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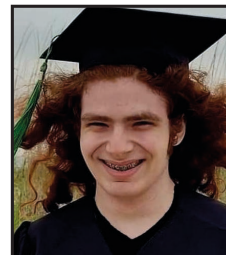
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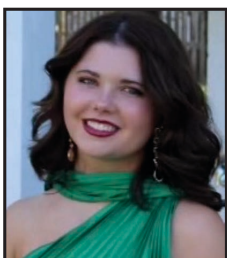
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Front Porch

BY CHRIS BRANTLEY, EDITOR



Well, it's been a few years since I had to think about what it feels like to watch your kid graduate.

When I graduated in 1986, the SCPS chorus sang "We've Only Just Begun" by the Carpenters, and we had. Now at 56, I have "begun" many times.

And...I'm about to begin again — my daughter married in April and my youngest son graduated from Georgia Tech in May. So now, my wife and I look across the table and think about what this new season of our lives will look like.

They say that kids cost you a lot. A 2017 study by the U.S. Department of Agriculture estimated nearly \$234,000 for a middle-income family with two kids. I've got three, so I guess I've spent more. Kids also cost you sleep, time, and emotional energy. But like many productive investments, they

also give back more than you put in. (At least that's my conclusion.) Plus, when you're old and feeble, you'll get some payback.

I could tell stories of how I

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 14 -

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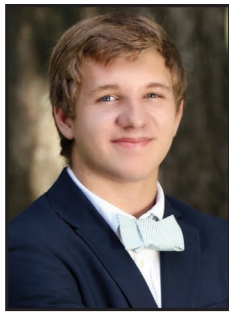
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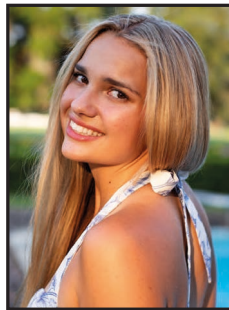
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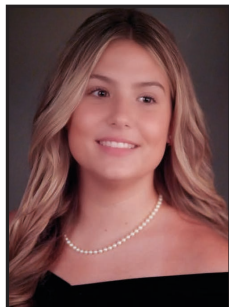
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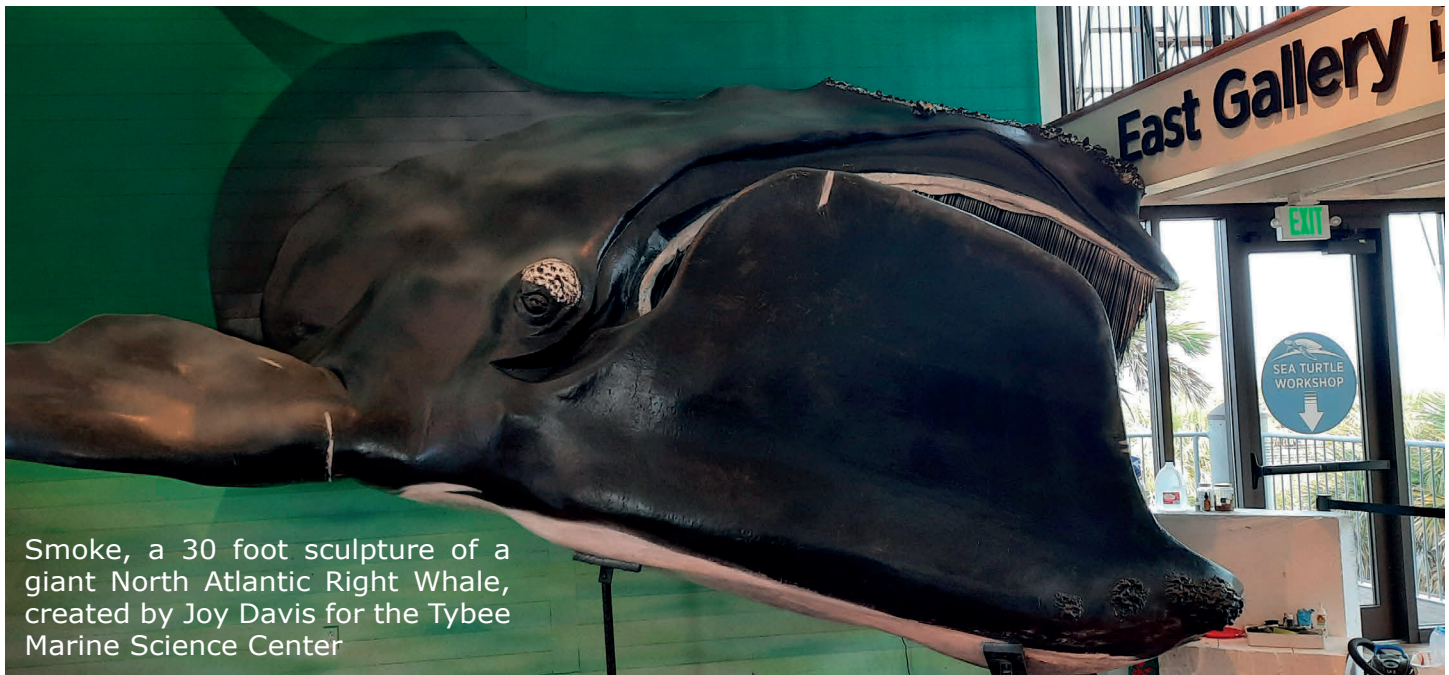
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A Whale of a Tale to Tell

“Smoke”, the North Atlantic Right Whale



Smoke, a 30 foot sculpture of a giant North Atlantic Right Whale, created by Joy Davis for the Tybee Marine Science Center

BY POLLY COOPER

Looking for an exciting adventure to take with your family?? Read on!

“Smoke”, a thirty foot sculpture of a giant North Atlantic Right Whale is now mounted on a wall in the Marine Science Center at the north end of Tybee. Its tail has been painted in three dimensions to appear as it is disappearing into the wall making this creature appear as it is dramatically bursting from the wall.

The huge mouth, complete with baleen for straining plankton and prey from the water, is wide open in pursuit of prey. Large videos nearby show scenes of whales jumping and splashing in the oceans.

Baleen, a durable material used before modern plastics were invented, was need-

ed for skirt hoops and corset stays. This was the beginning of the whale population demise. Sadly today, it is enormous ships exceeding the speed limit causing fatal whale strikes and also water pollution and entanglement in fishing nets doing untold damage.

In March, 300 people welcomed “Smoke” at the museum with a rousing reception, delicious food stations, speeches and guides explaining the many live displays in huge aquariums...horseshoe crabs, blowfish, curious octopus, alligator garfish, loggerhead turtles, hermit crabs, snails, sea stars, baby alligators, flounders, corn snakes and so much more. Displays are always evolving. A boardwalk leads to the beach where folks can see ships far out to sea on the horizon, listen to the chattering seagulls and relax with a picnic.

A rare treat is a Creature

Cam showing tiny live invertebrates up close in detail. Their beauty and fascination are captured clearly on a monitor. “Oohs” and “Ahhs” and squeals of delight and wonder can be heard from the excited visitors!

These whales are the most endangered whales on the planet. It is estimated that there are only about 350 North Atlantic Right Whales left in our oceans, placing them on the brink of tragic extinction.

Joy Davis, a marine biologist from Ohio, worked with volunteers for one entire year to create this impressive model of “Smoke”. Many of these creatures are a whopping forty-two feet in total length, the size of a large school bus!

Joy explained, “The coolest part of this mission is that Smoke’s mother, Phoenix,

- Continued on page 12 -



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From left to right: Rose Grant-Robinson, Kate Blair, Susan Homar and The Reverend Kelly Steele

BY MARIANNE KOSIEWICZ

With gratitude and joy, St. Peter's Church is pleased to announce that its Market at 3 West Ridge celebrated its 25th anniversary of annual giving by raising \$68,000. Half of this amount went to Brightside Child & Family Advocacy and half to Coastal Children's Advocacy Center, two Savannah agencies which assist physically /sexually abused and neglected children.

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Ask?

Mr. Ed

Straight From The Horse's Mouth



Are Middle-Class and First-Time Homeowners Being Priced Out of Home Ownership?

Here's some straight talk about the housing market! It's getting harder and harder for the middle class to live the American Dream of owning a home. With mortgage interest rates at their highest in decades, high inflation, and skyrocketing home prices, you need a solid plan when buying a house! The days of 3.0% interest rates are gone, if not forever, for a long time. But home ownership is still possible if you know how to get there.

Typically, homeowners have 40x the net worth of their friends who rent! Some renters assume they don't pay for the maintenance of their rental...but they do! It's just built into the rent! If nothing needs fixing during the lease term, the landlord keeps that money as a bonus!

So, how can you get to home ownership in this market?

Government Incentives

Government incentives, such as down payment assistance and \$10,000 towards closing costs, aim to support first-time homebuyers. These programs increase the number of people who can afford to buy a home. In a sense, it's free money for the home purchase. Buyers who use these programs can significantly reduce the cost of a home.

First-Time Homebuyer Down Payment and ZERO DOWN Mortgage Programs

First-time homebuyer down

payment and zero down mortgage programs are designed to eliminate the burden of the down payment. These programs often provide grants, low-interest loans, or deferred payment loans to help cover the down payment and, in some cases, closing costs. Eligibility requirements typically include being a first-time homebuyer, meeting income and home price limits, and completing a homebuyer education course. These programs make homeownership more accessible, providing an excellent resource for those buying their first home.

Loan Types and Seller Contributions

Homebuyers can also take advantage of seller contributions, which cover closing costs, prepaid items, and discount points. This reduces the amount of cash buyers need to bring to the table. These contributions make purchasing a home more affordable for first-time and other home buyers by lowering the initial out-of-pocket cash. Considering different loan types and understanding the various down-payment and allowable seller contributions will keep thousands of dollars in your pocket. Depending on your chosen loan, you can get between 1% to 9% of the sale price as a seller contribution.

USDA Loans

USDA loans are another valuable option for first-time homebuyers, particularly those looking to buy

in rural and suburban areas. These loans, backed by the U.S. Department of Agriculture, offer benefits such as no down payment, low interest rates, and flexible credit requirements. They provide an opportunity for eligible buyers to own a home with favorable financing terms.

Mortgage Buy-Downs

How would you like a 4% mortgage today? If so, consider mortgage buydowns. This strategy allows buyers or third parties (like sellers or builders) to pay an upfront fee to the lender to reduce the interest rate on a mortgage. The discount can be temporary or permanent. Buydowns make monthly payments more affordable, especially during the beginning years of the loan. By providing lower initial payments, buydowns are particularly useful for first-time buyers who expect their income to increase.

DSCR Loans for Investment Properties

House HACK!? You can buy a multi-unit building like a duplex or larger, live in one unit, and let your tenants pay your mortgage. This puts money in your pocket! DSCR (Debt Service Coverage Ratio) loans are an excellent option for those considering investment properties. These loans focus on the property's income-generating potential rather than the borrower's personal income. DSCR loans are particularly attractive for real

estate investors who might not qualify for traditional financing. The primary qualification is the income generated by the property, making it easier for investors with unverifiable income or complicated financial situations to secure financing.

Hedge Funds and Single-Family Homes

Hedge funds and institutional investors have been increasingly active in the single-family home market. By June 2022, large hedge funds and institutional investors held approximately 574,000 single-family homes in the U.S., accounting for a significant portion of the market. In some markets, these investors purchase up to 30% of available homes, often

outbidding traditional buyers and driving up prices. This trend highlights the importance of government programs and strategies like mortgage buydowns to help individual buyers compete. If these institutions are buying up single-family homes, you should too.

The Importance of Professional Guidance When Buying Your First Home

In the current market, first-time homebuyers should consider a few compromises, like a smaller home that may not be in an ideal location or meet all their criteria. Even if a home isn't perfect, owning it is more beneficial in the long run than renting. Remember, homeowners have a net worth 40 times greater than renters.

Navigating today's complex real estate market requires expertise and help to develop a long-term plan. Gone are the days of easily securing a 3% mortgage and affording a \$600,000 home. Strategic planning and professional guidance are now essential for making informed decisions. You need an expert to help you find and take advantage of government incentives and programs for first-time homebuyers. First-time buyers need a seasoned veteran to advise them about all the options like USDA loans, mortgage buydowns, and DSCR loans for investment properties. Remember, owning a home boosts your net worth significantly, making it a wiser financial decision than renting over the long run.

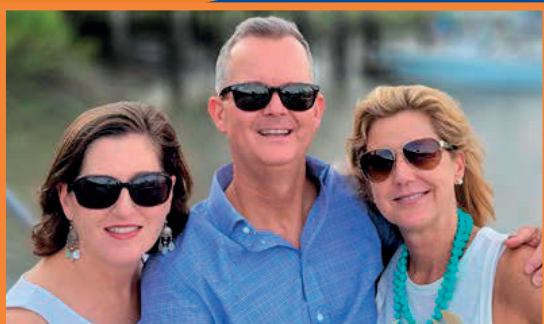


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Isle of Hope: My Middle Earth

BY TOM PARRISH

ISLE OF HOPE: My Middle Earth
I've become a Hobbit.

They say that the Isle of Hope has cache. I think nowadays its spelt cash\$\$A. The sums of money being offered for our homes, has escalated with our popularity. They tell me that mine is now worth far more than I paid for it. It would be an ideal time for me to cash in, but...

Where would I go?

I've watched friends and families come and go over the years. I love the Circle of Life that has occurred in my neighborhood. As the old among us die away, younger families take their place, and others who have moved away, long to return.

The Isle of Hope is its own special place. The community, the location, it's just a quiet little hideaway that's only a stone's throw from Savannah. Yet it's uniquely isolated by the marsh and the Intercoastal Waterway.

What's not to like?

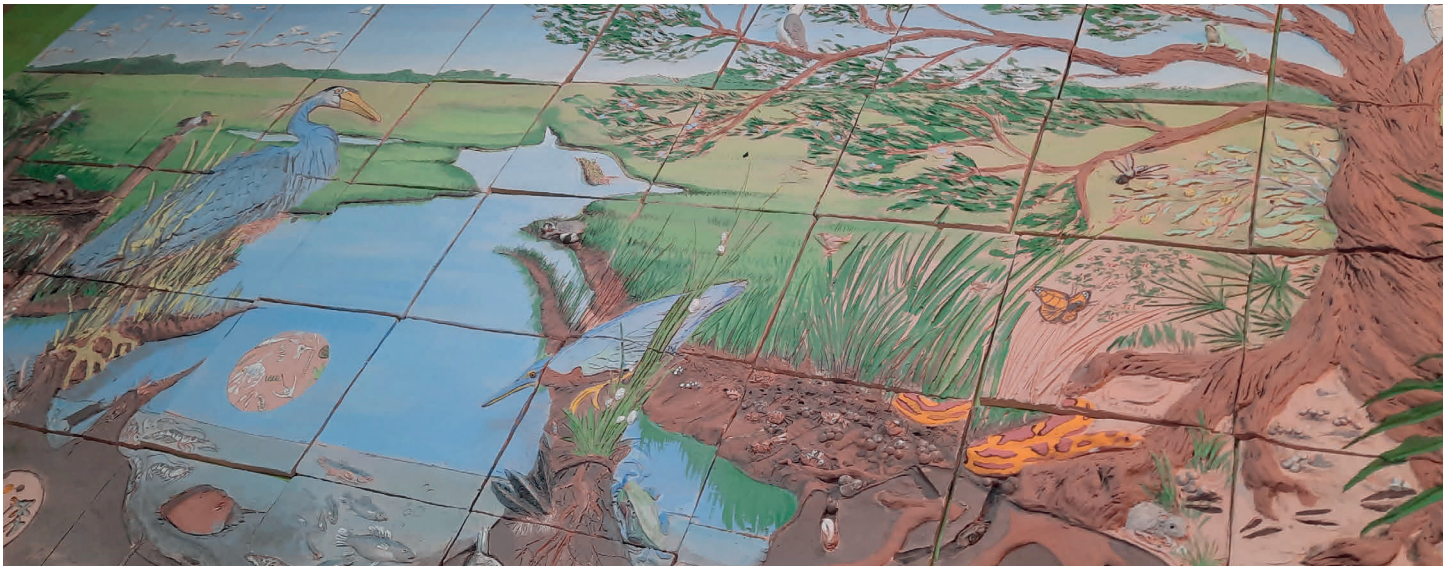
Seems now though that our little piece of paradise has been discovered, and I'm told my abode isn't as humble as I'd thought. So I get to thinking, why not me? Why not now?

- Continued on page 13 -



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Davis & Cooper create mural of lowcountry ecosystem

Joy Davis (left) and Polly Cooper (right) collaborated to design this tile mural of the lowcountry ecosystem that will also be displayed at the Tybee Island Marine Science Center



A Whale of a Tale

- Continued from page 4 -

has been sculpted and is displayed in the Smithsonian in Washington, D.C. Smoke's grandmother, Stumpy, is displayed as a skeleton in the North Carolina Museum of Natural Sciences. This is the lineage of the North Atlantic Right Whale, ambassadors of their species."

Chantal Audran, director of the Tybee Island Marine Science Center, believes that Nature has the potential to bounce back. Cheers to those focusing on the North Atlantic Right Whales while there is still precious time.

Chantal adds, "Our science center works to instill into every student and visitor a stewardship for animals on coastal Georgia. We introduce people to creatures in endangered populations to create a connection, passion and call-to-action to protect and conserve these species."



Right whales have baleen plates instead of teeth to filter, sift, sieve or trap their prey from seawater inside their mouths

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Middle Earth

- Continued from page 11 -

But...

Is my life measured by the bottom line?

When temptation whispers in my ear, I take a moment and reflect, on exactly what I have, not what I want. What I love, like opening the windows on the causeway and smelling the mixture of marsh gas and salt. It tells me I'm almost home. Or walking under our moss covered Oaks, I see it's rained; the Resurrection Fern is out and coating the branches. I love to bike down to the Bluff and check for dolphins and manatees. See if our owls are awake, and how many deer I can count. Mostly I just absorb the beauty that we take for granted on a daily basis.

How would I replace that?

They say that a Hobbit never seeks adventure, always safety and security. He appreciates the outside world, but rarely wanders far from his Shire. He prefers a cozy chair by the fire. He could eat all day, and often does. Drinks and smokes as he pleases. Comfortable, friendly, and outgoing, he relishes the comforts of home and the pleasures of life.

That seems to fit me to a tee.

In my youth I travelled all over the country, and lived in many places. Home is here now, and I hate to leave it. When I do, it calls for my return.

Older now, I've settled in, found my place in life. It's here in Wymberly Shire on the Isle of Hope, and...

It's the Hobbit's life for me.

Support the IOH Sharks, Defending City Champs

BY JESSIE BRINSFIELD

As the Sharks hit the water led by Coach Dan Willoughby, we're thrilled to have many new and returning Sharks for the summer.

The Sharks have produced several D1 Swimmers through the years. It takes a village and incredible support from our community to make the summer swim season happen. Thanks to our generous Sponsors, we're able to continue to provide for our team, both for this year and for the future.

Thank You to all of our 2024 IOH Shark Sponsors (as of May 1, 2024):

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If you and/or your business are interested in supporting the 2024 Sharks, it's not too late, please feel free to reach out to us at iohsharks@yahoo.com.

Front Porch

- Continued from page 4 -

woke up at 4 a.m. and thought WTH, but I won't. Every parent has those moments of disappointment and heartache, but eventually, they only make the triumphs, like graduation, taste sweeter.

The crazy thing about being a parent is when your kids do something great it feels much better than when you did it. My daughter's wedding and my son's graduation gave me the warm and fuzzies much more than my own.

Before my son's graduation, a speaker stood up and did a hokey, but very satisfying thing. He called for a chant

from the crowd. He pointed to one side of the arena, and they shouted "WE!" Then he pointed to the other side, and they yelled "DID IT!"

At that moment, I was reminded I had played a part in my son's achievement. Sure, he deserves most of the credit. But, as many of you parents know, you made sacrifices too. You helped your kids reach the finish line. And, while you should be proud of what they have achieved, you can also take pride in what you helped them accomplish.

Have we been perfect? Hell no! But if you, like me, stared

at the ceiling in the middle of the night wondering what you could have done better or said differently. If you feel amazed and grateful for how it all played out, you get it. You understand you played a part, but you also know you didn't cause it to happen. I am not who I am merely because of me. Neither are my kids or your kids.

So yes, congratulate your son or daughter for earning their diploma. But also raise a glass to yourself. In a sense, you graduated too... graduated from the school of raising a graduate.

Cheers!



You can always spot the student who spent their summer with Mathnasium.

Summer. It's the time for kids to relax and enjoy some much-needed fun, especially after such a challenging year. But summer is also the ideal time to do something that will give them a huge advantage when school resumes in the fall: Accelerate their math skills with Mathnasium.

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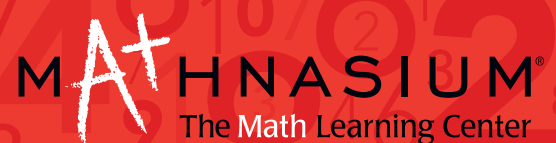


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