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# Upfront

"My American friends want to tear down monuments and reject history," Gianluigi said, as we waited in sunny St. Peter's Square, taking a break between visits to the Sistine Chapel and the Vatican's massive basilica. Gianluigi was leading me on a private tour of the museums and majesty of the city-state that Christendom created in its own honor. He is Roman by birth and progressive by choice, earning a Ph.D. at UCLA, proud of his "Catholic heritage" but at odds with the Church's stance on modern social issues. "They (his cohorts in the U.S.) don't understand that to erase the past is to eliminate the opportunity to learn from it."

I was quiet as I considered his point, one I have heard argued often back home, but in the vacuum of American historical context. 'My country is a couple hundred years old,' I thought to myself. Gianluigi and I were looking at things that are 10 times older, mixed in among of-the-moment inventions and conveniences of the modern world. My house was built in 1854, a relic of the antebellum South. Some Roman ruins make the mid-19th century seem like a few hours ago.

"You know Mussolini's balcony?" he both said and asked. "We don't wish to return to Fascism, but we would never destroy it (the window from which the dictator rallied Italians to embrace Hitler, the site where he declared war on Britain and France)."

Much of Imperial Rome and the wonders of antiquity were built on the backs of slaves. Emperors were cruel, gluttonous, egomaniacal and motivated by greed. Popes and cardinals were corrupted by the temptations of physical pursuits, hypocritically dismissive of the vows from which they derived their moral authority. In other words, men (in the gender a-specific sense) were men, naturally human and imperfect, one and all. Flawed, but not forgotten, both the sinners and the saints.

"I don't understand your movements," Gianluigi said. The ones that seek to sanitize the American story, are the "movements" to which he referred.

What he said made perfect sense. In the U.S., one's perspectives on statues and school teachings typically align with his or her political predispositions. Romans look past the biases of their adopted dogmas and suspend the desire to "be right" in favor of the need "to know." They revere history. They believe that its artifacts provide foundation for philosophical discussion and collective advancement. To sanitize it would be an act of arrogance, in a dispassionately logical sense.

Deciding, at a particular moment in time, what is worthy of preserving and what isn't, presumes that we, today, have the right to determine what the past looks like from the perspective of future mankind. Is that a burden that any of us are worthy of carrying? Gianluigi would say, "No, signori. Assolutamente, no."



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**on the cover:**

It's our annual Money & Finance issue. For valuable tips on getting the most from your dollars, coverage begins on **page 13**.

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1788-1943

# Ralph Mark Gilbert Fighting the Good Fight

Article by Roger Smith

Photos courtesy of City of Savannah Municipal Archives

Places named for people can be tricky. Ask 10 Savannahians for details about Arthur Lucas for whom the Lucas Theatre for the Arts is named, or Esther Garrison of Garrison Elementary School, or Montgomery Cross of Montgomery Cross Road (yes, that's a person, not a crossroad)...perhaps, all 10 would lack answers. The same may be true for Ralph Mark Gilbert, the religious and civil rights leader whose name graces Savannah's museum of civil rights history.

Gilbert is often regarded as the father of Savannah's modern civil rights movement. Father is the right word for several reasons: He was father to five children and mentor to a younger generation of civil rights leaders, most notably Westley Wallace ("W.W.") Law, who led the NAACP's Youth Council before emerging into adult-level activism in his own turn.

Ralph Mark Gilbert was born on March 17 (St. Patrick's Day) in 1899, in Jacksonville, Florida, the fifth and youngest child of a minister, Rev. Matthew Gilbert. The family traveled the country as the reverend served a succession of churches and held a series of professorships. Young Ralph Mark enjoyed a stellar education: A stint at Rhode Island's Roger Williams College followed by degree programs at Morehouse College, Howard University, and the University of Michigan. His Michigan degree was in performing arts.

A powerful orator and gifted playwright, Gilbert followed his father as a minister, accepting

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calls from churches from Texas to Indiana. A different sort of call to the altar compelled him to marry Juanita Jeanette Heady in 1924. The couple had three children before leaving their congregation in Texas, and two more children while serving a church in South Bend, Indiana.

If preachers fashion their own ministerial signatures, then Gilbert's genre was large-scale dramatic productions, blockbusters that he called his "passion plays." These spectacles utilized scores of performers and elaborate scenery and attracted audiences from beyond church walls. Religious in their subject matter, they also contained calls for action and change in the burgeoning civil rights atmosphere in this country. Gilbert took his plays on the road, presenting them in cities in the Midwest, in the northern tier of states, and along the East Coast. He mounted them in a variety of venues, both sacred and secular. The passion plays earned Gilbert a national reputation.

Savannahians paid attention. The historic First African Baptist Church extended a call to Gilbert, which he accepted, assuming leadership of the congregation in 1938. For the next 18 years his tenure was marked by

RIGHT: Ralph Mark Gilbert

OPPOSITE PAGE: Ralph Mark Gilbert on the pulpit. Both photos are from the collection of W.W. Law



growth and enthusiasm among the membership. His first wife died young – a mere five years after Gilbert arrived in Savannah. But he remarried two years later, in 1945, to a Georgia-born and New York-reared biblical scholar named Eloria Sherman.

Then as now, First African Baptist and its pastor carried/carry community prestige. Gilbert used this advantage to even the playing field for African-Americans throughout Savannah, regardless of their church membership. And just as in other communities throughout the South, the civil rights movement in Savannah was nurtured in houses of worship.

The Savannah chapter of the NAACP had languished during the Depression. Gilbert resuscitated it, becoming its president in 1942. Recognizing Jim Crow discrimination and limitations on Black voting as problems that would remain unaddressed without organized action, he lifted the NAACP to state-level attention, catalyzing the Georgia State Conference and fostering more than 30 local chapters around the state. Eloria, a gifted public speaker in her own right, supported NAACP activism in Georgia by working as a field representative and registering voters.

The challenges that Gilbert and his fellow activists faced included the unfair county unit system and all-white primaries, which ensured only white candidates would appear on electoral ballots. Gilbert and the NAACP extended their support to Primus E. King, a Columbus man who sued the Democratic Party in 1944 for barring his vote in an all-white primary. After winding its way through the courts, the Primus King case ended all-white primaries in Georgia.

In Savannah, Gilbert was influential in establishing the Citizens Democratic Club, a group determined to register Black voters and elect progressive candidates. Bolstered by Gil-

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bert's newly registered voters, an open-minded white Democrat named John G. Kennedy became mayor in 1947. That same year saw the integration of Savannah's police force with the addition of African-American officers known as the "Original Nine," a change that Gilbert guided.

On bustling West Broad Street, the epicenter of Savannah's African-American business, social and cultural life, Gilbert championed a new iteration of the YMCA, one serving Black youth and men. Although West Broad Street is no longer the hub of African-American business and culture that it once was, the West Broad YMCA remains in robust operation, still serving a largely African-American membership.

Gilbert's passion plays continued. One in particular, *The Guiding Star*, took Savannah by storm in 1943. It was staged in Savannah's Municipal Auditorium (precursor to today's Savannah Civic Center), thrilling the capacity crowd. As with the other passion plays, Gilbert wrote both script and music. The biggest challenge was not filling the seats but casting the program, since so many of Savannah's men were away fighting World War II in the still-segregated U.S. military.

Although the Municipal Auditorium and the passion plays are gone, Gilbert's Savannah legacy lives on in the Greenbriar Children's Center, a program he developed in 1949 through First African Baptist and other Black churches, with additional support from the Alpha Kappa Alpha sorority. Originally an orphanage, Greenbriar now provides services to ensure the healthy development of children and the strengthening of families.

Then there's the museum. W.W. Law, who took the reins of Savannah's civil rights movement following his mentor's death, envisioned a center to commemorate Savannah's struggles to win civil rights. In the 1990s, he secured the old Wage Earners Savings and Loan Bank as the site for the museum. Its importance to African-American business history, as well as its West Broad Street location, made it an obvious choice. Also obvious: The name the museum should have. The Ralph Mark Gilbert Civil Rights Museum opened in 1996.

Gilbert died while visiting New York City in 1956. He was 57. Eloria, first lady of First African Baptist, returned to New York City, where today she lives in Harlem. She is more than 100 years old. She has donated some

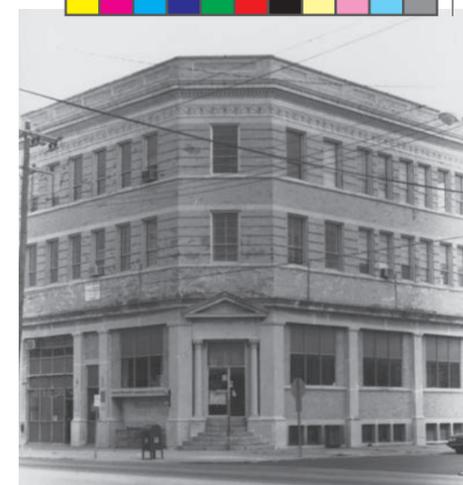
500 sermons, along with other archival material related to her late husband, to the civil rights museum that bears his name. The City of Savannah Municipal Archives holds and cares for other records related to Gilbert, as well as Law and other civil rights leaders of the last century.

The Rev. Thurmond N. Tillman, long-time pastor of First African Baptist Church, continues Gilbert's vigilance on civil rights. In addition to serving as the spiritual leader of the church, he maintains roles in the NAACP, the Greenbriar Children's Center, and the West Broad Street YMCA.

Just to the left of the pulpit at First African Baptist, a wall-mounted marble marker commemorates Ralph Mark Gilbert. It serves as a reminder of the power of a passion for change.

*Roger Smith is a Savannah native who once served as Director of Education at the Georgia Historical Society. Since 2006 he has directed The Learning Center of Senior Citizens, Inc., a lifelong learning program with locations in midtown Savannah and at Skidaway Island. For more information, visit [www.seniorcitizensinc.org/the-learning-center](http://www.seniorcitizensinc.org/the-learning-center).*

RIGHT: Vintage photograph of the Wage Earners Savings and Loan Bank on West Broad Street (now Martin Luther King, Jr. Blvd), date unknown



BELOW: Since 1996, the building has been the home of the Ralph Mark Gilbert Civil Rights Museum.



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# REVVING UP THE ECONOMY

## The Impact of Older Adults

Mr. Harold was a Meals on Wheels driver who retired from Senior Citizens, Inc. after 19 years of service. While working nearly two decades for one company is impressive these days, what's even more notable is this was Mr. Harold's second retirement. His first career was as a longshoreman, working at the port for nearly 38 years. When he retired for the second time in 2021, he was just a few weeks shy of his 90th birthday.

With advances in healthcare, we are living longer, healthier, and more fulfilling lives today than previous generations. Just 100 years ago, the average life expectancy was approximately 61 years; now it's nearly 78. The U.S. is in the midst of a "silver tsunami," with 10,000 people turning 75 each day. However, we live in a youth-obsessed culture. In your local drug store, the cosmetics aisle is stocked with wrinkle serums and greeting cards often mock old age.

The image of later life is often viewed through the lens of loss: Loss of health, loss of loved ones, loss of work, loss of vitality, and loss of purpose. Older people have been stereotyped on social media, and age has been used as a sole criterion for access to medical care and lifesaving therapies. Age often leads to physical isolation. COVID-19 has exposed ageism around the world. In 2021, the World Health Organization (WHO) warned that negative stereotypes about aging not only lead to poorer health and social isolation, but also cost economies billions of dollars.

But it doesn't have to be that way.

Older adults – the wealthiest age cohort in the world – earn wages, spend money, generate tax revenue, support social causes, and create demand for goods and services that stimulate job growth. They represent a large force for delivering unpaid services like caregiving. According to a 2019 AARP study,

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if Americans 50 and older were counted as a separate nation, they'd constitute the world's third-largest economy. The study predicted that the economic impact of seniors is expected to increase from \$8.7 trillion in 2020 to \$15 trillion by 2030, then to \$25 trillion by 2050.

The AARP study, called the "Longevity Economy Outlook," examined national data on how much people 50 and older earn, spend, and pay in taxes. The organization projected the profound impact older adults have on the economy, with four key findings:

People over 50 are a growing economic engine. Older adults are not a drain, but a growing demographic that transforms markets. They propel economic growth, innovation, and new value creation. Currently numbering 117 million, they will expand to 157 million by 2050. In 2018, 56 cents of every dollar spent came from someone 50 or older. By 2050, it will be 61 cents.

Not all value is generated through paid work. The older adult demographic contributes \$745 billion worth of unpaid activities and comprises an "invisible workforce." This includes \$604 billion worth of caregiving and \$140 billion worth of volunteer and service activities. Without these contributions, the economy would suffer tremendously.

Seniors' spending and labor support millions of jobs. In 2018, 25 percent of all new entrepreneurs were between the ages of 55 and 64, up from 15 percent just 20 years earlier. Those 50 and older comprised 44 percent of total employment, and their spending and labor supported 88.6 million jobs. Today's job market, which is facing a shortage of skilled workers, could offer more opportunities for older job workers in industries where experience counts, like financial services, engineering, healthcare, and more.

By  
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The market needs to catch up with this group. The stereotypical grumpy old man snarling at kids to get off his lawn is just that – a stereotype. In fact, older adults are tech-savvy, spending more time online than millennials. In 2018, the 50-plus crowd spent \$140 billion on technology. That number is expected to grow to a whopping \$645 billion by 2050. They are also more active than ever. Other potential market opportunities for this age group include healthcare, luxury and travel, and insurance, particularly as result of the pandemic.

Market innovation – and marketing – is essential to tap into this wealthy and often undervalued demographic. So-called “senior citizens” have five times the worth of the average American. As of April of 2021, U.S. households headed by people 55 or older held 69 percent of the country’s total wealth. So why is only 5 percent of advertising focused on them?

Let’s reframe the conversation. Instead of a perceived drain on the economy caused by retirees, the group is a dynamic, experienced workforce. Older Americans are active consumers, and the U.S. economy is driven by consumer spending. Age is a time of continued growth and vibrancy. Instead of stigmatizing it, let’s embrace it and transform our society into one where everyone can age successfully.

*Patti Lyons is president of Senior Citizens, Inc., a nonprofit organization in Savannah and coastal Georgia that has been helping people age successfully since 1959. She serves as the chair on the Meals on Wheels America Board and is a governor’s appointee to the Georgia Council on Aging. Learn more at www.seniorcitizensinc.org.*



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# Planning Your Family's Destiny

## Choosing the Right Trustee for Your Estate is More Than a Matter of Trust

If you have created a trust to manage your family's transfer of wealth, choosing a trustee or administrator can be a challenging decision. A trustee is the person tasked with carrying out the terms of your trust upon your death or incapacity. Whether you tap a friend, family member, attorney, or trust professional, it's important to understand the complexity of overseeing your affairs after you're gone – and there could be financial, legal and emotional consequences. The larger your estate, the more complicated those issues may become.

### ROLES AND RESPONSIBILITIES

While many people think it's an honor to be named administrator or executor of an estate, there are also many responsibilities and liabilities. Trustees ensure safekeeping of trust assets and perform trust administration duties outlined in the trust document (such as distributions, statement production, tax reporting and bill paying). Trustees provide principal and income trust accounting and must keep accurate and detailed records. They may be called upon to use their discretionary powers to make distributions to beneficiaries, manage assets so they result in reasonable growth with minimal risk, and inventory and value all assets.

At the time of death, trustees are expected to pay funeral expenses, order death certificates, notify interested parties including banks, brokerage firms and other financial institutions of the death, and transact other business necessary at such a time, while dealing with their own feelings of loss. If you select an individual trustee, it's important to consider someone who is mature, responsible, and able to get along

with other family members. Think carefully about who is most honest, reliable, available, and willing to carry out your wishes.

### CORPORATE TRUSTEES

Many people find that appointing a corporate trustee relieves the burden that would have been placed on an individual (usually a family member). Often, the burden of being a trustee is not about money; instead, many difficulties stem from emotional and sometimes ambiguous relationships and family dynamics. Each family member is unique and has unique life circumstances.

A corporate trustee provides a high degree of expertise and continuity for future generations. When a trustee or executor is an unbiased, knowledgeable party, potential problems and conflicts may never happen. It is critical that a trustee or directed fiduciary understand all the variables inherent in executing the trust, including family dynamics, and how they align with one another.

Estate planners should understand and anticipate family dynamic concerns. From the parent who enables a financially irresponsible child, to the daughter who wants to influence what her mother mandates in the terms of her trust, family members can complicate the process.

While it is hoped that families will cooperate to make sure your wishes are carried out, family members don't all agree with one another, and what's intended to happen and what actually happens might

## Issues to Watch For

- **Family dynamics may be so ingrained you're not even aware of them.** For example, how do you leave your family business to a pair of siblings who are barely on speaking terms? Being fair and keeping the business in the family may never work. A good estate planner must be able to spot these sorts of problems and offer you more appropriate options.

- **Blended families have their own unique sets of challenges.** A simple estate plan may lack the foresight to provide for children from a previous marriage – yours and your spouse's. You want to be intentional in ensuring children you wish to provide for are not accidentally disinherited.

- **Make realistic plans.** In your eagerness to distribute assets equally among your heirs, you want to devise estate plans that will work in practice. For example, you might want to leave your family's vacation home to your three children without considering whether all the children want the home or can cooperate in its use and care.

- **Disinherited children.** Many estate planners caution that disinheriting a child is an invitation for conflict. To spare the remaining children the turmoil and expense, many professionals recommend that you leave some money or property to the child, with a stipulation that the child will forfeit that inheritance if her or she contests the will.

- **Undue influence and competency.** Most estate planners are aware of these issues and know how to spot red flags. Among them are the child or caregiver who brings an elderly person in for a significant change to a trust. Professionals should establish that the testator – not his or her family – is the client. They should also meet separately with the testator to make sure the person is competent and not under any duress or undue influence.

- **Understanding when a trust makes sense.** Many people don't think through the consequences of leaving money or property to someone outright. Even a small inheritance can have big consequences for a person who receives disability payments. Or someone who isn't financially responsible may spend their way through your estate in a short amount of time. By asking questions about your heirs or beneficiaries, an estate planner can spot situations where a trust may be a good idea.

- **Family meetings.** Many people prepare trusts, wills and other estate planning documents and never discuss their assets or their estate plan with their heirs. Children may be shocked to learn their parents were deeply in debt or left the family home to Johnny when Jenny was the one who really wanted it. This can lead to bitterness, resentment and even litigation. Professionals can encourage a better outcome by urging you to discuss your estate plans with your children.



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not be the same. When money and emotions collide, hurtful remarks can irreparably tear a family apart. Working with trusted advisors to craft a viable estate plan can help mitigate this risk, so you don't unwittingly put your family in a position where relationships are damaged.

### FINAL THOUGHTS

Tailoring strategies for perpetuating wealth and establishing your legacy requires careful thought and seamless execution. Your trust, financial and legal estate planning professionals should work together to provide a solid trust and investment management solution to help protect your wealth and provide confidence about the future of your estate.



You just can't know how people will behave. If you have two children and make them co-trustees but one of them has financial problems, a strong personality, or a spouse who calls the shots in their family, you may be setting your children up for hurt feelings and arguments, a lifetime of resentments, or permanently shattered relationships.

If your family dynamics are complicated, as so many are, it is important to consider a corporate trustee. There is a lot to consider. Is there a business involved? Is this your second marriage? How will your assets be distributed to your spouse's children from a previous marriage, or to your children from multiple marriages? These issues can be difficult to discuss, even with your spouse. Don't neglect having the discussion. Experienced professionals can help mediate these conversations and ensure that assets are distributed according to your wishes.

Work with trusted professionals to make these important family decisions. They can help you understand the role your trustee plays, the skills needed, and any possible conflicts-of-interest that may impact their decision making. If you don't have a family member who is a suitable executor, a corporate trustee with no financial or emotional attachment to your estate may well be the best choice.

*Kimberly C. Good, ChFC®, CFP®, CIMA, is founder of Savannah's KCG Investment Advisor Services, a Destiny Wealth Partners Firm. She provides services through Destiny Private Trust, a Trust Representative Office of National Advisors Trust Company (NATC). NATC is the nation's largest advisor-owned, independent trust company, with \$10 billion in assets under administration. This article contains general information only, and neither NATC, nor Destiny Private Trust is, by this publication, rendering accounting, financial, investment, legal, tax or other professional advice or services.*



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TOP: Bruce Davidson; Untitled, 1959; mid-vintage gelatin silver print. BOTTOM: Howardena Pindell; Katrina, 2005-2007; offset lithograph

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**Vicki Lawrence – Emmy Award winner, Golden Globe nominee, game show and talk show host, singer and actress – was this year's featured speaker.**

## SmartWomen Luncheon and Expo Raises Record Amount For Telfair Mammography Fund

St. Joseph's/Candler's SmartWomen Luncheon and Expo raised \$195,176 through event proceeds and donations so that women who are uninsured or underinsured can receive lifesaving mammograms and other breast health services. Roughly 1,100 people attended the event on January 12 at the Savannah International Trade and Convention Center. Vicki Lawrence, Emmy Award winner, Golden Globe nominee, game show and talk show host, singer, and actress, was this year's featured speaker. The expo featured 52 vendors and the event attracted 80 sponsors, including platinum sponsors Savannah Chatham Imaging and Genentech.

In our region, approximately 20 percent of the population is uninsured or underinsured. The goal of the Telfair Mammography Fund is to see that all women have access to mammography and other breast health services, even if they have no insurance or high deductibles or copays.

"Each year we see more uninsured and underinsured women in need of the services provided by the Telfair Mammography Fund," says Paul P. Hinchey, president and CEO of St. Joseph's/Candler. "And with the challenges many experienced with the pandemic, we know that number will grow even more. We

do not want women skipping their mammograms because they don't have insurance or can't afford their co-pay. I want to thank the entire community for coming together and helping us raise these funds."

"This year's SmartWomen was such a terrific event with Vicki Lawrence," adds Monica McGoldrick, chairperson of SmartWomen. "But even more amazing were the people who attended, the volunteers and the sponsors who helped us make it so successful. They truly helped give women access to mammograms regardless of their ability to pay."

The SmartWomen Luncheon and Expo has raised hundreds of thousands of dollars for the Telfair Mammography Fund since its inception. Past years' luncheons have featured notable women such as Taya Kyle, Jane Seymour, Anne Burrell, Fran Drescher, Amy Grant, Dr. Jennifer Ashton, Marilu Henner, Joan Lunden, Giuliana Rancic, Leigh Anne Tuohy, Olympia Dukakis, Ellen Burstyn, Peggy Fleming, Ivana Trump, Erin Brockovich, Suze Orman and author Mary Kay Andrews.

The next SmartWomen Luncheon and Expo is scheduled for October 12.

smart  women

## Candler Clays Charity Shoot and Auction Takes Aim This Weekend

*Annual fundraiser targets cancer*

The 20th annual Candler Clays Charity Shoot and Auction will be held Friday and Saturday, February 25 and 26, with proceeds benefiting the Nancy N. and J.C. Lewis Cancer and Research Pavilion at St. Joseph's/Candler. Candler Clays is an annual event combining a charity auction of exciting items donated by local merchants with a clay shooting competition at the Forest City Gun Club. This year's reception and live auction will begin at 6:30 p.m. Friday, February 25, at the Palmetto Club at the Landings. The Charity Clay Shoot starts at 9 a.m. on Saturday, February 26, with additional shoots at 12 noon and 2:30 p.m. This year's event includes an oyster roast on Saturday afternoon.

Despite the COVID-19 pandemic, the 2020 Candler Clays Charity Shoot and Auction raised more than \$190,000, just shy of the record-setting \$195,000 in 2019. All proceeds go towards advancements in cancer care in the Savannah region. The event has raised more than \$1.6 million since its inception.

An annual favorite during auction night is the shotgun raffle. In this year's draw, the winning participant can win the choice of two special firearms. One option is a Woodlander 20 gauge by Caesar Guerini, featuring 28-inch barrels, hand-oiled wood stock and five choke tubes. The suggested retail price is \$3,450. The other featured shotgun is a SYREN ELOS Venti Ladies 20 gauge by Caesar Guerini, featuring 28-inch barrels, a Turkish Walnut stock, and five choke tubes. The suggested retail price for this item is \$2,995.



This year's auction night features a variety of luxurious raffle packages including travel opportunities, exclusive dining, golfing, and exciting adventures. A complete list of packages can be viewed and downloaded at [sjchs.org/candlerclays](http://sjchs.org/candlerclays). Golden tickets are available, allowing the winner to select the auction package of his or her choice prior to live auction bidding. Golden tickets – as well as shotgun raffle tickets – can be purchased online, and you do not need to be present to win.

All financial support of this event furthers the mission of the health system and ensures that the local community has access to the best healthcare services, technology and programs available. For additional information about this or other giving opportunities to the St. Joseph's/Candler Foundations, please call 912.819.8693.

Please forward any written communications or designated contributions to:

St. Joseph's/Candler Foundations  
Heart and Lung Building  
5356 Reynolds Street, Suite 400  
Savannah, GA 31405

The honoree for the 20th annual Candler Clays Charity Shoot and Auction is Monica R. Kenney, MD. Kenney is a board-certified allergy/immunology specialist. She has been caring for patients in the community for 17 years. Kenney practices at Coastal Allergy and Asthma PC and is a clinical assistant professor at Mercer University School of Medicine. She obtained her medical degree at UMDNJ-Robert Wood Johnson Medical School, followed by a pediatric residency at St. Christopher's Hospital for Children in Philadelphia and a fellowship in Allergy-Immunology at Thomas Jefferson University Hospital.



Kenney was diagnosed with breast cancer in July of 2020 during a routine screening mammogram. The diagnosis was devastating. The prospect of undergoing cancer treatment while con-

tinuing to balance a busy profession and a family with two young children seemed overwhelming. Fear and uncertainty quickly turned to focus and determination. With the help and support of her husband, Dr. Jeff Kenney, her family, friends, and colleagues, she faced the challenging road of cancer treatment with fierce resolve and dignity. Guided by her caring team of nurses and physicians, she completed cancer treatment in 2021 and is currently in remission.

Kenney and her husband were instrumental in the procurement of a scalp cooling system to prevent or lessen hair-loss during chemotherapy for breast cancer. Previously, patients interested in this therapy needed to leave the area and travel to a larger city to receive treatment. Thanks to the Kennneys, patients served at the Lewis Cancer and Research Pavilion have access to the FDA-approved DigniCap Scalp Cooling System. For many women, hair loss associated with chemotherapy can be one of the most upsetting aspects of treatment. Scalp cooling can help them maintain their dignity and quality-of-life during and after cancer treatment.

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# UNDERSTANDING RISK FOR BOND INVESTORS

BY BEN OXNARD AND JASON FORD

MANAGING DIRECTORS – INVESTMENTS OF OXNARD FORD FINANCIAL CONSULTING GROUP OF WELLS FARGO ADVISORS

A primary reason investors own bonds is for the income received from their interest payments. So should you own bonds when interest rates are low? The answer is a definite...maybe.

This ambivalence is because another major reason for holding bonds is their relative price stability over time. In other words, they've been less risky than stocks. (Of course, their returns have been lower as well.) So even when interest rates are low, you might want to have bonds in your portfolio because when the stock market takes a hit, the bonds could stabilize your portfolio's overall value. And that may help you avoid making emotional – and sometimes costly – heat-of-the-moment choices.

## LOWER RISK DOESN'T MEAN NO RISK

Bonds are considered less risky than stocks, but they're certainly not risk-free; no investment is. Although some investors may believe bonds are as safe as cash, that's not the case. In fact, bond investors face a number of risks:

Interest rate risk – A change in a bond's price in response to movements in interest rates. It's important to understand this risk in a low-interest-rate environment because bond market prices and in-

terest rates are negatively correlated. In other words, if interest rates increase, bond prices are likely to decrease. Conversely, when rates are higher and begin to decrease, bond prices will tend to increase.

Credit risk - The prospect that an issuer may suffer a relative decline in credit quality or outright default. The lower the credit risk, the fewer credit-related price fluctuations there should be.

Default risk - When you purchase a bond, you face the risk that the issuer may be unable to pay the interest or par value when it's due.

Opportunity risk - The possibility of missing out on potentially better returns you may be able to get from other investments, like stocks.

## CONSIDER YOUR BIG PICTURE

Whether you're talking about bonds, stocks or any investment, it's important to remember that the amount you own should be determined based on a strategic asset allocation – how your portfolio is divided up between different investment types – based on your:

- **Goals** – What you're investing for, such as being able to afford retirement.



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- **Time horizon** – How long you have before you need to tap into your investments. If you're 48 and want to retire at 68, you have a 20-year time horizon.
- **Risk tolerance** – How comfortable you are with fluctuations in your portfolio's value. If market volatility makes it difficult for you to get a good night's sleep, you have a relatively low risk tolerance.

If you already invest in bonds or are wondering whether you should, you need to understand their risks and the important role they can play in your overall investment strategy. For help with that, you may want to work with a professional financial advisor. Investments in fixed-income securities are subject to market, interest rate, credit and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can cause a bond's price to fall. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower rated bonds. If sold prior to maturity, fixed income securities are subject to market risk. All fixed income investments may be worth less than their original cost upon redemption or maturity.

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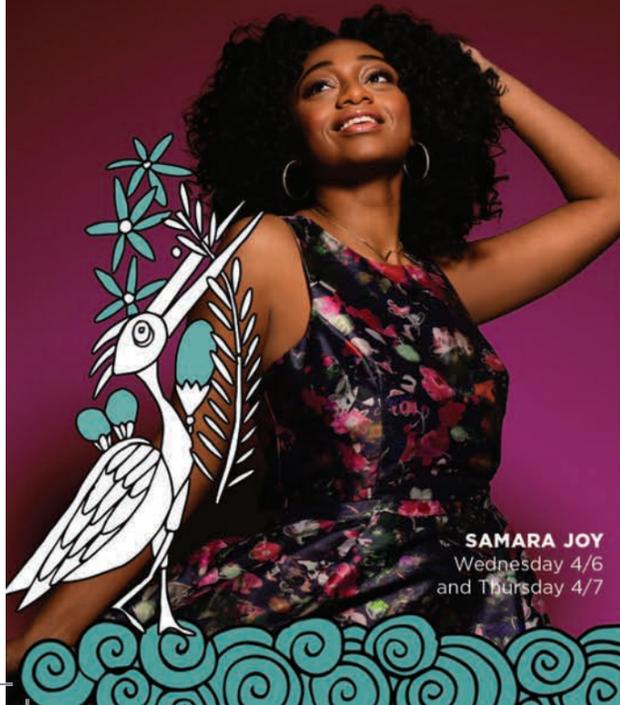
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They Serve • By Ron Laurettil

## Brunswick, the USS Savannah, And the Savannah Navy League

During World War II, the port of Brunswick, 79 miles south of Savannah, contributed significantly to the war effort, almost overnight becoming a major manufacturer of Liberty ships. These war-time cargo vessels were a vital lifeline to Europe, Great Britain and North Africa, hauling trucks, tanks, ammunition, crated aircraft, heavy machinery, and a wide range of other supplies essential to the war effort. Eventually they even transported combat troops.

Because most able-bodied younger men volunteered or were drafted into military services, women were employed by the shipyards to complete the necessary work force, hence the origin of "Rosie the Riveter." Roughly 15,000 civilians were employed at the hastily constructed shipyards, building and launching 99 Liberty ships in just two years' time. Brunswick's sister port of Savannah raised nearly 200 ships during the same period. In 1941, it required 244 days to complete one Liberty ship, but by 1945 that had been sliced to just 44 days.

Liberty ships were built for purpose, not style. They were 442 feet in length, and their beam measured 57 feet. Maximum speed was 11.5 knots (13.2 miles per hour) and they could travel 23,000 nautical miles with a full load of fuel. The ships were constructed in sections that were then welded together, instead of the conventional riveting procedure.

During the early days of World War II, the slow, lightly armed cargo vessels were easy prey for the many German submarines prowling the Atlantic. Losses were heavy. The U.S. Merchant Marine suffered the largest percentage of killed-in-action casualties

of any of the armed forces. A Liberty ship crew consisted of 38 to 62 Merchant Mariners. Later, 21 to 40 Navy personnel were added to man the four-inch deck gun and the complement of anti-aircraft guns on board. Eventually, the ships began to travel in convoys escorted by the Navy. As the Allies began to win the Battle of the Atlantic, Liberty ship losses were reduced considerably.

### THE USS SAVANNAH

More than 75 years after the Liberty ships' heyday, a new Navy warship was commissioned at Brunswick. The *USS Savannah* (LCS 28) is the sixth U.S. Navy ship named in honor of the Hostess City. It is an Independence-class Littoral combat ship: A fast, agile, mission-focused platform designed to operate in near-shore environments, capable of winning against 21st century coastal threats. It is 418 feet long and has a beam of 104 feet and requires a draft of only 14 feet. The *Savannah* has a top speed of 40 knots and a maximum range of 4,300 nautical miles at moderate speed. It requires a basic crew of eight officers and 32 enlisted sailors, and up to 35 additional personnel for a mission crew. Armaments consists of a 57-mm gun, plus four 50-caliber guns, 11 cell missile launchers and mission modules. It can carry two Seahawk helicopters or one Fire Scout

unmanned helicopter.

Even though the name of LCS 28 is *USS Savannah*, it was officially commissioned for duty at the Port of Brunswick, because the commissioning ceremonies require four days in port. The Savannah Port Authority did not have space available for a multi-day ceremonial docking because of the many cargo vessels waiting offshore for entry to the port. To commission the *USS Savannah* in the state of Georgia, the Port of Brunswick became the logical choice.

### COMMISSIONING

The commissioning of a U.S. Navy ship follows a well-established procedure, with many details and significant planning time. Because of the overcrowded ports, such was not the case for the *USS Savannah*; only three months were allotted for commissioning preparation and execution. The Savannah Navy League (SNL) formed a committee of eight key members and went to work. The group was charged with several assignments: the Chairman's reception, a picnic in Savannah for the crew, a V.I.P. breakfast for financial donors and commissioning military brass, plank owner plaques for the ship's crew, plus honorary plank owner plaques for major financial donors, souvenir pins and baseball caps. For such a large gathering, the SNL had to coordinate the necessary dockside physical facilities with the Navy, the ship's captain, and the City of Brunswick. Transportation was arranged for events. Most of the events would require substantial funding. Mike Broadway, a retired rear admiral, was tasked with raising the money required.

On Saturday, February 5, Meredith Berger, Undersecretary of the Navy, led a host of dignitaries in attendance



The USS Savannah (LCS 28) is the sixth U.S. Navy ship named in honor of the Hostess City.

## The Savannah Navy League

The Savannah Navy League (SNL) is a very active organization, made up of volunteers committed to our military sea services. Many members are former sailors, but service in the U.S. armed forces is not required to join. The SNL supports the naval junior ROTC units at Jenkins, Johnson, and South Effingham High Schools, as well as the college-level naval ROTC program at Savannah State University. The cadets and midshipmen from these schools are recognized at SNL's monthly meetings, and scholarships are awarded to midshipmen from Savannah State. The SNL also supports local Coast Guard units, hosting holiday parties for military families, and offering a full Thanksgiving dinner for military personnel and their loved ones. Baby gift bags are regularly provided for new mothers of active duty sea service personnel.

The SNL has adopted the nuclear submarine *USS Alaska*, (SSBN 732) at Kings



Bay Submarine Base. Recognition ceremonies are conducted quarterly and annually for its crew members, and for outstanding Marines stationed at Parris Island Recruit Depot. The SNL has adopted two other Littoral combat ships – the *USS Little Rock* and the *USS Sioux City*, both homeported at Naval Station Mayport in Jacksonville.

for the commissioning ceremony. The ship's sponsor was Mrs. Dianne Davidson Isakson, widow of former Georgia senator Johnny Isakson. She gave the first order to "man the ship and bring her to life," a time-honored Navy tradition. That order was completed Monday, February 7, when the ship, captained by Cdr. Kevin M. Ray, set sail from the Port of Brunswick for its homeport of San Diego, California. The weather for the commissioning was cold but clear, and all events went off according to procedure. Attending members of the SNL reported that this was one of the best commissioning ceremonies they had ever witnessed.



Meredith Berger, Under Secretary of the Navy

# island hopping

Please email content to [mail@theskinnie.com](mailto:mail@theskinnie.com).  
Deadline is the Friday prior to publication.

### WHO NEW?

**WHAT:** New Neighbors  
**WHEN:** Visit [www.landingsnewneighbors.com](http://www.landingsnewneighbors.com) to see our calendar  
**CONTACT:** Visit our website or contact Jody at [nnnewmember@gmail.com](mailto:nnnewmember@gmail.com)  
**WHAT ELSE:** The club offers more than 250 different activities from biking, golf, pickleball, walking groups or fishing to Mahjong, Bridge, Needle-arts and Canasta. We have exciting military tours and special events for you to enjoy right here on Skidaway Island.

### GOTTA LOVE IT

**WHAT:** Landlovers membership / open to all Skidaway Islanders  
**HOW MUCH:** Each \$30 membership fee covers one household of one or two adults.  
**CONTACT:** Vicki Knapp at [landloversmembership@gmail.com](mailto:landloversmembership@gmail.com) or visit [www.landingslandlovers.com](http://www.landingslandlovers.com) for more information.  
**WHAT ELSE:** The membership year runs from September 1 through August 31. Landlovers is a philanthropic and social organization dedicated to enriching the Landings community and Skidaway Island at large. Landlovers sponsors year-round social activities and fundraising events to support student scholarships and multiple non-profit service organizations.

### PUBLIC ART

**WHAT:** Works of Nae'Keisha Jones  
**WHEN:** Now through Feb. 28  
**WHERE:** JEA Art Gallery, 5111 Abercorn St.  
**HOW MUCH:** Free and open to the public  
**CONTACT:** Vicky Lunick, 912.355.8111  
**WHAT ELSE:** Nae'Keisha C. Jones, founder and creator of Canvas Chats, challenges creatives of any age to make art that reflects their communities. Her exhibit includes an interactive element, collaborating with the staff and kids of the JEA family to showcase their creations alongside hers. The public can showcase their own creations virtually from the opening reception until the end of the month via Instagram by tagging [naekeisha](https://www.instagram.com/naekeisha). jones using the hashtags #canvas chats and #color me inspired.

### FUNNY BUSINESS

**WHAT:** Konter Weiland Comedy Night  
**WHEN:** March 5 - Doors open at 7:30 p.m.  
**WHERE:** Jewish Educational Alliance- 5111 Abercorn St.  
**HOW MUCH:** Free to JEA members in good standing or contributors to the 2022 Savannah Jewish Federation campaign of \$50 per person

**CONTACT:** Call Jamie Richman at 912.355.8111 or email [jamie@savj.org](mailto:jamie@savj.org)  
**WHAT ELSE:** Featuring the Sklar Brothers, from "America's Got Talent." This event is part of the Savannah Jewish Cultural Arts Festival. For a full calendar of events or to purchase tickets, visit [www.savj.org](http://www.savj.org).

### POULTRY IN MOTION

**WHAT:** Chick-fil-A Vidalia's 7th annual Road Race  
**WHEN:** Saturday, March 5, 7 a.m.; Early registration and packet pick-up - 4 - 7 p.m., Friday, March 4, at Chick-fil-A Vidalia  
**WHERE:** Chick-fil-A, Vidalia  
**HOW MUCH:** \$35-40  
**CONTACT:** <http://www.RunVidalia.com>  
**WHAT ELSE:** Running enthusiasts from near and far are invited to participate in races of three different distances: a 1-mile run, a 5-kilometer, and a 10-kilometer. Proceeds from the event will benefit three local ministry organizations including Paul Anderson Youth Home, WinShape Camps for Communities, and Vidalia Heritage Academy.

### FLEA FOR YOUR LIVES

**WHAT:** Landlovers Flea Market and Intake  
**WHEN:** Saturday, March 5, 9 a.m. to 3:30 p.m.; Sunday, March 6, noon to 3:30 p.m.; Monday, March 7, 9 a.m. to 3:30 p.m.  
**WHERE:** The Landings Association parking lot  
**CONTACT:** Rib Ruben, [ribrubin@aol.com](mailto:ribrubin@aol.com) or [fleamarketintake@gmail.com](mailto:fleamarketintake@gmail.com) to donate  
**WHAT ELSE:** We need your slightly used items in good condition from around your home, garage, attic or yard. Drive through to drop off items during intake. Cash only. All funds raised from your tax deductible donations go to the direct support of Landlovers philanthropy.

### GOOD TO THE LAST DROP

**WHAT:** Kiwanis Club of Skidaway Blood Drive  
**WHEN:** Monday, March 7, 1 to 6 p.m.  
**WHERE:** Skidaway Island United Methodist Church, 54 Diamond Causeway  
**CONTACT:** Please visit [RedCrossBlood.org](http://RedCrossBlood.org) and enter SIUMC to schedule and appointment  
**WHAT ELSE:** Reservations are encouraged.

### VISION QUEST

**WHAT:** Bright Eye-Deas Low Vision Group meeting  
**WHEN:** Wednesday, March 9, 10:00 to 11:30 a.m.  
**WHERE:** Skidaway Island United Methodist

### TAXATION REPRESENTATION

**WHAT:** Opportunities for volunteer income tax assistance with Neighborhood Improvement Association  
**WHEN:** starting in January, flexible hours from 9 a.m. to 8 p.m.  
**WHERE:** several sites in Savannah, Pembroke, Rincon, Richmond Hill and Hinesville  
**CONTACT:** Tiffany Carter, [tcarter@niacd.org](mailto:tcarter@niacd.org) or 912.447.5577  
**WHAT ELSE:** This program helps underserved communities by offering free tax preparation. No experience necessary. Volunteers include greeters/screeners and tax preparers.

### PREPARATION STATION

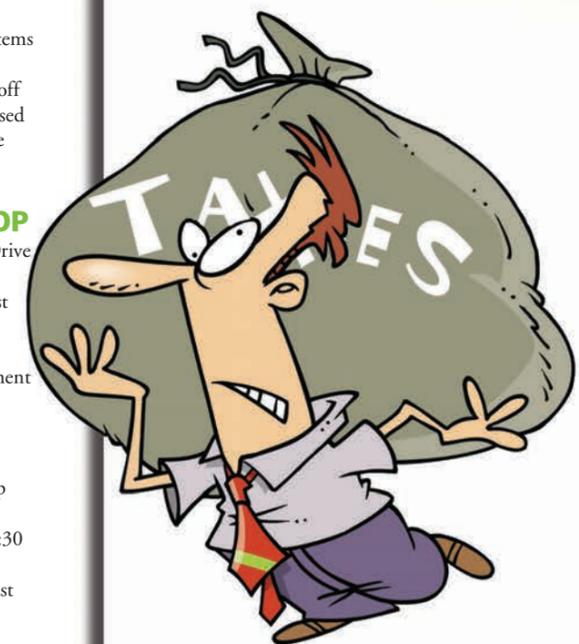
**WHAT:** AARP volunteer free tax preparation  
**WHEN:** Now until April 18, Monday through Friday, 10 a.m. to 3 p.m.  
**WHERE:** Live Oak Library: SW Branch at Savannah Mall, 14097 Abercorn St. (Monday through Friday); Bull St. Branch, 2002 Bull St. (Monday, Wednesday and Thursday)  
**HOW MUCH:** Free  
**CONTACT:** Visit [www.aarp.org/taxaide](http://www.aarp.org/taxaide) for more information.  
**WHAT ELSE:** AARP Foundation Tax-Aide can help prepare your 2021 tax return. IRS-certified volunteers provide tax preparation service to anyone, completely free. You don't even have to be an AARP member. To be safe, we are using a "drop-off" service model, where you make an appointment to leave your documents for us to prepare your tax return.



# WE WANT YOU To Share Your Story!

There's a lot of military service among our readers, active and retired, from all branches of the Armed Forces, as well as police, fire and other first responders. Help us recognize their service by nominating them to be featured in an upcoming **He Served**.

**Send your nominee's name and contact info to [ronl35@comcast.net](mailto:ronl35@comcast.net)**



Church on Diamond Causeway  
**HOW MUCH:** The meeting is free to all who have vision challenges that limit everyday living, as well as partners and helpers.  
**CONTACT:** Kay Higby, 912.598.9634, if you need a ride. Anne Jeanblanc at aw\_jeanblanc@hotmail.com if you would like to join us for lunch  
**WHAT ELSE:** Presenter will be Jason Bombelyn, a technologist with Visual Enhancement Inc. of Athens, GA. He will discuss a variety of equipment to improve the experience of everyday living with visual limitation.

## BRUSH WITH GREATNESS

**WHAT:** "Sister Wendy" art show by DVD  
**WHEN:** Wednesdays, March 9 through 23, 5 - 6 p.m.  
**WHERE:** St Peter's Episcopal Church Hall, Skidaway Island  
**HOW MUCH:** Free of charge  
**CONTACT:** Trevor Walker, trvrwlkr19@gmail.com  
**WHAT ELSE:** After 45 years of the cloistered life, Sr. Wendy Becket stepped out of the convent and into London's National Gallery. Filmed by the BBC, she shared her immense knowledge of painters and their artwork. Wine (or tea) and cheese will be served.

## A REVIEW FOR YOU

**WHAT:** Dr. Michael Hall reviews the history and culture in two books by author A. M. Stuart: *Singapore Sapphire* and *Revenge in Rubies*  
**WHEN:** Thursday March 10; Coffee at 9:30 a.m., book review at 10 a.m.  
**WHERE:** Skidaway Island United Methodist Church  
**HOW MUCH:** Donations accepted at the door to support PEO, a philanthropic education organization supporting the education of young women  
**CONTACT:** Susan Dischner, susandy111@bellsouth.net  
**WHAT ELSE:** Everyone who enjoys a good book and a fascinating speaker is invited. A history professor and book review editor, Dr. Hall will share the history and culture of Singapore, and discuss the main character in the two books, Harriet Gordon, who relocates to Singapore following a tragedy in London.

## DEAR ABBIES

**WHAT:** Skidaway Abigails Meeting  
**WHEN:** Thursday, March 10, 3:30 p.m.  
**WHERE:** Messiah Lutheran Church, Fellowship Hall  
**CONTACT:** To join as a guest (\$10 guest fee), contact chair@skidawayabigails.org  
**WHAT ELSE:** Dusty Church, chair of the board of directors for First City Pride Center, will discuss the current mission, outreach and services

that it provides. Members and guests attending in-person will be asked to show proof of vaccination and masks are required. Participation via Zoom is available. To learn more about Skidaway Abigails, visit skidawayabigails.org.

## COAST WITH THE MOST

**WHAT:** Coastal Conservation Association of Skidaway - Gray's Reef 2022 MATE ROV Competition  
**WHEN:** Monday, March 14, 7 p.m.  
**WHERE:** St. Peter's Church  
**CONTACT:** Paulette Hamilton, 610.509.0279  
**WHAT ELSE:** Gray's Reef National Marine Sanctuary Foundation recently kicked off its annual Southeast Regional MATE ROV Competition - an underwater remotely operated vehicle challenge that engages a global community of learners each year. Gray's Reef chapter director Jody Patterson will be the guest speaker, discussing this exciting and educational opportunity for area young people. The March raffle prize is a 2-hour adventure cruise for 12 with Bull River Cruises. The winner may choose from a variety of tours.

## AUCTION ACTION

**WHAT:** Landlovers Auctionmania  
**WHEN:** Monday, March 14, 5-7 p.m.; Auction closes at 7 p.m. sharp.  
**WHERE:** Palmetto Ballroom  
**HOW MUCH:** Free  
**CONTACT:** If you have high value items you would like to donate, contact Maureen Mezei at budapest1947@yahoo.com or Chris Lanigan at chrislanigan40@gmail.com.  
**WHAT ELSE:** A lively evening of fun and friendly bidding on hundreds of unique and high-value items to benefit Landlovers Foundation. Bidding will be conducted online via your smartphone. Open to all Landings residents.

## WELCOMING COMMITTEE

**WHAT:** Skidaway Abigails/WAG, Women Advocating for Georgians Meeting  
**WHEN:** Tuesday, March 15, 7 p.m.  
**WHERE:** Messiah Lutheran Church, Fellowship Hall  
**CONTACT:** To join as a guest (\$10 guest fee) contact chair@skidawayabigails.org  
**WHAT ELSE:** Speakers will be Daniela Rodriguez and Christina Magaña from Migrant Equity Southeast, a non-profit in Southeast Georgia that advocates for immigrant rights. Some of its programs include rent assistance, food assistance and COVID-19 vaccine events. MESE also assists families navigate resources for their children's school, legal resources, housing rights and medical resources. Members and guests attending in-person will be asked to show proof of vaccination and masks are required. Participation via Zoom is available.

## RIGHT ON

**WHAT:** Ladies on The Right (LOTR) March Luncheon Meeting Commemorating Women's History Month  
**WHEN:** March 24; 12-2:30 p.m. (social hour, 12-1; lunch and program, 1- 2:30)  
**WHERE:** The Landings Palmetto Club Ballroom  
**COST:** \$25 for LOTR members; \$35 for guests.  
**CONTACT:** For more information or to register/pay, please visit www.ladiesontheright.org  
**WHAT ELSE:** LOTR is a greater-Savannah community leadership organization based on Skidaway Island. Founded in 2020 and comprising 300 members, its mission is to inform, educate and inspire members to take leadership roles on key issues that impact our community, country and lives. All are welcome. Please register by March 21.

## SWEET, SWEET MUSIC

**WHAT:** 2022 Savannah Music Festival  
**WHEN:** Thursday, March 24, thru Saturday, April 9  
**WHERE:** Various locations  
**HOW MUCH:** Ticket prices vary per show  
**CONTACT:** info@savannahmusicfestival.org or 912.234.3378  
**WHAT ELSE:** The 2022 festival will offer unforgettable concerts and experiences, ranging from live performances by master artists to traditional ring shouting, classical music, jazz, Cajun dance parties, and much more. To view the full schedule, visit savannahmusicfestival.org. Tickets are available online at savannahmusicfestival.org, by phone at 912.525.5050, or in person at 216 E. Broughton St. (Monday-Friday, 10 a.m. to 5 p.m.)

## GREEN IS THE NEW BLACK

**WHAT:** Volunteers needed for Club Car Championship  
**WHEN:** March 26 through April 3  
**WHERE:** The Landings Club  
**HOW MUCH:** \$15 Green Team t-shirt purchase required  
**CONTACT:** To become a Green Team volunteer contact Connie Squibb at GreenTeam-Chair2020@gmail  
**WHAT ELSE:** Join the tournament's "Green Team," to help encourage recycling and reduce litter throughout the Club Car Championship at the Landings. The recycling initiative is supported by Skidaway Audubon and dovetails with the Landings' efforts to protect the island environment. The event benefits 10 local charities.

## BUTTERFLIES ARE FREE

**WHAT:** Photos from Michoacan, Mexico  
**WHEN:** Thursday, April 7, from 4 to 5 p.m.  
**WHERE:** Messiah Lutheran Church, Skidaway

Island  
**HOW MUCH:** Free  
**CONTACT:** friendsofskidawayaudubon@gmail.com  
**WHAT ELSE:** Mary Ann and Jorge Gojman share their astounding photos and experiences from their recent trip to Michoacan, Mexico, where millions of North America's monarch butterflies migrate thousands of miles to winter. Hosted by Skidaway Audubon.

## FUN FUNDRAISER

**WHAT:** "Together for a Cure" fundraiser for cancer research and patient care in our community  
**WHEN:** April 9 and 13; Register now at togetherforacure.net  
**CONTACT:** Lynda Stockslager, LyndaStockslager@yahoo.net  
**WHAT ELSE:** Includes golf, tennis, pickleball, bocce, croquet, 5k run, 1- and 2-mile fun walk, silent auction, sponsorships or tributes. There are ways for all Landings residents to participate! Proceeds benefit Mercer University School of Medicine's Summer Scholars Program and St. Joseph's/Candler Health Systems Nurse Navigation Program.

## WHERE ART THOU?

**WHAT:** Landings Art Association Annual Spring Show and Silent Auction  
**WHEN:** Monday, April 11, 5 to 8 p.m.  
**WHERE:** Palmetto Club Ballroom, the Landings  
**HOW MUCH:** \$5 per person at the door  
**CONTACT:** LAA website at www.landingsartassociation.com  
**WHAT ELSE:** A juried show of more than 100 works by local artists in all media, and a silent auction of original art from 35 artists to benefit Savannah schoolchildren through LAA's Arts in Education programs. Live jazz and complimentary hors d'oeuvres. All artwork on display is for sale. Come marvel at the talent that surrounds you!

## TAG, YOU'RE IT

**WHAT:** TAGatNIGHT  
**WHEN:** Wednesday, Apr. 20  
**WHERE:** Hostess City Hot Glass, 918 Montgomery St.  
**HOW MUCH:** TAG members are invited  
**CONTACT:** Betsy McCullar, betsy2mccullar@gmail.com or 917.566.9101  
**WHAT ELSE:** Owner Ronald Martinez will take us on a tour of his new studio and give us a behind-the-scenes look at how glass is blown. The studio sells hand-blown glass to galleries and offers classes where participants can experience glassblowing.

## SPEAK EASY

**WHAT:** Savannah Speech and Hearing Center's "Speak Easy"  
**WHEN:** Every Friday morning from 10 to 11:30 a.m.  
**WHERE:** Savannah Speech and Hearing Center - 5414 Skidaway Rd.  
**HOW MUCH:** Free and open to the public  
**CONTACT:** Jenna Harcher, 912.355.4601 or jharcher@speechandhearingsav.org  
**WHAT ELSE:** A support group for survivors of stroke or traumatic brain injury and their family or caregivers. Participants work on improving and maintaining skills associated with speaking, listening, reading, and writing. Due to Covid-19, masks are currently required.

## WORLD TRAVELERS

**WHAT:** Landlovers Marco Polo  
**WHEN:** 6:30 p.m., third Monday of the month, October thru May  
**WHERE:** Members' homes  
**HOW MUCH:** An international appetizer  
**CONTACT:** Please email Deb Wilson and Sue Souls at llmarcopolo100@gmail.com  
**WHAT ELSE:** If you were born in or have lived for at least one year (including an academic year) outside the U.S., you are eligible to join. Attendees are asked to bring an appetizer to share as well as their own beverages. Open to all Landlovers members.

## LUNCH BUNCH

**WHAT:** Landlovers Men's Lunch  
**WHERE:** Various restaurants around Savannah  
**WHEN:** To be determined  
**HOW MUCH:** The cost of your own meal  
**WHAT ELSE:** Our 8th year! The only requirements are that you live on Skidaway Island and are a member of Landlovers. www.landingslandlovers.com/join.  
**CONTACT:** Dick Hughey, dickhughey@att.net, Jim Smart, smartville@aol.com, or Rick Armstrong, armstrp@hotmail.com

## SEW WHAT?

**WHAT:** Landlovers Material Girls  
**WHERE:** Skidaway Community Church  
**WHEN:** 3rd Thursday of each month, 3 to 5 p.m.  
**HOW MUCH:** Free but you must be a member of Landlovers  
**CONTACT:** Janet Smart at maxwellsgal@aol.com or Sandra Grant at sandragrant07@comcast.net  
**WHAT ELSE:** Open to all Skidaway Island residents, not just The Landings. Whether you are an experienced quilter or new to the craft, please join us for some handwork, conversation

and networking. Bring a project you are working on, show and tell, or just come to socialize and learn about quilt shops in the area and local quilt guilds.

## CAN YOU CANASTA?

**WHAT:** Landlovers Canasta  
**WHEN:** Every Wednesday, 1-3 p.m.  
**WHERE:** Palmetto Clubhouse  
**HOW MUCH:** Free  
**CONTACT:** Email landloverscanasta@gmail.com to be added to the email list.  
**WHAT ELSE:** Maximum 20 players and must have basic knowledge of the game. Because we play in the Palmetto Clubhouse, Landings Club and Landlovers memberships are required.

## BATH AND BODY WORKS

**WHAT:** Landlovers community service toiletry collection  
**WHEN:** ongoing  
**WHERE:** Drop-off location is the front porch at 2 Moonrise Circle, Deer Creek  
**CONTACT:** llcommservice@gmail.com, Carol Stiles at carolstiles@gmail.com, or Sue Souls at smsouls@gmail.com  
**WHAT ELSE:** Share your vacation with Social Apostolate, which works with poor, homeless, and disabled people in different ways, including providing showers for those in need. If you have any unused hotel soaps, shampoo or lotions, please consider giving them to someone in need. No mouthwash or larger-sized toiletries, please.

## FRIENDS OF FRIENDS OF BILL W.

**WHAT:** Al-Anon  
**WHEN:** Mondays, 4 p.m.  
**WHERE:** Skidaway Island United Methodist Church  
**WHAT ELSE:** A recovery program for families and friends of people who are struggling with addiction.

## HORSE SENSE

**WHAT:** Pegasus Riding Academy volunteers needed  
**WHERE:** Old Roberds Dairy, 2500 Tennessee Ave., Savannah  
**CONTACT:** For information and directions, visit www.prasav.org or call 912.547.6482  
**WHAT ELSE:** Pegasus Riding Academy is a therapeutic riding program providing safe, professional and ethical equine-assisted activities for individuals with physical, mental and emotional disabilities. Volunteers are needed to assist these special children. Horse experience not necessary.

Complete Island Hopping listings are now online! Just visit [www.theskinnie.com](http://www.theskinnie.com)

STANDARD CLUES\*

Try not to groan at 66-Across

ACROSS

- 1. What bubbles eventually do
- 6. Long division word
- 10. One, south of the border
- 13. Thundering, as a full stadium
- 14. Like Vikings
- 16. Pinch
- 17. Itty-bitty URBANIZATION?
- 19. Rime, essentially
- 20. Dracula's house
- 21. Edible anagram for LEAK
- 22. Annoy
- 23. Part of R.E.O.
- 25. Creator of Robinson Crusoe
- 27. Apple product
- 30. 'Green' prefix
- 32. Authoritative policy (anagram for CUBIC R)
- 35. Year, in Acapulco
- 36. Takes a risk
- 38. Fine thread used for hosiery (anagram for ELLIS)
- 39. Walk lamely
- 41. Hocus -
- 43. Cash register money drawer
- 44. Urge forward
- 46. Apia is its capital city
- 48. Vietnamese New Year
- 49. Named
- 51. Rave's partner
- 52. A century has 100 of them
- 53. Selling using the internet
- 55. Pepsi, e.g.
- 57. Engage in pugilism
- 59. Opposite of shallow
- 61. Varied between limits
- 65. Peyton Manning's brother
- 66. Itty-bitty ALIMENTATION?
- 68. Use a chair
- 69. At no time
- 70. Sour, sweet or bitter
- 71. Fiddle around with
- 72. Merlot and pinot noir, say
- 73. Played a movie role

DOWN

- 1. Bench for judges
- 2. Carbamide
- 3. Uses an oar

1	2	3	4	5		6	7	8	9		10	11	12	
13						14				15	16			
17					18						19			
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65				66				67						
68				69						70				
71					72					73				

- 4. "...you can \_\_\_ this mountain..." (Mark 11:23) (two words)
- 5. Fished by dragging the line
- 6. Squid output
- 7. One end of an archer's arrow
- 8. The Greek Gorgons, for one
- 9. Stableboy at an inn (anagram for RESLOT)
- 10. Itty-bitty EDUCATION?
- 11. Pleasant
- 12. Summit
- 15. All you want to see
- 18. Amtrak porter
- 24. Financier who 'broke the Bank of England' in 1992 (anagram for ROSSO)
- 26. Short bio
- 27. David Copperfield's art
- 28. Psyche, per C. J. Jung
- 29. Itty-bitty COMPLICATION?
- 31. Renault auto called the "French Rabbit" (anagram for CLARE)
- 33. Not as well
- 34. Boston cagers, informally
- 37. Poison \_\_\_ (plant)
- 40. Animal hide
- 42. Hermosillo is its capital
- 45. Hyphenated intro
- 47. City with America's busiest airport
- 50. One counting calories
- 54. Go away
- 56. Soldier from Down Under (WWI)
- 57. Finest
- 58. Mishmash
- 60. Begged
- 62. Main idea
- 63. Suffix meaning female
- 64. Went kaput
- 67. Form 1040 org.

Puzzle answers, page 37

\*For each puzzle a relatively difficult set of clues (Challenger) will accompany the first printing. In the subsequent issue, the same puzzle will appear with an easier set of clues (Standard) Email questions/comments to puzzler@theskinnie.com

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**Skidaway Cat Alliance Team** provides for the humane treatment, health, welfare and population control (spay/neuter) of free-roaming cats on and around Skidaway Island. If you are interested in learning more or need help with a feral cat, please contact us at skidawaycats@gmail.com or visit our facebook page, https://www.facebook.com/skidawaycatallianceteam.

**TREE SERVICES**

**Treemaster, Inc.** • We offer these services for all of your tree needs: trimming, pruning, and removal. We also offer stump grinding. We're bonded and insured. 24-hour emergency service. We accept all major credit cards except Discover. We are the sister company of Grassmasters, owned by Landings residents, Mike and Diane Schuman. Call us at 912.598.0140.



**SavATree's team of professional arborists** use their expertise, regional experience and eco-sensible philosophy to provide you with exemplary tree, shrub and lawn care services. We positively impact the value and beauty of your property through services including pruning, fertilizing, diagnosis, insect and disease treatments, removals and more. We're proud to be servicing commercial and residential properties

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# WILDTHINGS

## GRAB YOUR CAMERA!

You live in a photographer's paradise. Keep those local nature snapshots coming our way. The bigger the photo, the better, so we can really show you off.



When Peter Schreck first sighted this falcon near Bartram Road in December, he knew it was a raptor. "I've waited years for the day a peregrine would appear," he says, adding it was an "aha" moment when the facial pattern appeared in the camera viewfinder.

*Wild Things* is a regular feature in *The Skinnie*, featuring your photographs of our beloved island. Email your high-resolution photos to [production@theskinnie.com](mailto:production@theskinnie.com). Please include your name and a little info about where the photo was taken.

A LIFE PLAN COMMUNITY



## Love the Arts?

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- 61 Acres of Green Space and Walking Paths
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COTTAGES  
VILLAS

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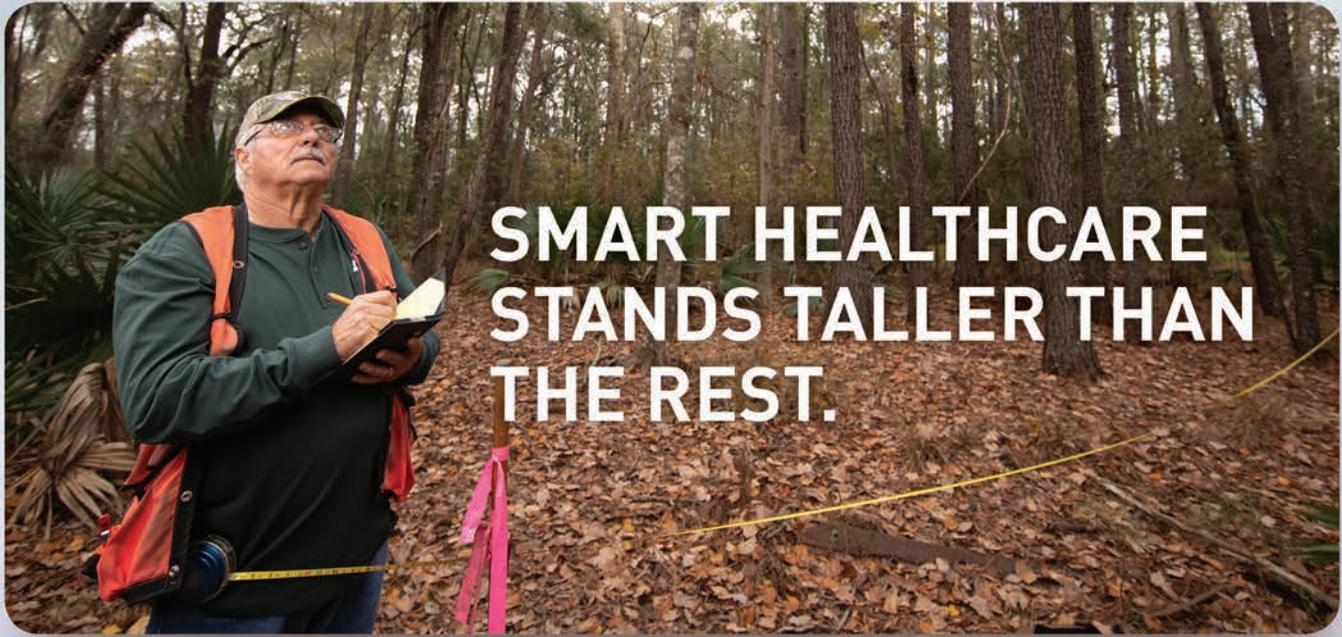
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As a forester, Mike Cole is required to move about freely through some difficult terrain. But he had pain in his abdomen that was really slowing him down. He knew he could trust Dr. Anthony Foley and the team at St. Joseph's/Candler, who discovered the giant abdominal hernia. Highly experienced in hernia repair, Dr. Foley reconstructed Mike's abdominal wall with the innovative da Vinci robot. This minimally-invasive surgery allowed Mike to recover quickly.



Five weeks after surgery, Mike's strength and mobility were back to 100%.

**THAT'S WHY I CHOOSE ST. JOSEPH'S/CANDLER**

Anthony Foley, M.D. - Surgeon

