRidge

a shopping boutique

- Continued on page 4 -



Brightside serves children in foster care who have suffered abuse and neglect by providing counseling services and information gathering sessions in non-threatening home-like environments.

The Market

- Continued from page 3 -

and youth traumatized by physical or sexual abuse. It provides counseling and long-term therapy to child-victims and non-offending family members after the abuse has been reported and a forensic interview conducted.

Funds from The Market will be dedicated to a new counseling program called Helping Empower and Recreate Trust (HEART) using a best practice therapy which has been found to reduce post-traumatic stress disorder. HEART will serve youth aged 12-17 and is designed to improve each teen's ability to manage the long-term effects

of trauma. HEART also has a counseling group comprised exclusively of Hispanic/Latino youth.

Both Brightside and CCAC work with children in natural, home-like settings and work intensively with parents. Both use videotaped information sessions which are shared among relevant community partners so that children can be interviewed only once about the abusive or neglectful events of their lives.

To support these charities, please shop The Market at 3 West Ridge, located at St. Peter's Episcopal Church on Skidaway Island, on February 6 (4:30-7:30pm), 7 (10:00-5:00), and 8 (10:00-4:00).



Start Boating...without Owning



Discounted Initiation fees for IOH









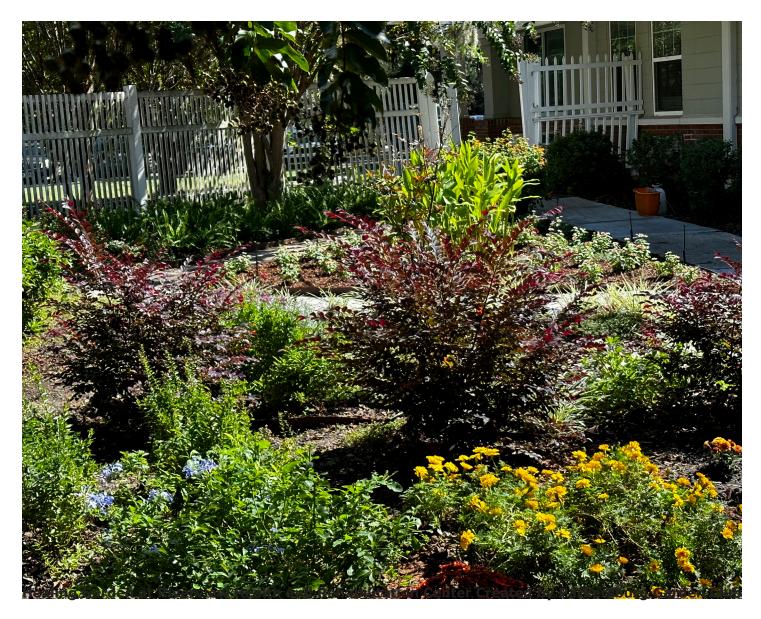




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A Garden of Love

BY REV. PATTI DAVIS

It was a long-neglected space between two wings of the Riverview Health and Rehabilitation Center on La Roche Avenue, set off by weeds, vines and overgrown bushes. knowing And, that many residents Riverview cannot go outside safely on their own, The Parkersburg Garden Club set about to change all that. Over a period of a year and a half, they weeded,

pruned, and weeded some more, adding topsoil, mulch, and an irrigation system. The project grew in the imaginations of those gardeners and soon there were blooming things and a bird bath, bird feeders and benches.

A local artist, Joy Davis, painted a lovely mural and potter Polly Cooper created clay tiles with all manner of creatures. Then, on Monday, Oct. 23, a beautiful fall day, the official ribbon-cutting by

Garden Club President Betty Cashwell, accompanied by Administrator Jordan Russell and our own Mayor Van Johnson, opened the Healing Garden for residents and staff alike to enjoy a place of calm, a bit of respite from what is often a hard day.

Music by the world-famous Crabettes accompanied refreshments for residents, staff, garden club members, and visitors who had come to see the amazing transformation.

IOH Historical Association

- Continued from page 1 -

you will continue to support our efforts. If you have any questions, please contact our officers and board members at admin@iohha.org.

Dan also provided a report on the streetcar restoration project. Two street cars that serviced Isle of Hope had been made into a cottage on an Isle of Hope lot near Grimball Point decades ago. With a change of ownership on the property, the cottage

was razed but the repurposed street cars, now a galley kitchen and bedroom and bathroom, were spared the bulldozer and retained.

This year, the IOHHA dismantled the cottage and, with the help of a crane and a flatbed 18 wheeler, removed the remains of the two street cars from the property. We are currently collecting bids on the costs of restoration.

At the meeting, a request for candidates for secretary, treasurer and board director were made. After the meeting an online election was held.

John Thompson was elected secretary. George Shields was elected treasurer. Kristi Remick was elected board member. Each will serve a two-year term. Dan Willoughby and Tiffany Alewine will continue in their positions as president and vice president for another term.

We would be remiss if we did not give a big thank you to Mark Lisicia, who just

finished a two-year term as secretary and board member. Mark worked tirelessly for the IOHHA, setting up our financial system and controls, leading the IOHHA website build, and always being the voice of reason at board meetings. Thank you, Mark!

As we head toward 2024, the future looks bright for the IOHHA and Isle of Hope. Join us and join the fun while preserving the island's history.







Dreaming of Owning Investment Property?

Are you dreaming of Owning Investment Property? But the 20-30% DOWNPAYMENT Has You Stuck! Fannie Mae's NEW 5% Down Payment Loan Program Makes It Happen!

With a combined 30 years of experience as a real estate agent and investor, I understand the traditional hefty 30% down payment has long been a massive hurdle for any investor. As of November 18th, this CHANGES!

That's when Fannie Mae's game-changing 5% down payment loan program for multifamily homes comes online! The path to building your real estate portfolio has just become more obtainable! If you're ready to make a smaller upfront investment and step into real estate investing, I'm here to guide you through the process.

Multi-family Properties: A Smart Investment Choice that offers several advantages for investors, including:

Maximized rental income: With multiple units to rent, multi-family properties have the potential to generate more rental income than single-family dwellings.

Value growth: Boosted by consistent demand, multi-family properties tend to appreciate over time, offering investors the potential to build significant equity.

Tax deductions: Expenses incurred from



your investment, such as mortgage interest, property taxes, and maintenance, can often be deducted, potentially lowering your tax liabilities.

Winner Winner: Tenants, PAY OFF YOUR LOAN and pay all the expenses!

House Hacking: A Strategic Entry Point for New Investors

For those new to real estate investing, house hacking can be an intelligent way to get started. By purchasing a multi-family property and living in one unit while renting out the others, you can substantially reduce your housing costs and accelerate building equity.

Eventually, you can transition the property into a full rental and unlock a new income stream.

Fannie Mae's 5% Down Payment Program

Fannie Mae's 5% down payment program makes multifamily investing more accessible for a broader range of investors. With a reduced down payment requirement, investors can enter the market more efficiently and start reaping the benefits of multiunit property ownership sooner.

Eligibility Requirements (Made Easier):

Credit score of at least 620
Debt-to-income ratio (DTI) no higher than 45%
Loan-to-value ratio (LTV) at 97% or below
Stable employment and verifiable income

How Rental Income Makes a Difference:

When securing a Fannie Mae 5% Down Multifamily loan, lenders use the rental income in two critical ways. First, they use the gross potential rental income (GPRI) to help you qualify for the necessary loan amount. Second, this income helps offset your mortgage payments, reducing your debt-to-income ratio and making qualifying for the loan more manageable.

For instance, if you're eyeing a 3-unit property with a GPRI of \$3,000 per month and a DTI of 40%, you might get approved for a loan up to \$450,000. In addition, if your mortgage is \$2,000 monthly and you're earning \$3,000 in rent, you're paying only \$1,000 monthly.

The Perks of Utilizing Rental Income:

Using rental income to qualify for the loan reduces the down payment and could get you a higher loan amount, making a more significant or valuable property within your reach. This strategy also lowers your monthly mortgage payments, making the ownership of a multi-family property more affordable.

Ready to Get Started? Contact Me Today!

If you want to learn more about Fannie Mae's 5% down payment program and how it can help you achieve your real estate investment goals, contact me at 912-844-9000. I can guide you through the process and help you find the right multi-family property for your needs. I have extensive experience in owning, managing, and rehabbing multiunit properties. At the peak of my investment career, I owned and managed 240 family units. Fannie Mae's 5% down payment loan program is a game-changer for multifamily investors, making it easier to enter the market and build wealth through real estate. If you're ready to make your investment dream a reality, let's talk ASAP! 912-844-9000.



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150th Anniversary of Our Lady of Good Hope Chapel: Call for Stories and Photographs

Our Lady of Good Hope Chapel, the Catholic chapel on Paxton Park, celebrates its 150th anniversary in May of 2024 and you can help. Over the last century and a half, many Isle of Hopers were baptized, received their First Communion, or were married in the chapel. The chapel originally established in 1874 by Benedictine monks who came to Savannah to minister to the emancipated slaves. The chapel was located on land and in a building donated by an Isle of Stephen Dupon, Hoper,

and with a bell in the belfry donated by another Isle of Hoper, August Bonaud. This original mission effort was interrupted when a yellow fever epidemic killed several members of the Benedictine community.

Soon after, the Benedictines moved off

Isle of Hope and established a church and school for the former slaves on Skidaway Island. The Benedictine Fathers would row to Isle of Hope from Priest's Landing on Skidaway to celebrate Mass in the chapel for local residents. There were challenges for the chapel over the years, and some periods of closure, but through the determined efforts of the Benedictines, the Diocese of Savannah, Sacred Heart parish, St. James parish, and the Isle of Hope community, Our Lady of Good Hope still serves our island.

A Planning Committee consisting of representatives from the Benedictine community, the Catholic Diocese of Savannah, St. James Catholic Church, and Isle of Hope is actively preparing for the chapel's Sesquicentennial Celebration.

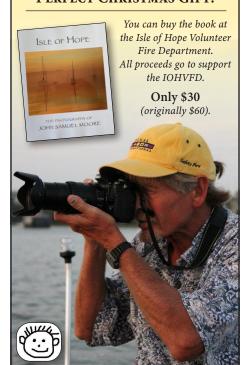
Plans include a visit by the Benedictine Archabbot from St. Vincent's Archabbey in Latrobe Pennsylvania, a celebration of Mass at the chapel, and a boat ride to Skidaway Island with a tour of the ruins of the historic mission. The Planning Committee is also gathering historical information about the chapel, including photographs of the chapel or chapel events, as well as stories or recollections of ceremonies or celebrations at the chapel. If you have any items or information to share, please contact Susanna Powers at spowers@stjamessav.com or call St. James Catholic Church at 912-355-1523. Help make this celebration a success.

Our Lady of

Good Hope

Chapel

Remember Sammy, Support the Isle of Hope Volunteer Fire Department, AND GIVE THE Perfect Christmas Gift!





The Isle of Hope News Mails Directly to 2,200
Households in the Isle of Hope Area (includes Dutch
Island and Wylly Island). Also Distributed to Dozens
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Contact Editor Chris Brantley chris@isleofhopenews.com 912-665-877 - www.isleofhopenews.com/advertise 2024 Publishing Schedule

Spring Issue - Mails March 5
(Ad Deadline is February 1)
Summer Issue - Mails June 5
(Ad Deadline is May 1)
Fall Issue - Mails September 5
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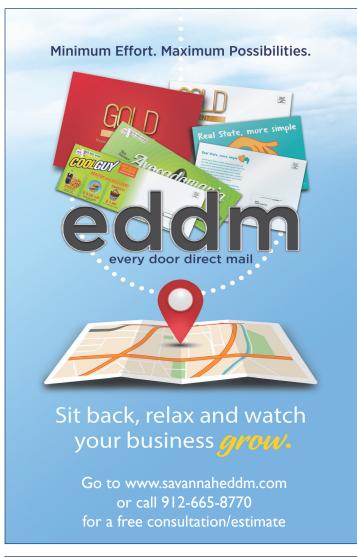


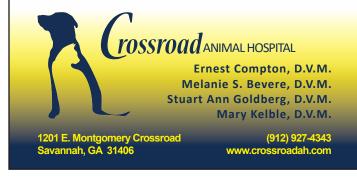
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Mystery Insect on Isle of Hope

(Polly shares a poem about the discovery and identification of a mysterious caterpillar on Isle of Hope.)

BY POLLY COOPER

This stunning insect lost its footing and tumbled to the ground.

It was obvious this was a caterpillar. His colors were quite spectacular.

We needed the scientific vernacular, so we began to ask around!
We named him Capt'n. Nemo.
His pedigree had to be identified.
We needed help with our quest.

He was a real show-stopper, not just a common grass-hopper.

He was a gorgeous specimen - the very best. John "Crawfish" Crawford led the search.

Entomologists were called upon.

Locals were highly capable, but just couldn't find facts irrefutable to explain this rare Don Juan. Fitz Clark from the Landings helped solve the mystery.

Noel Wright stayed awake all night working under flickering candle light, to discover Nemo's pedigree.

Strange and lovely and hauntingly rare, Nemo was truly quite savor faire.

He's blue and green with splotches of pink.
Seeing his picture will make you think...
"When he metamorphs into a moth,
will he still be debonair?"





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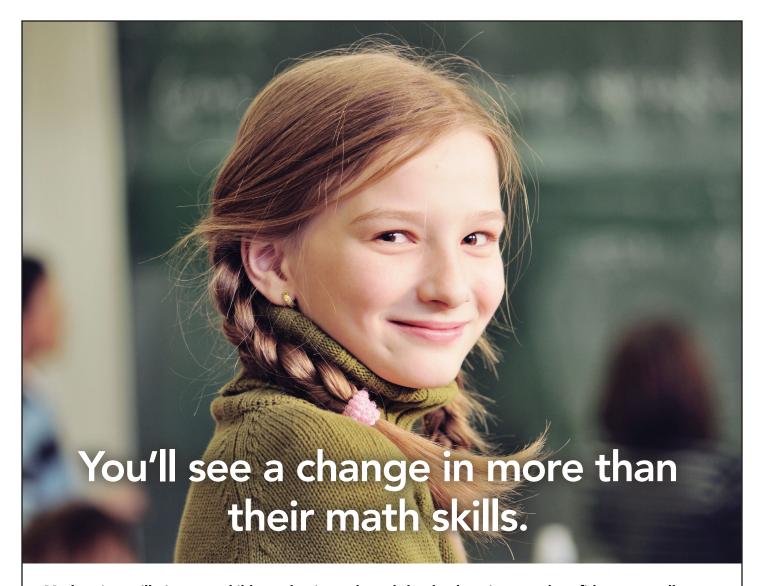
WRITTEN BY

Polly Wylly Cooper AND

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December 24th 5:00pm

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CELEBRATING 100 YEARS OF THE ST. THOMAS CHAPEL ON ISLE OF HOPE

Saturday, December 16th
St. Thomas Ave

5:30 pm Opening service outside chapel with Bishop Logue

6:00 pm Live music from Junkyard Angel Quartet, local food trucks, free S'mores & Hot Chocolate for kids



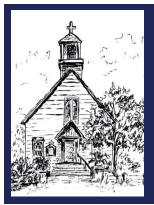
Christmas Services

Christmas Eve - Sunday, Dec. 24 9:15 a.m. - One Combined Worship Service in the Sanctuary (No Sunday School)

Services of Candlelight and Holy Communion:

4:00 p.m. - Traditional Service in the Sanctuary 4:00 p.m. - Anchor Service in the Ministry Center 6:00 p.m. - Traditional Service in the Sanctuary

New Year's Eve - Sunday, Dec. 31 9:15 a.m. - One Combined Worship Service in the Ministry Center (No Sunday School)



Our Lady of Good Hope Chapel

The Christmas Eve Mass will be at 10:00 p.m.

No Services on Christmas Day

Isle of Hope
Baptist Church

Christmas Eve Sunday, Dec. 24

Morning Worship at 10:30 am



Christmas Eve Services

St. Thomas' Episcopal Church

3:00 p.m. Family Service - Walk To Bethlehem **5:00 p.m.** Traditional Service with Sung Holy Eucharist



*Blue Christmas

Join us for a different type of service: of comfort, of loss, of hope

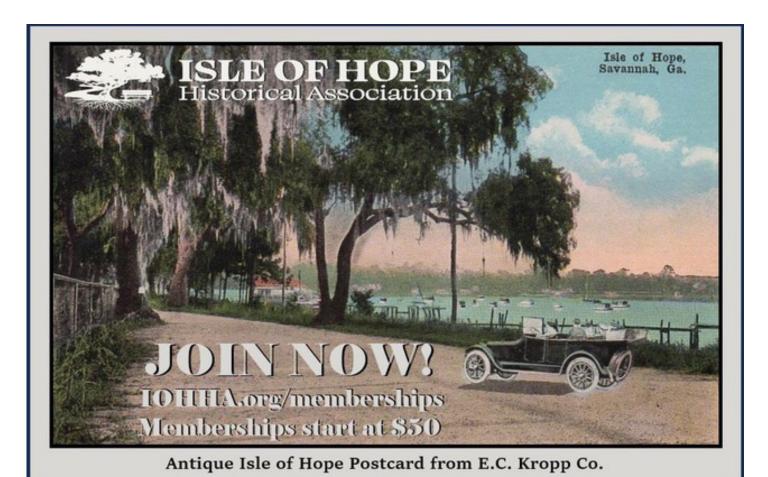
Wednesday, December 20th @ 6pm in St. Thomas Chapel

Refreshments and gentle Gathering to follow service

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