

The Skinnie

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With age comes acceptance. As I've gotten older, I've become progressively less flappable. Even as a young man, I approached potential setbacks with "We'll figure it out." It's a new year, which brings new challenges, and two are converging at once to make this an extra-"special" week.

First, school is back for spring semester. People ask me what I do, and I don't have a ready or simple answer. But one of the responsibilities to which I am most rigidly beholden is teaching a class at the Parker College of Business at Georgia Southern University in Statesboro each Wednesday from 2 to 4:45 p.m. (often, without giving the kids a break in the middle of the 3-ish-hour block). Preparation requires about three hours for each one in the classroom. That's nine hours on Tuesdays and Wednesday mornings if I want to do and excellent job, make a difference in the students' lives, and give them (or whomever is paying) their money's worth... and I do. Coincidentally, every other Tuesday morning demands this column and my food feature get written so we can print the magazine. The rest of my work has less-precise rhythms, but my Strategic Management seminar and The Skinnie wait for no man (or woman), though Philip, our creative director is – literally – waiting for me right now.

Today is tricky, since we opened our second Cutters Point Coffee shop in Claxton yesterday (Monday, January 15) at 6:30 a.m. sharp. I'd love to be at the coffee shop right now with our new team as I was yesterday, working through service and facilities kinks, but I must write this and then re-read three chapters and three case that I have studied several times before, albeit not recently enough to remember authoritatively, which, for a teacher, is basic par.

The most controllable thing, I tell my students, is effort. "If you want success – however you define it – you significantly influence its likelihood. There is one thing that everyone has in his or her power to do: And it's to

outwork 100 percent of everybody else. You control the effort; you don't perfectly control the results."

I remind myself of this lofty platitude countless times each day when I feel lazy or disinclined to pursue the next necessary thing. Like now. What comes after putting the last period at the end of the last sentence on this page? I'm hosting an internal debate between the demands of my homework for tomorrow's class, the prudence of a pop-in at my new coffee shop, and the appeal of a long walk along the dirt road that runs past my barn. Mindful of my professorial advice: Homework, then shop, then a shorter-than-I'd-like stroll beneath fading light is the hierarchy I know to be right.

Back to the question of what I do. A bunch of things. Which makes life interesting. But it complicates keeping score. I probably don't do any of the many things as well as I could. I tell my students effectively measuring outcomes is crucial when you evaluate an enterprise. It's equally important to ensure you're measuring the right things, rather than the things that are simply the easiest or most convenient to measure. So, if constant-change-and-challenge and is the metric, I've designed the right system for me. Even if it's it awkward for a moment every time someone asks me, "What do you do?"

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LETTER TO THE EDITOR

A KIND CONTAGION

Sharing a smile, helping a neighbor with a difficult task, holding the door for someone entering a building, following the speed limits on community roadways, setting an example for a young person – all examples of courtesy and the way we should be responding to others here in our Landings home because we are all members of our Landings family.

In a world that is fast, furious, and contentious, our Landings community should be our refuge, our place of civility and good feelings for ourselves and our neighbors. To encourage an atmosphere of courtesy among residents, the Landings Association's Communications Committee has launched a campaign to highlight our connection to each other. Its theme: "Our Home, Our Family."

Throughout 2024, you will see slogans, suggestions, and small reminders that we live in this glorious spot of natural wonder together. Our January catchphrase is "Courtesy Is Contagious – Catch It!" Look for it, grasp it, share it, practice it. That's what it's like to be a family together.

TLA Communications Committee - Subcommittee on Courtesy
Stephanie Giorgio
Anita Clos
Maryce Cunningham
Amy Paderewski

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on the cover:

Frequent contributor Jorge Gojman shared this butterfly, representative of a beautiful new new beginning.

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Seven Habits of Financially Successful People (and Families!)

By Kimberly C. Good
ChFC®, CFP®, CIMA

Many individuals and families have built significant wealth by forming good habits, being strategic and disciplined, and having the right mindset, dedication, and a willingness to do the hard work to grow and preserve their wealth. Opportunities are all around to learn from and emulate the positive habits of others. So, what do high-net-worth and ultra-high-net-worth individuals know that can help you develop better practices? What have they learned along the way about achieving financial prosperity? These seven smart financial habits have stood the test of time. They can and should be passed down to help your children develop the discipline and practices they will need to grow and preserve their own wealth.

1 DON'T LEAVE MONEY SITTING IDLE

Building true wealth requires investing. Don't sit your money in savings beyond what is necessary. Invest in assets (traditional stocks and bonds, alternative investments, and new businesses) that are designed to generate income and grow in value over time. Financially successful people often have a disciplined process to regularly investing a portion of their income. Prioritizing this habit as part of your financial planning can be crucial to achieving your financial goals. By resisting your short-term desire to over-consume, you and your family will be able to reap the longer-term benefits associated with real wealth accumulation and preservation.

2 AVOID (UNDESIRABLE) DEBT

It may seem obvious that dodging debt can help you financially, as opposed to wasting money paying interest on credit cards or car loans. However, not all debt is bad debt, and some "good" debt can be a significant tool for building wealth. Mortgages can be considered good debt, as well as loans to purchase a business or significant real estate. Why?

- You can keep your capital in your investments that are earning you additional returns.
- Good debt generally has a relatively low interest rate.
- Liquidating an investment to fund another can result in a tax liability.

- Fixed-rate debt doesn't adjust for inflation. With moderate inflation, debt is devalued over time, making the money cheaper to borrow in real terms.

- If you can lock in a lower rate for a longer term and rates are increasing with inflation, the borrowed money becomes less expensive over time.

- Leverage is using borrowed money to increase investment power. An investor borrows money to make an investment, and the investment's gains are used to pay back the loan. Leverage can magnify returns, but it also amplifies potential losses.

3 DIVERSIFY YOUR INVESTMENTS

Don't put all your (nest) eggs in one basket. Avoiding this pitfall can help minimize your risk and maximize your financial success. While many alternative investments are earmarked for accredited investors (who have at least \$1 million in investable assets, net of their primary residence), or qualified purchasers (who have at least \$5 million in investable assets, net of their primary residence), there are many liquid alternative options available to the "mass affluent." It has become a trend to include some of these options in most portfolios. Alternative investments can help you reduce portfolio risks while maximizing returns. But, in general, risk and reward are directly correlated: The higher the risk, the greater the potential reward. So it's important to do your due diligence and work with professionals who have deep research capabilities to help guide you.

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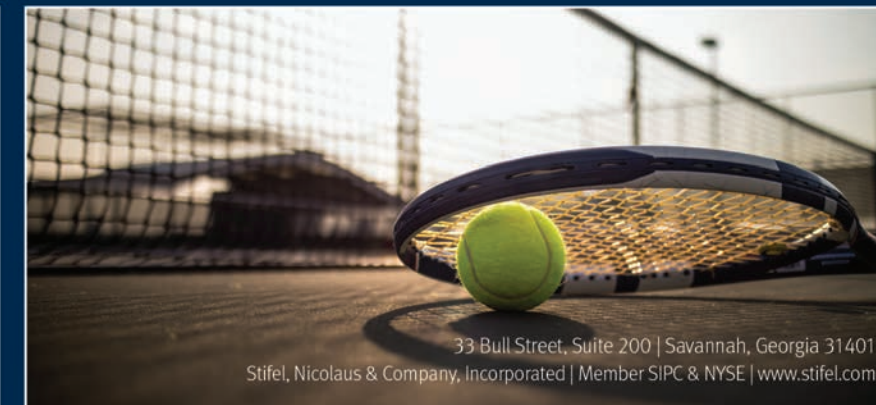
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 - David C. Barrow III**
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4 UNDERSTAND YOUR TAX SITUATION

If your goal is to accumulate wealth, it can be helpful to have at least a basic understanding of where you can save money on taxes. Consider taking advantage of all available tax-deferred opportunities, like company retirement plans, 401(k)s, and IRAs. Also consider maximizing deductions related to business ownership, real estate, charitable giving, and other tax-advantaged uses of capital, and make sure your taxable investment accounts are managed efficiently.

5 THINK LONG TERM

Many wealthy individuals realize that most great accomplishments take time and patience. They understand the necessity of discipline in reaching long-term financial goals. They don't seek quick fixes or get-rich-quick schemes. Instead, they focus on making smart decisions today that will pay off years, or even decades, down the road. When it comes to achieving investment success, it's important to develop a well-thought-out strategy and give it sufficient time to perform. It is generally a good idea to evaluate an investment approach for at least three to five years to determine its efficacy.

6 TEACH THROUGH EXAMPLE AND EXPERIENCE

All these principles are worthwhile topics for discussion with the next generation, whom we are relying upon to preserve what we have built. But there is no better teacher than experience. Only you will know the right time to share your assets and the responsibilities that go along with them. One exercise I've witnessed my own clients do with their multi-generational

trust assets is to allow younger family members to determine who will be the recipient of a small philanthropic gift. The younger family members are required to research their charity of choice's financial and social track record and to justify the gift based on agreed-upon family values.

7 SEEK PROFESSIONAL ADVICE

Working with a trusted financial planner can provide the peace of mind you need to enjoy the financial future you and your family are working to achieve. According to the results of Northwestern Mutual's "Planning and Progress Study" published in 2023, 70 percent of millionaires versus 37 percent of the general population work with a financial advisor. If you are seeking a financial professional, ask about the fees they charge. They should be transparent about their services' costs and clear about their plans for your money and investments. Your advisor should be both a partner and educator for you. He or she should work solely in your best interests.

Throughout their lives, most wealthy people continue to grow financially. They embrace new ideas and innovations and explore new trends.

Kimberly C. Good is president and chief investment officer of KCG Investment Advisory Services. This article contains general information only, and KCG Investment Advisory Services is not, by this publication, rendering accounting, financial, investment, legal, tax, or other professional advice or services. For regulatory information visit the SEC Investment Adviser Public Disclosure at <https://adviserinfo.sec.gov/individualsummary/1858207>.



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Some Hang-ups Are Good



Preventing Phone Scams

Your telephone rings just before bed-time.

“Hello?” you answer tentatively.

“Hi, this is Mike from Amazon security. Am I speaking to (insert your name)?”

“Yes.”

“Did you just purchase a new laptop in the amount of \$2,000?” Mike asks.

“Uh – No!”

“Okay, no problem. It looked suspicious. I will promptly refund your credit card beginning with (the correct first four numbers) in the name of (your name),” Mike explains.

This sounds legitimate. Mike knows your name, your telephone number, and the first four digits of your credit card. He also knows you have an Amazon account.

“Your credit card billing zip code is (the correct zip code), do you have the credit card in your possession?” Mike asks.

“Yes,” you respond.

“I just need you to confirm your credit card number, expiration date, and CVV, and we will quickly refund the purchase to your card,” Mike explains earnestly.

It is very easy to believe that this is above-board, given “Mike’s” knowledge of your personal information and professional demeanor. But it’s not. Mike has just enough information that is publicly available to sound legitimate. He calls you around bedtime to catch you off-guard. The crafty trap has been set. Will you fall for it?

If you do, your credit card will be used to make many truly fraudulent purchases while you’re sleeping, blissfully unaware.

To outsmart this scammer, immediately hang up the phone when he asks for your credit card number. (He might call back quickly but ignore it.) A good rule of thumb: Never, ever provide credit card information to anyone who calls you. Look

for the legitimate customer service phone number on your credit card statement or the back of your card, and call it if you’re concerned that Mike’s laptop charge requires further investigation, just to be safe.

There are variations of this scam from callers pretending to be from Georgia Power, AT&T, the trash company, etc. They explain your account is delinquent and they need a credit card payment immediately to continue your service. Remember, they called you. Hang up. Look up a legitimate phone number for the vendor, then call them to verify account status.

We’ve all heard and read about artificial intelligence (AI). Unfortunately, scammers are already using it effectively. They dial random phone numbers until they come across one with a personal message. (“Hi, this is David. Sorry I couldn’t take your call.....”). This is all a scammer needs to digitally manipulate your voice and speech pattern. Again, using public source information, they will find and reach a close relative and explain (for example) that the loved one caused a DUI wreck. The caller explains he is with a law enforcement agency and if you post bail for your unfortunate loved one with a credit card or an immediate wire transfer, he or she will be released to go to the hospital. The scammer will explain that time is of the essence. Hurry! Your loved one’s manipulated voice will be talking in the

By Steve Lane



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Beware Phone Scams

The Digital Age has made criminals more creative, as they develop new ways of bilking gullible victims out of millions of dollars each year. Protect yourself.

- Never click on a link provided in a text or email. Use the contact on your statement.
- Be cautious before providing or confirming personal data over the phone.
- Beware of anyone asking for payment in gift cards.
- Be skeptical of third parties claiming a loved one is injured, and needs money immediately.
- A credit card is better protected for online purchases. Use a debit card for in-person transactions only.
- Don't trust "free" offers and deep discounts. If it seems too good to be true, it most likely is.
- Ignore calls from numbers you don't recognize, or cities where you don't know anyone.

background, or they will pretend to allow them to speak a few words to you. This scam recently caused a Savannah man's elderly father to wire (and lose) \$5,000. The father was absolutely convinced he heard his own son's voice. But it was manipulated from a simple recorded message.

This villainous scam preys upon your emotions and concern for a loved one. Remember – they called you. Hang up. Immediately call your loved one or their spouse/friend/children, etc. With a little quick investigation, you will invalidate the caller's frightening claim. A legitimate law enforcement officer will never call you requesting payment over the phone for anything.

After talking with this victim, I recommend folks erase their personal phone message and exchange it for the default message. The default message will do everything your personal voice will do. People in the 21st Century know how to leave a message. You don't need to give a potential scammer any personal information – especially your name or what you sound like.

If you find yourself having to provide a credit card number over the phone or over the Internet for legitimate reasons, use a credit card rather than a debit card. It is much easier to call your credit card company and have fraudulent charges reversed than to call your bank and beg to get money returned to your checking account. Use the debit card for in-person transactions only, and the credit card for everything else.

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continuous learning and discovery. This inclusive approach ensures that everyone in the Savannah region has the opportunity to experience and benefit from our robust musical offerings.

As a testament to our commitment to education, we are eager to host nearly 5,000 students at the Johnny Mercer Theater for our Fifth-Grade Concert on January 22. This unique event is designed specifically for them; offering an immersive experience to learn about the elements of the orchestra and how they work together to create beautiful music.

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How would you handle forced early retirement?

Here's a sobering statistic: About 40% of Americans say they have been forced into retirement, according to a survey from Edward Jones and Morning Consult, a research firm. If this happened to you, would you be prepared?

First of all, you'd need to check your cash flow. If you had already built an emergency fund containing several months' worth of living expenses, you might need to tap into it. And you may need to start withdrawing funds from your IRA and 401(k), though these withdrawals may be taxable.

Also, consider health insurance. You might be able to continue your employer's coverage through the COBRA laws, though this can be expensive. As an alternative, you can check out a Marketplace plan at healthcare.gov. Once you're 65, you're eligible for Medicare.

Finally, review your Social Security plans. You can collect when you're 62, but your checks will be much bigger if you can wait until your full retirement age, which is likely between 66 and 67, depending on when you were born.

Forced early retirement can be challenging. But by exploring the financial and health insurance options available, you might find ways to help minimize the disruption to your life.

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usually use several and watch to see what they catch and what they miss. The American Express credit monitoring service seems superior in catching everything and acting quickly. There are many other good ones out there. Research what works best for you. It will be money very well spent.

Unfortunately, you will almost certainly be on the receiving end of scam attempts. Take a second to think and understand what is going on. Don't give any information to a stranger who calls you, no matter how nice or convincing they seem. Hang up. These people are manipulative and ruthless, but you can outsmart them.

Steve Lane writes articles for seniors on international travel safety, personal security, and fraud prevention. He is an international airman, a retired Federal investigator, and a Georgia licensed professional investigator (PDE052346).



Photo by Christine Hall
L-R: KATHY BOAEN, TONYA MURPHY, APRIL BOYETTE, MELANY MAYERS, DR. MATT GRILL, MADISON EVANS, APRIL ZIPPERER, TABITHA CORNWELL,


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Leap Into a Healthy Leap Year

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The beginning of the year is always a time of renewal. A new beginning, a fresh start, a time to reflect on one's personal goals. For many, such a personal reassessment can ultimately lead to New Year's resolutions. The most popular of all such resolutions are those that improve one's fitness and overall health.

Sadly though, many people intent on starting a new fitness plan at this time of year don't maintain the commitment. They might be intimidated by the some of the high-intensity workouts witnessed at the powerhouse gyms, the fitness equipment involved, the demands of a new routine, or the overzealous intensity of some of the other members they might encounter where they are working out.

"At St. Joseph's/Candler's Wellness Center we offer more of a health and wellness vibe compared to other gyms," says Kathy Carlson, manager of the Candler Wellness Center. "Being a hospital-based wellness center, our main focus is to improve our member's quality of life and health through exercising."

Finding the right fitness facility that meets your needs is the key to keeping your exercise routine consistent. The Wellness Center is open to the public and caters to every skill level, from the most advanced fitness experts to first-time-in-a-gym beginners.

"Our Wellness Center is a true reflection of our hospital mission in that 'we promote wellness for ALL people,'" Carlson explains. "I think what makes us different is that we cater to all populations, as opposed to some gyms that may focus solely on athletes. Being hospital-based, we know how to treat those who might be struggling to regain strength

following an injury or illness or improve respiratory or cardiovascular capacity after a surgery. Being in a clinical environment and having quick access to hospital services is very reassuring to some of our members."

Promoting wellness for all people can require clinical services that members might need as part of their overall health maintenance and fitness journey. These include blood pressure screenings and other biometric measures, as well as nutritional counseling and diabetes management. Wellness Center offerings include health education, group fitness classes, water aerobics, yoga, massage therapy, and personal training. The staff is comprised of health educators and exercise physiologists, all of whom are degreed, full-time employees who hold national certifications (ACSM).

"We want to make being healthy convenient and easy for our members," Carlson says. "Our certified health educators and exercise physiologists teach our members the right way to exercise based on the member's personal health histories, limitations, and general knowledge. They strive to remove any intimidation one might feel in a gym setting, teach them all about the equipment, monitor their progress, serve as a motivational force, and support and cheer them on as they reach their personal milestones and achieve their overall goals."

New Year's resolutions require diligence. Carlson says, "For those who have resolved to be healthier in the new year, they really need to solidify that personal commitment. It takes a good 12 consistent weeks to make any kind of substantial behavioral change. So those who aren't fully committed to making



St. Joseph's/Candler Wellness Center Manager Kathy Carlson

that change tend to fade from the attempt at reaching their goal."

Customization is key. A program must be tailored to the needs of the individual. "Whenever we sit down with someone who is just starting a new wellness program, we find a good starting point for them," Carlson says. "We make sure they are safe and there are no medical issues or limitations that could be problematic. We find the proper pace for them, one that they can maintain – because it's all about the long haul and getting them to that stage where they can witness the change."

The Wellness Center staff keeps members interested, motivated, and committed to seeing that initial change. Once members observe positive effects – whether it's improvement in their blood sugar, blood pressure, sleep, or whatever – when it kicks in, it helps reinforce the lifestyle change into a habit...

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a healthy one.

The Wellness Center can be a component of a continuum of care for patient-members. "In some cases, we have members who may have just gotten over a severe illness; completed their prescribed physical, cardiac, or respiratory rehab; and come to us to maintain their strength and improve their overall health," Carlson explains. "In that sense, we offer a continuation of their health journey. Being in a hospital setting provides a nice safety net for those former patients in these cases."

There are ancillary benefits to regular use of the Wellness Center. "Besides the obvious health benefits, members who have a routine pattern of attendance tend to form friendly bonds with other members," Carlson observes. "They encourage each other, cheer each other on. Workouts become a social thing. We're the link for friends striving towards a common, healthy goal."

The Wellness Center accepts numerous insurance-based gym memberships for seniors like Silver Sneakers, Renew Active, and Silver and Fit. "Many seniors may not even know their insurance offers such benefits, but we do accept them," Carlson says.

The Wellness Center satisfies member needs in ways other fitness facilities can't. Carlson says, "Providing unique services, a highly qualified and certified staff, and making sure our members are safe and comfortable set us apart from other fitness gyms. Everything we do at the Wellness Center is focused on improving our member's health by enhancing their lifestyle with exercise – leading to a more active, productive, happier, and healthier life."

Join St. Joseph's/Candler's Wellness Center during the month of January and forego the initiation fee. For more information, visit sjchs.org or call the St. Joseph's/Candler Wellness Center at 912.819.8800.

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Smells Like Sunday

From the Kitchen of Scott Lauretti

Pappa al Pomodoro

If you haven't noticed, much of this issue's content deals with personal financial management. In any budget, you have income and expenses. Since the beginning of time, people have strived to control their spending. Managing the basics – food, clothing, and shelter – can be difficult, never mind luxury items. Hence, the evolution of cucina povera," which translates from Italian to "kitchen of the poor" and refers to the notion of peasant food. Every culture has its version.

A blurb describing Italian cookbook author Giulia Scarpa's 2023 release, *Cucina Povera*, offers a perfect explanation: "The Italians call it l'arte dell'arrangiarsi, or the 'art of making do with what you've got.' This centuries-old approach to ingredients and techniques, known as cucina povera, or peasant cooking, reveals the soul of Italian food at its best. It starts with the humblest components — beans and lentils, inexpensive fish and cuts of meat, vegetables from the garden, rice, pasta, leftovers — and through the ingenuity and resourcefulness of the cook, results in unforgettably delicious and satisfying meals."

One of the fundamental tenets of peasant cooking is avoiding

waste. Make use of everything you have and find ways to continue to use it after it's at its best, as with items like stale bread or overripe vegetables and fruits.

If you've been to Spain, particularly Catalonia and its provincial capital Barcelona, you've tried pan Catalan, rustic bread rubbed with garlic, tomato, and olive oil. It's a symphony of graceful simplicity and a testament to the ideal marriage between its essential parts. Italians, particularly Tuscans, celebrate the same star ingredients as pan Catalan, ensuring no crust of aging bread or squishy tomato goes unloved. Like most Italian dishes, every home cook has his or her this-is-the-authentic-way recipe for pappa al pomodoro. Tomatoes, olive oil, and bread are the non-negotiables. From there – basil, onion, garlic, red pepper flakes, grated cheese...water or stock? Opinions vary about each of these.

Cucina povera is about using what you've got. At my farm, I don't have a large pot. It's midwinter – I have great San Marzano tomatoes in cans. There's no basil growing outside. No Parmigiano-Reggiano



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waiting to be grated in the fridge. I've got olive oil, not the best quality, but adequate; and half a loaf of three-day-old sourdough bread. No chicken stock, but a tap drawing water from my well. This is how I made do:

2 28-oz cans whole, peeled San Marzano tomatoes
1 sweet onion, chopped
4 cloves garlic, chopped
½ loaf stale bread
Extra virgin olive oil
Sea salt and freshly ground black pepper
Water

In a bowl, crush tomatoes by hand. In another bowl, tear bread to pieces by hand. Heat a few tablespoons olive oil over medium-high in a high-sided pan or pot. Add onions, salt well, and sauté for 5 minutes, moving on to the next step before they brown. Add garlic and cook for an additional minute. Add crushed tomatoes, salt liberally, stir well to incorporate the ingredients, and bring to a low boil. Reduce heat to medium and add bread. Stir well to mix thoroughly. Add just enough water to create a soupy broth (the water will be absorbed by the bread as it simmers, and the pappa will thicken). Stir and cook over medium-low or medium for 10 more minutes, until any loose liquid has tightened up – a thick porridge is the goal. Don't allow the mixture to stick to the bottom of the pan and scorch. Remove from the heat. Serve either hot or at room temperature, adding a generous pour of olive oil to top it off.



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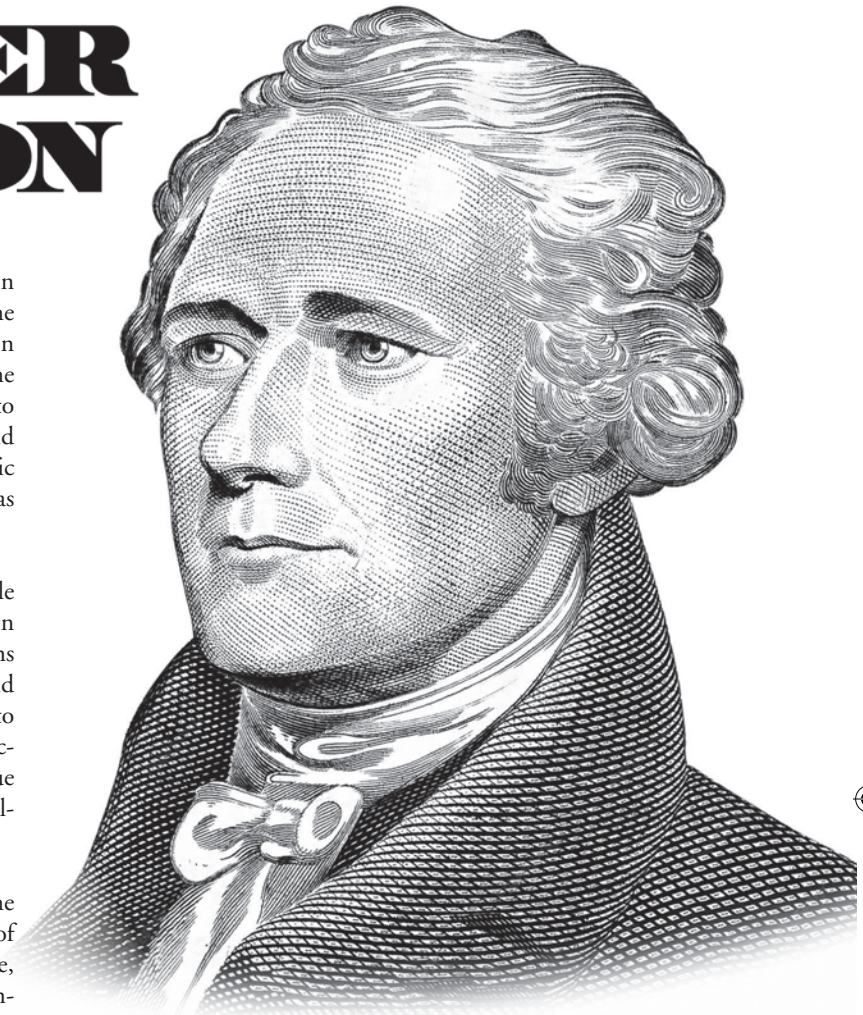
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He Served By Ron Lauretti

ALEXANDER HAMILTON



Alexander Hamilton took office as Secretary of the Treasury in September of 1789. During the American Revolution, the individual states had taken on considerable debts. Hamilton believed it to be wise for the young federal government to assume responsibility for these debts. To do so, the government would need to raise funds. Taxation is a basic mechanism used for this purpose, and Hamilton surmised that an excise tax – a levy assessed on a specific good...in this case, whiskey – would be useful. Hamilton's plan was not universally well received.

Homemade whiskey was a popular product for the hardscrabble farmers, small farmers of western Pennsylvania and other regions in the new republic. Large producers were taxed at more favorable terms than their smaller counterparts, leading to a sense of inequity and widespread resentment. Cash levies were particularly burdensome to small producers. Consequently, many refused to pay and met collectors with violent resistance. President George Washington, in league with Hamilton, authorized an armed response to put down the rebellion. It was not one of Hamilton's more popular political moves.

Hamilton personally assisted Washington in the command of the 12,000 militiamen involved, which did not endear him to Secretary of War, Henry Knox. Thomas Jefferson, Washington's Secretary of State, was not an advocate for a strong, centralized federal government, contrary to Hamilton's preference for one. The whiskey tax proved hard to enforce and collect. In January of 1795, Hamilton resigned from his post as Secretary of Treasury.

Hamilton's wife had become seriously ill and he needed to resume his law practice to increase his income to meet personal expenses. So he returned to the private sector but his country would call on him again.

John Adams succeeded Washington as President, and the threat of war with France erupted. Adams was not another Washington, nor was he a natural or experienced military leader, instead relying on his military appointees. Adams nominated Washington to, once again, take charge of the army. The 63-year-old veteran accepted on the condition that Hamilton would serve as his second-in-command. Hamilton agreed and was given the rank of general.

Financier Hamilton had founded the Bank of New York. In the summer of 1798, an epidemic of yellow fever broke out in New York City, believed to be caused by contamination of the water supply. The leader of the New York assembly, Aaron Burr, Hamilton's political rival, advocated for the formation of a private water company to ensure

cleaner water for the rapidly growing metropolis. Burr and Hamilton were co-founders of the Manhattan Company, established for this environmental purpose. But the legislature permitted the Manhattan Company to use its surplus funds in the fashion of a bank. The Manhattan Company was the first precursor to today's JPMorgan, and the first direct threat to Hamilton's monopolistic Bank of New York. Thus, the ultimately fatal feud between the two prominent early-Americans intensified.

Meanwhile, Hamilton's trusted compatriot George Washington died in December of 1799. Around the same time, Hamilton became estranged from President Adams because of a personal slight regarding diplomacy with France instead of war. In the presidential election of 1804, Hamilton was strongly opposed to Thomas Jefferson, and their differences had been growing since the Manhattan Company affair. Exacerbating the discord was James Cheetham, a newspaper editor who published scandalous articles about each of them. Additionally, Hamilton fought to prevent Aaron Burr from becoming governor of New York State, causing Burr to lose by more than 10,000 votes.



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Publicly, Burr claimed to not be bothered by Hamilton's actions regarding the election, but privately he was furious with Hamilton, blaming him for losing the presidency in 1800 as well. When Burr learned of even more aspersions cast his way by Hamilton, it was the last straw. After an exchange of insulting correspondence, Burr challenged Hamilton to a duel. With little choice, Hamilton accepted, but the duel was postponed for 23 days to enable Hamilton to appear before the state supreme court on behalf of a client. The duel took place on July 11, 1804, on a small strip of land in New Jersey across the Hudson River from Manhattan. It was not Hamilton's first duel – he had fought three others in his younger days. Several days prior, Hamilton confided to a good friend that he would purposely miss his opponent. The death of his son and all the battlefield fatalities he had witnessed led him to place a higher value on life. But Burr's aim was accurate and intentional. The bullet tore through Hamilton's side, perforating his liver and lodging in his spine.

None of Hamilton's clergyman friends who had come to see him were willing to give him (final) communion. Finally, Benjamin Moore, an Episcopal bishop, agreed to on the condition that Hamilton promise to renounce dueling should he live. Witnesses reported that it was the last thing that Alexander Hamilton ever did.

Hamilton lived only 49 years but packed many accomplishments into the relatively short span. He was one of the greatest men of the Revolutionary era, by many measures. He is immortalized on the front of the \$10 bill.

A Farewell Thank You from Skidaway Island Rotary

By Lynn Gensamer

Last President of the Rotary Club of Skidaway Island

Now that all the affairs of the Rotary Club of Skidaway have been wrapped up and its charter returned to Rotary International, I'd like to thank everyone who supported our club's philanthropic activities through the years. Whether you attended or were a sponsor at a casino night, a Spring Fling, the Rotary Comic Revue, or at one or more of the 20 Savannah Theatre shows performed at the Landings Club Ballroom, your support enabled Skidaway Rotary to contribute hundreds of thousands of dollars to worthy projects and organizations. It is a privilege to share with you how some of those funds were utilized.

Since 1964, students from around the world have been able to spend an academic year at a Georgia college or university through the Georgia Rotary Student Program. Indi-

vidual Rotary clubs provide the funding and individual Rotarians serve as host families. Beginning in 1988, a year after it was chartered, Skidaway Rotary helped sponsor and host 22 students from 17 different countries, including Denmark, Brazil, India, Lebanon, and Turkey, to name a few. This is a life-changing experience for most of the students and Rotarians, as well.

The Skidaway Rotary has supported health care initiatives and projects including Polio Plus, CART Fund (Alzheimer's Research), and Saving Lives with Medicines.

On the International front, by combining Skidaway Rotary funds with grants from the Rotary Fund and partnering with in-country Rotary groups, our club helped build a li-

brary, translate books, and train teachers at the Community Learning Center in Matanza, Haiti, one of the poorest communities in the Caribbean. Similarly, we helped train and provide medical equipment to indigenous midwives in rural Guatemala and Panama. And we were integral in the design, construction, and commercialization of a hydroponics plant run by women in the "dry corridor"



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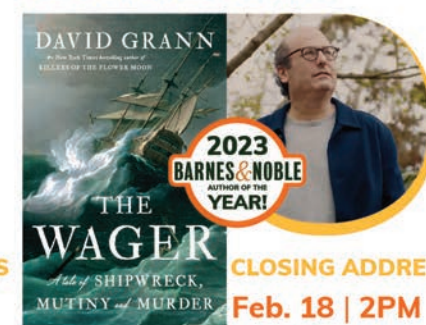
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of Guatemala.

Locally, with a focus on literacy and education, our members volunteered (the Rotary motto is "Service above Self") at many schools and not-for-profit organizations. The club provided crucial financial support to organizations focused on education, youth development and wellness. These include the students at Hesse, DeRenne, and Pulaski Schools, and the Wesley Community Center (computers, backpacks with school supplies, and clothing); People of Action Caring for Kids (PACK); Greenbriar Children's Center; Loop-It-Up Savannah; Horizons Savannah; L.O.V.E. Mentors; the YMCA; the Mediation Center; Safe Shelter; Savannah Early Childhood Foundation; Parent University (monthly books to children aged 0 to 5 years whose parents attend Parent University); Performance Initiatives; Boys and Girls Clubs; Park Place Outreach; and Kids' Café.

In the COVID era of 2020 and 2021, many members – including board members and six past presidents – moved away or transferred to other local Rotary clubs. After exploring our options and consulting with other clubs and district officers, we decided



Rotary Club of Skidaway Island partnered with P.A.C.K. to provide a merry Christmas to 25 under-served students.

to dissolve the Skidaway Rotary. The seven other Savannah Rotary clubs provide an easy transfer option for our members. Many Landings residents were already members of those clubs.



During a Saturday morning service project at Second Harvest Food Bank, Rotary Club of Skidaway Island Club members Andy Methven, Bill Jahn, Jim Eleczko, Phil Turek, Bob Murphy, Tom Stanley, and Lynn Gensamer were joined by other volunteers, and enjoyed the support of Atlanta Falcons cheerleaders and mascot.

On behalf of all Skidaway Rotarians, I would like to express my appreciation and gratitude for more than 25 years of generous support. Our best wishes for a New Year of good health, happiness, and peace.

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Deadline is the Friday prior to publication.*

DINNER AND A SHOW

WHAT: Trolley to the Arts, "Classical Mystery Tour"
WHEN: Saturday, Jan. 20
WHERE: The Lucas Theater
HOW MUCH: Tickets are on sale now on the LL website; first come, first served - \$50/ person includes trolley and balcony theater seats (Please note there is no elevator)
CONTACT: Marilee Dalbey, 334-797-9952
WHAT ELSE: Ride with friends from Skidaway to the Lucas Theater to enjoy the Savannah Philharmonic's Beatles Classical Mystery Tour. Trolley departs at 5 p.m. and returns at approximately 10:30 p.m. Attendees will have time to enjoy dinner downtown on their own.

GATHERING GROCERIES

WHAT: Packing groceries for Second Harvest
WHEN: 9 - 11 a.m., Feb. 2, April 5, June 7
WHERE: Second Harvest, 2501 E President St.
CONTACT: Terry Lewis, terrylewis324@gmail.com.

DINNER IS SERVED

WHAT: Private chef dinner party raffle
WHEN: Ongoing; Drawing - May 4
WHERE: Winner enjoys prepared dinner at your own residence
HOW MUCH: \$20 per ticket
CONTACT: Julie Storm - jstormdallas@gmail.com 214.789.7918
WHAT ELSE: A chance to win a three-course meal for 8 people served in your home by a private chef who provides the meal and cleans up the kitchen. The winner will select the chef from Fire, Food and Knives, the cuisine, and the date. To purchase tickets, visit www.landingslandlovers.com, under Happenings/Fund Raisers.

HEAR GREAT SPEAKERS

WHAT: Kiwanis Club of Skidaway
WHEN: Thursday mornings at 8 a.m.
WHERE: Palmetto Club
HOW MUCH: Free to attend, including any refreshments, which includes coffee/tea (compliments of Morgan Stanley) and occasional pastries from Auspicious Bakery.
CONTACT: Michael Klavon, 912.306.0474 for gate pass
WHAT ELSE: Membership is open to Savannah/Chatham area residents. Visit www.kiwanisofskidaway.com for more information.

WHO NEW?

WHAT: New Neighbors
WHEN: Visit www.landingsnewneighbors.com to see our calendar
CONTACT: Visit our website or contact Jody at 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: Laurie Redmond, landloversmembershipdirector@gmail.com
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.

FORE LADIES ONLY

WHAT: Landlovers Ladies 9-Hole golf group (LLL9)
WHEN: Tuesdays
WHAT ELSE: Sign up for January of 2024: tinyurl.com/January-2024-LLL9-Sign-Up. for February, "There's Snow Place Like LLL9" tinyurl.com/February-2024-LLL9-Sign-Up. During the month of January, LLL9 will collect jars of peanut butter for Second Harvest Food Bank. Last year, we collected 295 pounds of peanut butter, and a

jar of grape jelly was donated for each jar of peanut butter! You can bring your jar to Tuesday play or drop it off at 13 Cotton Crossing in the box on the front porch. Easier yet, just have Amazon deliver your peanut butter right to Jan's front door! We ask for 28-oz jars. Thank you in advance for your generosity.

MOTHER(S) KNOW BEST

WHAT: The MomCo at Skidaway Island
WHEN: Wednesday, Jan. 24, at 6 p.m.
WHERE: St. Peter's Episcopal Church, 3 West Ridge Rd.
CONTACT: Susanne O'Day, 912.421.0056 or soday@saintpeterssav.org
WHAT ELSE: Our MomCo meeting is a place to gather, make friends, and learn together. You'll have honest conversations with other moms who understand the joys and frustrations of motherhood. We believe in the simple but revolutionary idea that remarkable things happen when moms come together. If you are a mom, we have a place for you! It doesn't matter if you are newly pregnant or have teens, we'd love you to join us.

PLANNING SESSION

WHAT: Jewish Women of the Landings (JWOL) roundtable event (for paid members only)
WHEN: Wednesday, Jan. 31, 5 p.m.
WHERE: Thrive, 5 Lake St.
CONTACT: RSVP to Carla Blumenthal by Jan. 24; For more information regarding Jewish Women of the Landings, contact Carla at 845.216.1543 or crsblumenthal@gmail.com
WHAT ELSE: We will work in small groups, sharing feedback regarding the club and our vision for the future of JWOL.

IN VINO VERITAS

WHAT: Potable Gold: Savannah's Madeira Tradition at the Green-Meldrim House
WHEN: The first three Friday and Saturdays in February, Feb. 2, 3, 9, 10, 16, 17 at 5:30 p.m.
WHERE: Green-Meldrim House, 14 West Macon on Madison Square
HOW MUCH: \$35 per person (21 years of age+). Limited attendance. Online admission sales only. greenmeldrimhouse.org, www.GreenMeldrimHouse.org
CONTACT: Jamie Credle, jcredle@greenmeldrimhouse.org, 912.233.3845
WHAT ELSE: Learn about the unique place the fortified wine, Madeira, plays in the history of Savannah and the world. For this after-hours, exclu-

sive presentation, see areas of the house not normally accessible and experience the storied wine. Attendees must be able to walk up and down stairs and maneuver in low light levels.

VITAL ORGAN

WHAT: Organ recital, featuring Eric Plutz
WHEN: Friday, Feb. 2, at 6:30 p.m.; wine-and-cheese reception at 5:45
WHERE: St. Peter's Episcopal Church, 3 West Ridge Rd.
HOW MUCH: Donations greatly appreciated
CONTACT: kturner@saintpeterssav.org or 912.598.7242
WHAT ELSE: Originally from Rock Island, Illinois, Eric Plutz is University Organist at Princeton University. He earned his bachelor of music degree from Westminster Choir College and his Masters from the Eastman School of Music.

AUTHOR, AUTHOR

WHAT: Skidaway author book signing
WHEN: Saturday, Feb. 3, 2 to 3 p.m.
WHERE: Skidaway Island State Park Interpretive Center
HOW MUCH: Free
WHAT ELSE: Award-winning children's book author and illustrator and Skidaway resident, Phyllis Limbacher Tildes, will present an interactive program for young and old, reading her popular nature books and showing original illustrations. Her 25th book, a board book version of Eye Guess, was released by Charlesbridge Publishing in January. It features many of the animals found on Skidaway Island.

MARKET FORCES

WHAT: The Market at 3 West Ridge, a shopping boutique and spring plant sale
WHEN: Feb. 6, 4:30-7:30 p.m. with complimentary wine and light hors d'oeuvres; Feb. 7, 10 a.m.-5 p.m.; and Feb. 8, 10 a.m.-4 p.m., with café lunch available.
WHERE: St. Peter's Episcopal Church, 3 West Ridge Rd., across from Publix
HOW MUCH: \$5 covers admission for all three days
CONTACT: Kathryn McLearn, 912.598.4520
WHAT ELSE: Join us as we celebrate our 25th year of fundraising for organizations that make life better for some of Savannah's most vulnerable children. Vendors will offer unique clothing and accessories, whimsical and elegant jewelry, luxurious household items, sure-to-please gifts, and a huge collection of vibrant spring plants.

CONSERVATIVELY SPEAKING

WHAT: Skidaway Island Republican Club Lincoln Day Dinner
WHEN: Feb. 8, 5:30 p.m.
WHERE: Palmetto Club Ballroom
HOW MUCH: \$200 per person
WHAT ELSE: The keynote speaker is Tom Fit-

ton, president of Judicial Watch. Register online at skidawayislandrepublicanclub.wildapricot.org.

BE A DECENT DOCENT

WHAT: Tour Guide Training - Volunteer Docents Needed
WHEN: beginning Feb. 12
WHERE: Green-Meldrim House, 14 W. Macon St., Madison Square
HOW MUCH: Free of charge!
CONTACT: Jamie Credle, 912.233.3845; jcredle@greenmeldrimhouse.org
WHAT ELSE: The class of trainees will meet on four Mondays beginning Feb. 12 for a two-and-a-half-hour session each week. Docents lead tours and assist with programs for people from around the world who visit the historic site. Green-Meldrim House is a National Historic Landmark, one the finest examples of Gothic Revival Architecture in the South, and the setting of significant historic events including being Gen. William T. Sherman's headquarters at the termination of the March to the Sea during the American Civil War.

SHALL WE DANCE?

WHAT: Ballroom dance instruction
WHEN: Feb. 12, 7-8:30 p.m.
WHERE: Skidaway United Methodist Church
HOW MUCH: \$15 per person for each session. Please sign up and pay through the Landlovers website by February 5.
CONTACT: Marilee Dalbey, 334.797.9952 or marileedalbey@gmail.com
WHAT ELSE: Just in time for Valentine's Day! Put on your dancing shoes and learn to waltz. A professional ballroom instructor from Savannah Ballroom will teach the basic steps and turns and can help with more advanced moves as well. Instruction is from 7-8 p.m., with free dance and line dancing following. Please wear comfortable clothing and hard-sole shoes. You must be a member of Landlovers to attend.

RIGHT ON

WHAT: Luncheon meeting of Ladies On The Right (LOTR).
WHEN: Feb. 15 (social, 12-1 p.m.; lunch/program 1-2:30)
WHERE: Landings Palmetto Club ballroom
HOW MUCH: LOTR members - \$35; Non-members - \$40
CONTACT: To register (Feb. 13 deadline) or to join LOTR, visit www.ladiesontheright.org
WHAT ELSE: Former Chatham County Assistant District Attorney Anthony Burton will give an overview of our county's judicial system, the May election for its open offices, and what's at stake. Several candidates will be introduced and participate in a Q&A session. LOTR is a greater-Savannah Conservative leadership organization whose mission is to inform, educate and inspire members to take action roles on issues that impact our country, community and lives. LOTR hosts luncheon meetings on the third Thursday of each month.

POSTAL PEOPLE

WHAT: Landings Stamp Club
WHEN: Friday, Friday Feb. 16, 10 a.m.
WHERE: Messiah Luthern Church conference room
COST: Free
CONTACT: Carl Luecke, cluecke@comcast.net or 912.349.0340 for meeting details.
WHAT ELSE: Beginner, advanced, or anyone in between is welcome to join our monthly meeting. Learn about buying, selling, or preserving your collections, and discover different types of stamps from all over the world.

JERSEY BOYS (AND GIRLS)

WHAT: Landing's Garden Staters Club - Leap Year karaoke night
WHEN: Thursday, Feb. 29, 6 to 9 p.m.
WHERE: Delegal Pavilion
HOW MUCH: If you haven't joined or paid for 2024, dues are \$12 per person payable to NJ Garden Staters and tubed to Jill Rubin at 17 Sweetgum Crossing or VENMO to @Barbara-Rubin-31
CONTACT: RSVP to landingsgardenstaters@gmail.com
WHAT ELSE: Please bring an appetizer to share and your own libations. Soft drinks and water will be provided. For questions, please contact us at landingsgardenstaters@gmail.com or call Jill Rubin at 215.850.3894 or Eileen Yost at 973.255.0580.

WIND CHIMES

WHAT: The Savannah Wind Symphony Spring Concert
WHEN: Tuesday, March 5, 7:30 p.m.
WHERE: Fine Arts Auditorium, Georgia Southern University - Armstrong Campus
HOW MUCH: General admission - \$20; \$15 for military; \$10 for children (18-under). Tickets are available at eventbrite.com or at savannah-windsymphony.com.
CONTACT: savwinds@gmail.com
CONTACT: Please visit savannahwindsymphony.com for details, or email savwinds@gmail.com
WHAT ELSE: Guest conductor David Carbone

GET PACKING

WHAT: Landlovers Annual Flea Market
WHEN: Saturday, March 9
WHERE: Messiah Lutheran Church
HOW MUCH: Free
CONTACT: Janie Florenz at janie1040@gmail.com; To volunteer, contact Michele Simari at LLFMVolunteers@gmail.com
WHAT ELSE: We are gearing up for Landlovers' biggest fundraiser. We are currently collecting packing paper and moving boxes, especially medium, large, dish barrel, and wardrobe sizes. To schedule a pick-up, email Walter Brownell at wallywood3@gmail.com. Intake for all other donations will be March 2 - 4.

ACROSS

- 1. Pendulum paths
- 5. Knitter's purchase
- 10. Builder's map
- 14. Kind of package
- 15. Upright, e.g.
- 16. "___ Las Vegas"
- 17. Knee-slapper
- 18. Teacher
- 20. Credit card provider, e.g.
- 22. Cousin of a gull
- 23. Woolly mama
- 24. Hopelessness
- 26. Contract addition
- 28. Flower part
- 30. Angelic figure
- 33. Place to buy a latte
- 38. Race for four
- 39. Milky stone
- 40. Put off
- 42. Fast pace
- 43. Radio knob
- 45. Newspaper section
- 47. High regard
- 49. ___-de-camp
- 50. Rand McNally book
- 52. Sully
- 57. Towel inscription
- 59. News piece
- 61. Primitive shelter
- 62. Look forward to
- 65. Bird feeder block
- 66. Recipe direction
- 67. Zenith's opposite
- 68. Grove growth
- 69. Pitlike scar
- 70. Winter hazard
- 71. Billy Idol's "Rebel ___"

DOWN

- 1. Bitter-tasting
- 2. Poker ploy
- 3. Religious symbol
- 4. Frame job

1	2	3	4		5	6	7	8	9		10	11	12	13
14					15						16			
17					18						19			
20				21			22					23		
24						25		26				27		
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33	34	35	36					37		38				
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43				44		45				46				
47					48		49							
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57	58			59			60		61					
62			63					64			65			
66					67						68			
69					70						71			

- 5. Full of energy
- 6. Family
- 7. "___ of Eden"
- 8. Prefix with "state" or "act"
- 9. Chuck of action films
- 10. Pipe material
- 11. Word for word
- 12. Profess
- 13. Anagram for "rate"
- 19. Beneath
- 21. Ill at ___
- 25. Yankee's foe
- 27. Put up
- 29. Gotti's group
- 31. Water carrier
- 32. Big talk
- 33. Sheep's shelter
- 34. Creative work
- 35. Better than good
- 36. Admiral's command
- 37. Ship renovation
- 41. Serious warning
- 44. Excavation find
- 46. Like a desert
- 48. Morning prayer
- 51. Petal neighbor
- 53. Offensive
- 54. Become accustomed (to)
- 55. Mill product
- 56. Vacationer's quarters
- 57. Gate closure
- 58. Crazy about
- 60. Fictitious, with "up"
- 63. Exasperate
- 64. Bit of business attire

Puzzle answers, page 33



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Where: The Landings

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