

Discover the Richness of Scottish Heritage and Culture

BY CATHERINE SIMPSON

Mark your calendars for the 47th Annual Savannah Scottish Games, taking place on May 3rd at Bynuh's Field on the beautiful grounds of Bethesda Academy in Savannah, Georgia. Set on 650 picturesque acres overlooking the Moon River, this event promises a day filled with wide-ranging entertainment for the whole family.

Get ready, music lovers! Ally the Piper, a trailblazing musician and social media sensation, takes the stage with her groundbreaking approach to the bagpipes. By fusing traditional Celtic melodies with the raw energy of classic rock and heavy metal, Ally has redefined the way the bagpipe is viewed in modern music. Her electrifying performances have earned her millions of fans worldwide. And that's not all—Seven Nations will wow you with their charismatic stage presence and unique



Tybee Light Photography - Duion Furgason

sound, blending folk, dance, and fusion rock. Celtic band, Lochlann will enchant you with their rich harmonies and a diverse array of instruments, including fiddles,

recorders, flutes, guitars, and the bodhrán.

Kick off the day with the

Continued on page 6 -



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- 👶 \$7 Kids' Menu
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- 🍹 Happy Hour - Mon-Fri, 4-6 pm: \$4 Cocktails, Beers, House Wines & Wells



Front Porch

BY CHRIS BRANTLEY, EDITOR

It's been a harsh winter in Savannah. I know anyone reading this from north of Savannah is laughing now. Hey, it did snow!

We're spoiled and we know it. The biggest negative around here is the gnats. No matter what people say, nothing works against those little creatures. I grew up playing baseball here lathered in Skin So Soft. It was supposed to be the wonder elixir, but it never worked. It just created a bunch of sweaty boys that smelled weirdly fragrant. What is that stuff really used for anyway?

Well, Spring is almost here. Now we can all get out more. One event you'll want to check out is the Savannah Scottish Games held right down the road at Bethesda. You can read all about it in our feature article by Catherine Simpson.

Also, my favorite issue of the *IOH News* is coming up in the Summer. We will honor our graduates so if you're a graduate or the parent of a grad email us a photo before the end of April.

When we first started this in

2015, we had six grad photos. Last year, we had 47. We want every graduate in the *IOH News* mailing area to be part of it so help us get the word out.

I don't get to say this in every issue, but we are thankful for our advertisers. You keep us in business! So I'd like to ask all our readers to support them. Most are your neighbors who live on IOH, Dutch Island, or nearby. So it's even better than Buy Local. It's Buy IOH!

As always, we do accept article submissions or ideas, as well as reader feedback. If you want to share something send it to Chris@isleofhopenews.com

See you on the sunny side!



Calling All Grads

We Want Your Picture!

We will honor all High School and College Graduates in the IOH News mailing area in our Summer Issue. Please send a photo (formal or casual) to chris@isleofhopenews.com.

Send Hi Resolution Photos if Possible



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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St. Thomas Thrift Store Awards \$48,900 in Grants

The St. Thomas Thrift Store, a mission of St. Thomas Episcopal Church on Isle of Hope, presented \$48,900 in grants for nine projects around Chatham County during a grant party on Monday, February 24.

The Thrift Store has operated for 27 years, giving over \$800,000 in grants to locally run nonprofit organizations in the Savannah Chatham County community. Recently, the grants have focused on early childhood literacy and well-being for underserved children in the Savannah Chatham County community. Dave White and the Grant Committee, Paige Case, and Liz Ann Roberts researched and reviewed the grant applications submitted this year.

The Thrift Store, run by 35 volunteers, is located at 1126 E. Montgomery Cross Road, open 10 a.m. to 2 p.m. Monday through Friday, and accepts gently used furniture, clothing, housewares, jewelry, shoes, and books.

Millie Green, the Chairman of the Board of Directors, and Stacie Bacon, the Treasurer, live on Isle of Hope and attend St. Thomas Church.

Grant recipients and the projects include

Coastal GA Indicators Coalition



Representatives from the following nonprofits (left to right): Sleep in Heavenly Peace, Live Oak Public Libraries Foundation, Coastal Georgia Indicators, Inc., Loop It Up, Savannah, Inc., Heads Up Guidance Services, Inc. (HUGS), Royce Learning Center, SAFE Shelter, and Wesley Monumental Community Centers of Savannah, Inc. Not pictured Fresh Air Home, Inc.

- Community-wide initiative to ensure all children become proficient readers by the end of 3rd grade.

Fresh Air Home - Summer camp program to support at-risk children

HUGS (Heads-Up Guidance Service) - Provides mental health counseling for families with young children.

Loop It Up Savannah Inc., Early Literacy Project - Focuses on early childhood literacy education.

Live Oak Public Libraries Foundation, Inc. - Ready-to-Read Centers that actively promote childhood literacy.

Royce Learning Center - Connection Center Sensory Playground Equipment for children with Autism Spectrum Disorder.

SAFE Shelter - Refurbish and repair the Y.E.S. Center, used for tutoring, support, homework, counseling, support groups, quiet time, spring break, summer camp.

Sleep in Heavenly Peace - Volunteer operated, funding to build and provide beds for children in need.

Wesley Community Centers of Savannah, Inc. - STEAM Spot for Kids 2-3 years old, STEAM equipment for outdoor learning environment.



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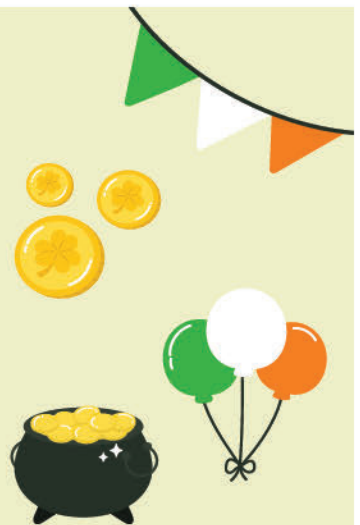
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Savannah Scottish Games

Continued from the cover -

Athletic Competition, one of the highlights of the Scottish Games. This thrilling event features seven traditional challenges: the Caber Toss, Tossing the Sheaf, Stone of Strength, 22 lb. Hammer Throw, 28 lb. Weight Throw, 56 lb. Weight Throw, and the 56 lb. Weight Toss for Height. Watch skilled athletes showcase their strength and technique—or step up and try it yourself as a Novice athlete. Register early to secure your spot.

The Games are proud to host the ScotDance Highland Dancing Southeast Regional Championships, one of six Highland Dance competitions held throughout the United States each spring. Heather Crampton, a Savannah-based instructor organizes the event featuring seven age groups competing in the morning in three of four traditional Highland dances: the Highland Fling, the Sword Dance, the Seann Triubhas, and the Strathspey & Reel, recognized as one of the most sophisticated forms of national dance in the world. In the afternoon, the pre-premier highland dancers continue to display their enchanting blend of grace, strength, and precision. Reaching the pinnacle of this traditional art form requires unwavering dedication so please come cheer on these talented lads and lassies!

The pipe and drum competition is an absolute must-see—or rather, a must-hear. The stirring and haunting melodies of the bagpipes characterize the very soul of Scotland, and when paired with the rhythmic pulse of the drums, the music becomes utterly spellbinding. Come experience this mesmerizing sound for yourself!

The Scottish Games also offer a wealth of activities for the wee



Photographer: StreetLife Photography - Charles Street

ones! Children might even encounter Zephyr, a magical fairy, while enjoying a captivating selection of Scottish tales told by the talented Linda Bandiller. Little ones can join the fun with games like the kilt run, tug-of-war, sheaf toss, caber toss, haggis hurl, stone throw, welly toss, and the sack race. They can also dive into crafts, coloring, dragon-themed activities, and more. Your lads and lassies can pick up a Games Passport at the front gate. They collect stamps from each clan tent and redeem their fully stamped Passport for a special prize at the information tent.

Don't miss the incredible Border Collies in action! These remarkable dogs were first bred along the border between Scotland and England, descended from breeds brought to the region by the Vikings. In old Gaelic, the word collie meant 'useful'—and with Scotland's sheep population outnumbering its people, these skilled herders quickly earned their reputation as the ultimate "useful

breed." Watch as they showcase their intelligence, agility, and herding prowess in a display that's always a crowd favorite.

Looking for even more action? The Shire of Forth Castle, Savannah's branch of the Society for Creative Anachronism (SCA), will host interactive demonstrations and displays showcasing a variety of medieval European activities throughout the day. Stop by to witness armored combat, traditional dance, juggling, and other arts and crafts.

Step back in time with Clann Nan Con, a passionate group of historians and reenactors primarily from Georgia, North Carolina, and Florida. They specialize in studying and bringing to life the world of Scottish Highlanders between 1736 and 1746. Fort King George living history reenactors will be representing some of the finest soldiers of their time, Scottish Highlanders made up the majority of General James Ogletho-

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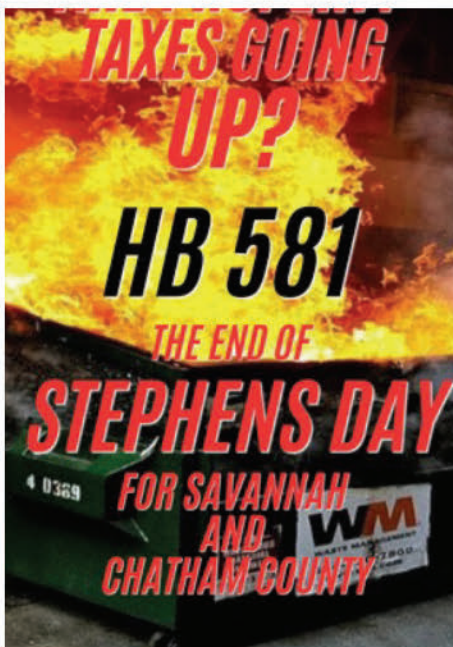
Ask?

Mr. Ed

Straight From The Horse's Mouth



Are We About to Get Hit with Automatic Tax Hikes? Understanding HB 581 in Chatham County



By Ed Yannett, Savannah Real Estate Advisor

Ed - is a seasoned real estate agent and contractor in Savannah, GA. With over 35 years of experience in real estate, construction, and property management, he helps buyers, sellers, and investors navigate the market. Learn more at www.myhomesavannah.com.

House Bill 581 (HB 581) is a new law affecting property taxes across Georgia. While it promises tax re-

lief, its impact on Chatham County is different because of the Stephens-Day Homestead Exemption.

For weeks, I've tried to get clear answers, and now we have them. The good news? Opting in or out will NOT reset anyone's base tax year. If you already have Stephens-Day, your taxable value stays frozen unless you sell, transfer, or improve your property. The bad news? If we opt in, future tax increases will happen automatically. You won't be able to stop them and your property taxes will never go down even if your property value goes down.

This article breaks down what HB 581 does, how it compares to Stephens-Day, and why this matters for you.

What Is HB 581?

HB 581 is a statewide property tax exemption aimed at limiting tax increases caused by rising property values. Instead of freezing taxable values like Stephens-Day, HB 581 caps increases at the rate of inflation.

Key points:

- Floating Homestead Exemption: Taxable values increase annually based on inflation.
- Local Decision: Counties, cities, and school districts must opt out by March 1, 2025, or HB 581 takes effect automatically.
- No Reset for Current Homeowners: If you already have Stephens-Day, your taxable value remains frozen unless you sell or renovate.
- New Homebuyers Affected: Those who buy homes after 2025 will be placed under HB 581's system instead of Stephens-Day.

How Does HB 581 Compare to Stephens-Day?

Chatham County has benefited from Stephens-Day since 1999, keeping taxable values frozen at the year a homeowner qualifies.

- Under Stephens-Day: Property taxes stay locked in, only changing if millage rates increase.

- Under HB 581: Taxes increase every year, even if home values go down.

What If Inflation Goes Up but Home Prices Go Down?

This is where HB 581 becomes a real problem for homeowners.

Example Scenario:

- Home prices drop 20%, but inflation is 6% → HB 581 still increases your taxable value by 6%.
- If inflation is negative, your taxable value does NOT go down—you'd have to file an appeal to get it reassessed.

HB 581 locks you into automatic tax increases, regardless of what happens in the housing market.

What Would Have Happened If HB 581 Was in Place During the 2008 Housing Crash?

From 2008 to 2011, home values plummeted by 33%, but inflation still existed.

- If HB 581 had been in effect: Taxable values would have increased every year, even as homeowners lost equity.
- Homeowners would have paid more in taxes despite their homes being worth less.

Year	Home Market Value	Taxable Value (Stephens-Day)	Inflation Adjustment
2007 (Pre-Crash)	\$300,000	\$300,000	—
2008	\$246,000 (-18%)	\$300,000	No increase
2009	\$221,400 (-10%)	\$300,000	No increase
2010	\$210,330 (-5%)	\$300,000	No increase
2011	\$206,123 (-2%)	\$300,000	No increase

Stephens-Day protected homeowners during that crash, and my property taxes have decreased numerous times. HB 581 would not have.

Year	Home Market Value	Taxable Value (Under HB 581)	Inflation Adjustment
2007 (Pre-Crash)	\$300,000	\$300,000	—
2008	\$246,000 (-18%)	\$311,520 (+3.84%)	Taxes go up
2009	\$221,400 (-10%)	\$310,400 (-0.36%)	Taxes stay nearly the same
2010	\$210,330 (-5%)	\$315,488 (+1.64%)	Taxes go up
2011	\$206,123 (-2%)	\$325,474 (+3.16%)	Taxes go up

Homeowners would have paid more in taxes despite their homes being worth less. HB 581 removes local control and forces automatic tax increases.

Will My Taxes Go Up Under HB 581?

If Chatham County opts in:

- Stephens-Day remains for existing homeowners, but new buyers go under HB 581.
- Property taxes increase annually based on inflation.

If Chatham County opts out:

- Stephens-Day remains the only exemption.
- No automatic tax increases—only changes if millage rates go up.

Final Takeaway: Should Chatham County Opt In or Keep Stephens-Day?

Do You Want Tax Increases You Can Fight or Ones You Can't Stop?

- Stephens-Day = You have a voice. If taxes increase, elected officials must vote for a millage rate increase, and you can hold them accountable.
- HB 581 = No control. Taxes go up automatically every year—even if your home loses value.

Keeping Stephens-Day is the safer choice for protecting homeowners.



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Savannah Scottish Games

rpe's troops during his mission to Fort King George in Darien in 1736.

Ever wondered if you have a bit of the Scots in you? Explore over 30 clan tents surrounding the Scottish Games arena, each offering a treasure trove of artifacts, history, and a list of surnames tied to their clan. For those eager to dig deeper, visit the genealogy tent, where ex-

perts and historical associations will help you trace your family tree and uncover your roots. But beware—this fascinating journey into your past can quickly become an addictive adventure!

Over 40 vendors will offer a variety of goods crafted by Scots using traditional Scottish materials—some even made in Scotland! Plus, more than 10 food

trucks and vendors, will serve food, beer and mead (21 and up). Don't forget to pick up a commemorative T-shirt to remember the day. And this year, you can also participate in a whiskey tasting. Grab your ticket and enjoy a wee dram—or six.

Save the date—May 3rd! The

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Caber Toss

Corey Brooks Photography

Savannah Scottish Games

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festivities kick off at 8:45 a.m. followed by the Closing Ceremony at 5:00 p.m. and wrap up with a lively céilidh ending at 7:00 p.m. Worried about missing the Derby? Don't be! Catch all the action on the many large-screen TVs set up for the occasion. The Savannah Scottish Games thanks Stewart Marshall of Daniel Ravenel Sotheby's International Realty for being the title sponsor.

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- *Adult (18 and over) - \$30*
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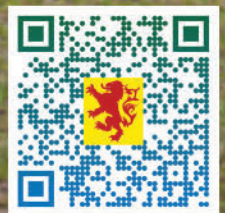
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