

THE TRAWLER

SEPTEMBER 2011

Published by the Fripp Island Property Owners Association

An active Hurricane Season... Have you signed up for the Right of Entry Program?

Tina M. Reeves CMCA, AMS, PCAM

The Board of Directors and staff of the Fripp Island Property Owners Association are committed to providing a comprehensive community disaster recovery plan which will serve to protect and reduce damage to your homes and to the assets of the FIPOA. To that end, we offer you the opportunity to sign up for our Right of Entry program. The ROE program requires a deposit of \$1,000 and a signed Right of Entry form with your property details. Should a hurricane or other natural disaster strike Fripp Island, this document will allow the FIPOA, its employees, agents or contractors, the right of access to your property, as soon as allowed by the State, to begin recovery efforts by mitigating further damage.

The ROE Agreement is a “pre-planning” document. It must be on file with the POA office prior to our evacuation. A deposit of \$1,000 (payable to FIPOA) must accompany the signed Right of Entry Agreement. If you live in a condominium complex, the ROE Agreement is between the regime management company and the FIPOA, so you may consider this article as information only. Please check with your regime manager to be sure the Agreement is on file.

As part of our disaster recovery plan, the FIPOA entered into an agreement with Phillips and Jordan, Inc., a general and specialty contractor, whose background provides us with the essential elements necessary to undertake a successful disaster recovery program should the need arise.

One of the purposes of the ROE document is to allow the FIPOA’s re-entry task force, including Phillips & Jordan, to become first responders for debris clean up. Without authorization from each property owner, the POA staff, agents or contractors are not authorized to enter your property to attempt to minimize damage to your structures.

One example of damage mitigation would be to install a “blue tarp” over your roof to prevent further water damage to the inside of your home. A second example would be to remove any trees that might be leaning against your home, or that may have penetrated the structure, once again minimizing further damage.

For more information on the Right of Entry program please call the FIPOA office at (843) 838-4155. Administrative Assistant, Carol Young will send you information and a Right of Entry Agreement upon request.



TRAWLERLINE

FIPOA	2-4
FRIPP FOR A CURE	4
BOATING & FISHING	8
IN MEMORIAM	2
ISLAND CLUBS	6
ISLAND SERVICES	5
ISLAND SPORTS	7
SEA RESCUE	9

THE TRAWLER

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To write to *The TRAWLER*, please send

to: FIPOA Letter to the Editor,

225 Tarpon Blvd Fripp Island SC 29920

Or email fipoa@islc.net

Letters must be 250 words or less

Deadline for the November

TRAWLER is October 31st.

FIPOA Board Meeting Schedule

October 8, 2011 - 9:00 am

November 12, 2011 - 9:00 am

All regular meetings are held at the

FIPOA Administrative Office

(This schedule is subject to change.)

All meetings are open.

Board of Directors

2011 - 2012

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Send an email with "add me to the
minutes list" in the subject to

generalmanager@fipoa.org or a note to
FIPOA, 225 Tarpon Blvd, Fripp Island,

SC 29920 with your name and
email address. We would like to have

EVERY owner subscribe to this service.
Email addresses will be kept confidential.

FIPOA

Splinters from the Board

Carol Young, Administrative Assistant

At the July 9, 2011 meeting, the Board approved Resolution 583, to appoint Curt Blake as Chair of the new non-standing Environmental Committee. Other members are Bob Hess, Rick Keup, Janie Lackman, Page Miller, Betsy Richards, General Manager Kate Hines, Chief Mike Binkowski and the FIR Naturalist.

It was announced that Assistant General Manager Tina Reeves achieved her Professional Community Association Manager's degree, the highest level a manager can attain in the industry.

At the August 13th meeting, three resolutions were presented for first reading: #584, to replace decking and bridge surface on Fiddlers Trace Bridge; #585, to update the administrative salary plan; and #586, to accept the official vote to amend the Bylaws: (1) Make permanent the annual \$100 Road & Bridge assessment without an accumulation limitation - passed; (2) Increase the annual basic assessment each year at a rate not to exceed 5% of the annual assessment of the previous year or the rate of increase in the CPI - failed.

A property owner is appealing the ARB's decision regarding complaints against another owner alleging violations of the Home Based Business Rule. Following an Executive Session, the Board moved to deny the appeal and affirm the decision of the ARB.

At the September 10th meeting, the Board approved Resolution #584, to replace decking and bridge surface on Fiddlers Trace Bridge and Resolution #586, to accept the official vote to amend the Bylaws. Resolution #585, to update the administrative salary plan was rejected. Resolution #587, for the Board of Directors to give its advice and consent to the appointment of chair and committee members to the non-standing Ballot Counting Procedure Recommendation Committee was approved.

Three members of the Ocean Point Drive neighborhood were present to discuss the recent removal of the Ocean Point Drive wall and to ask that it be replaced. A motion was approved to appoint a committee consisting of members of the neighborhood, a member of the Board and the General Manager to look at replacement.

The Chairs of the Environmental and Property Enhancement Committees have agreed to coordinate some of their activities as part of the overall environment of the island.

To see the General Manager's report and full minutes of these and other FIPOA meetings, please go to <http://www.fipoa.org/minutes.html>.



James Muse, III

New Owners on Fripp - 7/6/11 thru 9/1/11

Craig & Susan Baxter, Covington GA

Carol & Dianne Holmes, Charlotte NC

Michael & Florence Kamradt, Suwanee GA

Douglas Olive and Susan Draeger, Atlanta GA

Greg Rusnak & Mary Rippon, Greenville SC

Thomas & Rachelle Thompson, Hampton IA

Robert & Annette Wichmann, Owens Cross AL



Is Your Insurance Adequate for Storms & Hurricanes?

Tina M. Reeves, CMCA, AMS, PCAM

Islanders often profess to be resigned to the possibilities of hurricanes. The key, they say, is to have good insurance, and there is a lot of truth to that statement. But sometimes it is hard to know if your insurance is good enough.

On her website (www.suzeorman.com), renowned financial advisor Suze Orman recommends six questions you should ask your insurance agent about your hurricane coverage. We've added seven through nine.

1. *Am I insured for guaranteed replacement value or just extended replacement value?* If your policy states the dwelling limit is "guaranteed," your home will be rebuilt regardless of the limit shown on the policy. If your policy only provides for "extended replacement," it will only pay a specific percent above the dwelling limit, often just 20% above. You must ask yourself (and possibly a realtor and/or contractor as well) if your house realistically can be rebuilt for the insured amount.
2. *Did I purchase flood insurance in addition to the homeowner's insurance and does my flood policy protect my home's contents? Is there any other type of insurance that I should consider?* Remember that flood insurance is crucial and not covered by most regular homeowner's policies.
3. *What is my hurricane and storm deductible?* Many homeowner's policies have two deductibles, one for standard claims, and one for named storm claims like hurricanes. Generally this storm deductible is a percentage of the dwelling limit listed on the policy.
4. *What is the limit on contents in my policy and are the contents covered on a replacement cost basis?* You will need to estimate the value of the contents of your home, and check that your insurance policy will cover that amount. Check to see if the contents are covered on a "replacement cost" basis, which will prevent the insurance company from depreciating your possessions when it come time for them to pay a claim.
5. *If my house is not livable, how much will I receive for living expenses? Are there restrictions on how much money can be used?*
6. *Am I covered for increased costs due to new building codes if I have to rebuild?* Building Ordinance (or Code Upgrade) is coverage provided in a homeowner's policy that covers the cost of meeting new building codes that may have gone into effect after your home was built. Many insurance policies do not include this coverage which is especially important in an area like ours where building codes have gotten much more stringent in recent years.
7. *What about coverage for evacuation expenses or special assessments?*
8. *What type of proof of loss will I have to provide when filing a claim?* Make sure to include relevant documents with your evacuation kit.
9. *Have you made arrangements to mitigate damages as soon as possible by joining the FIPOA Right of Entry (ROE) Program?* Check with your agent. A deposit of \$1,000 (payable to FIPOA) must accompany the signed ROE agreement. (See article front page.)

Special thanks to Sea Pines and Suze Oreman for the information in this article.

Be Prepared

With recent storms Irene, Katia, Lee, and Maria, it looks like an active hurricane season is upon us. Use this checklist to ensure your family and home are "hurricane ready."

Make a Plan

- Know where you will go. Make a list of potential destinations and phone numbers for hotels or homes of friends or relatives.
- Consider your pets' needs. Be sure your pets will be accepted at your evacuation location. Pets are generally not allowed at public shelters.
- Plan your evacuation route. Include several alternative routes in the event of road closures or other problems.
- Establish an emergency communication plan. Include a central contact, such as a friend or relative living out of state, in case family members get separated from each other.
- Keep your car fueled up during hurricane season.

Inspect Your Home

- Examine and analyze the areas where wind can enter. Protect and reinforce these five critical areas, roof, straps, shutters, doors and garage doors.
- Consider a professional analysis of your home's structural strength and weaknesses. This is particularly important if it is an older home. Be sure to act on recommendations.
- Create a home inventory for insurance purposes. Include photographs or video as backup for your inventory.
- Obtain a CD of your house plans from the FIPOA ARB. If a storm destroys your home and you plan to rebuild as it is today, this will make the process easier.
- Back up your computer documents. If you rely on a desktop computer, regularly copy your documents to an

Be Prepared (cont.)

external hard drive that you can take with you.

- Locate and label your main water shutoff valve.
- Be sure you have adequate home-owners insurance. (See article previous page.)

Make an Evacuation Kit

- Include copies of your current insurance policies. Be sure you have a contact phone number with each policy—house, wind/hail, flood, and auto.
- Gather legal documents and vital records. These include mortgage notes, deeds, licenses, tax bills, passports, and Social Security and Medicare cards. You will have to show proof of ownership of your home or vehicle to claim a loss through insurance or FEMA.
- Get a copy of your elevation certificate. Beaufort County (843-470-2680) can provide this. Also, gather any insurance documentation your agent has indicated you will need to make a claim.
- Include your home inventory and the CD with your plans.
- Make a folder of travel information. Include evacuation routes, road maps, emergency telephone numbers and websites, and names, locations and phone numbers of hotels or friends' homes where you might shelter.
- Make a list of daily living necessities. Listing items you will need such as clothing, bedding, toiletries and medications, will eliminate the need to think-you can simply read your list, grab the items and go.
- Include copies of family and personal records, including pictures.

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recommends, nor disapproves persons
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THE TRAWLER



Ready to contribute to something great?

Join your fellow Islanders to Celebrate, Remember, and Fight Back – Mark your Calendars:

- Fore for a Cure – Charity Golf Tournament on Tuesday October 18th
- Party for a Cure – Island Party and Charity Raffle on Thursday October 20th

Golf Tournament – Tuesday October 18th – Ocean Creek Golf Club

There will be two shotgun starts this year:

8:30 AM – with first spots reserved for Fripp Island Golfers

1:30 PM – with first spots reserved for Beaufort Memorial Hospital Golfers

The format is a Full Scramble – All levels are welcome to play. Entry Fee is \$50 per person, and you can also sign up to sponsor a hole for \$100 to remember family or friends lost to cancer, or to celebrate cancer survivors. On the day of the tournament, you will be able to purchase “Pro tee shots” to help improve your team score. Lunch and drinks will be provided following the morning session at Peglegs. Appetizers and drinks will be provided following the afternoon session at Peglegs. All morning golfers are invited to join the wrap-up party at Peglegs at 5:30 PM when the tournament winners will be announced.

Island Party and Charity Raffle – Thursday October 20th – 6:00 PM to 9:00 PM at Ocean Point Pool.

Join us for an Island Party and Charity Raffle. Your entry fee of \$50 per person includes hors d'oeuvres, wine, beer, soft drinks and entertainment. Entertainment will be provided by “Target...The Band.” If you haven't heard them perform, you will not want to miss them this time. There will also be some exciting Raffle prizes and a Silent and Live Auction.

All donations are tax deductible, and will go to support the fight against cancer. All proceeds benefit The Keyserling Cancer Center of Beaufort Memorial Hospital.

Sign up sheets for the Tournament and the Party are at Ocean Creek Pro Shop. Or you can sign up on-line at

www.fripper.com/golfhandicapreport/frippgolfclub.aspx

For Sponsorships or to volunteer to help at these two events, you can sign up in the Fripp for a Cure Book at Ocean Creek Pro Shop.

So let's have some fun, and let's join the fight against cancer. For any questions, please call or email:

Becca McCoy	or	Diane McGarry
mccoy100@aol.com		dmcgarr1@aol.com
404.771.7869		843.838.094

ISLAND SERVICES

CHIEF'S CORNER

Security Chief Mike Binkowski

As a result of the recent rash of burglaries, here are several suggestions that you should follow to better protect your property.

Take the time to create an inventory of your personal property such as TVs, big screens, computers, DVD players, stereos, game systems, and firearms, just to name a few. Include the make, model, serial number, and, if possible, a photograph. This information is extremely important in the event of a natural disaster or theft. Store a hard copy of the inventory in a safe place and update every 6 months. If you have a computer, store this inventory document on a flash drive. Remember to take the inventory with you in the case of a natural disaster.

The majority of burglaries that occur happen at night and entry is gained by a door or window that is not visible from

the street. Look at your house at night and consider where a burglar might gain entry, and install motion activated lights. There are also motion activated cameras available for the exterior and the interior of your house.

Several owners have inquired about alarm systems, and I strongly recommend them. The only requirement Security has is that the alarm should go through an alarm company.

If your house is going to be vacant ask a neighbor to keep an eye on the house. Also, contact our department to put it on Security's House Watch Program.

Our goal at the Fripp Island Patrol is to provide a safe environment for homeowners and guests. This is only possible with your cooperation and participation. If you see or hear something out of the ordinary, call us at 838-2334 anytime day or night. We will respond, and an Officer will determine the situation. Don't let the sight of something different or confusing slip by. Don't say "it's not my problem". Security needs your eyes and ears out there. We encourage your calls!

If you have any ideas or suggestions that can improve our services or the quality of life on the island please contact me. I welcome you to stop by my office to discuss your ideas or any problems that you may be experiencing. You can also reach me by telephone at (843) 838-2334 or via e-mail at fipoasec@islc.net. I look forward to speaking with you.



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ISLAND CLUBS

Fripp Island Women's Club News

Anne Hoyle

It is almost fall! We are very excited about the upcoming Women's Club programs for this year. Our first meeting will be October 19, 2011, at 10:00 A.M. at the Fripp Island Community Centre. Don't miss it! We will be sampling some recipes from our new cookbook, plus Harry Merrill, Jr. will provide a cooking demonstration with some of his great recipes.

Fripp Island Women's Club membership dues will remain at \$10.00 for the year. Checks should be made payable to the FIWC and can be dropped off or mailed to Patti Mathews at 35 Veranda Beach, Fripp Island, SC 29920. Payment can also be made at the October 19 meeting.

You can purchase the new Fripp Island Directory at the FIPOA office, 225 Tarpon Boulevard for \$10.00 and also a new binder for \$10.00.

Sales for the Women's Club's new cookbook, "Fripp Island Cooks!" have been going very well. We have sold over half of our first printing and are considering ordering a second edition. Filled with luscious recipes and gorgeous photos of Fripp, this beautiful cookbook makes a wonderful gift for family and friends. You can purchase the new cookbook at the following locations: Springtide Market [\$25]; Veranda Beach Salon [\$20]; Mangos [\$25]; Fripp Island Property Owners' Association Office [\$20]; and Bonnie Combes, 2 Kingfisher Cove, 838-3328 [\$20]. Support Fripp Island Women's Club projects—buy a cookbook for everyone on your Christmas list!

Hope to see you at our October 19 meeting!!!!!!

Fripp Island Friends of Music

JAZZ AT FRIPP

Fripp Island Friends of Music opens its 28th season of presenting great music "for a song" with one of the true southern greats: Hotlanta. Hotlanta sets your feet firmly on Bourbon Street in Old New Orleans. You'll experience every bit of the joy, energy, and humor of that early American Jazz called Dixieland. Songs from Fats Waller, Hoagy Carmichael, Louie Armstrong, Jelly Roll Morton, plus many old favorites like "Sweet Georgia Brown," "Royal Garden Blues," "South," "Hard Hearted Hannah" and "When The Saints Go Marchin' In" are all part of Hotlanta's musical treat.

Based in Atlanta, the group has performed extensively in the South since its founding by Don Erdman in 1990 with appearances at "The Famous Door" on



Bourbon Street in New Orleans' French Quarter, The Brevard College Jazz Festival in North Carolina, and the Piccolo Spoleto Festival in Charleston, to name a few. Elsewhere, Hotlanta's music has been enjoyed around the globe at clubs and jazz festivals in Spain, Germany, Japan, France, Belgium, Finland, Denmark, Poland, Belarus, Saudi Arabia, Singapore—and now, Fripp Island!

Sunday, September 25th, 5 pm at the Community Centre. As always, your admission includes the catered reception that follows each performance. This is your opportunity to visit with gifted musicians and meet some of our new Fripp residents. You'll also see those old friends who were "beaching it" or "off to the mountains" all summer.

Visit the Friends of Music website for more information: www.islc.net/friendsofmusic/.



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ISLAND SPORTS



Men's Golf Association

Paul Hummer

The major event for the Men's Golf Association this summer was the Fripp Cup won by the team of Lou Meek, Dave Laird, John Dunphy and Clay Bush. This is a difficult event consisting of six holes of bestball, six holes of alternate shot and six holes of scramble.

Also in June, Dick Welhoelter had a Hole in One on #6 at Ocean Creek.

Fall is a very busy time on our schedule. In September, we have our Match Play tournament. In October, we play our annual Red Ball tournament followed by a steak cookout. Also in October, we play our 3rd Beat the Pro event.

Late October, early November is our very popular Member-Member event with the winners receiving red blazers.

November is our yearly Turkey Shoot and annual meeting.

In December, we have our final Beat the Pro event.

Thus far, we've had a very successful season, and we're looking forward to having a continued good turnout for our events the remainder of the year.

Nine-Hole Men's Golf

Dana Dudley

Weekly tournament winners included: Dick Briggs, Rick Friesen, Ed Smith, Mike Ashby, Don Brink, Howard Harmon, Bill Ott, Perminder Bindra, Shelby Nussbaum, Gary Bond, Ron Grabarczyk, Tom Hunter, Ed Hroncich, Gerry Weithman, Jim Rice, Mike Yahn, Mike Virostek, Mike Wilt, Jim Wolbrink, Jim Quarforth, Jim Connell, Bob Kurkjian, Bob Smith, Mark Gelslechter, Ron Pointek, Wayne Kemmerer, Jim Crysel, and Dick Welhoelter.


Game coordinators were Duffy Howard for July and Jim Price for August.

Upcoming 9-Hole events are:

- September 11 Annual Meeting with Golf & Dinner at Sanctuary Golf Club, Cat Island
- November 9 (Wed) Women's 9-Hole Invitational
- November 16 Fripp at Callawassie

Join us for a relaxed round of golf every Wednesday morning. All players are welcome. New Website Address: www.fripper.com/golfhandicapreport/frippgolfclub.aspx.

Remember, you must sign up by Tuesday noon. The website can be used for both regular and special event signup and provides additional information on all of our activities. Also remember that 9-hole scores are being posted by the Coordinating Committee. If you play an additional 9 holes, please enter that score only.



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If you have an interest in helping your POA, please [CLICK HERE](#)
or call 838-4155 and let us know.

BOATING & FISHING

Weather great, Fishing slow at Fripp Kingfish Tournament

Captain Ralph Goodison

The weather was great for a fishing tournament, but did the fish take a rain check with Hurricane Irene or were they on vacation for Labor Day? The Fripp Island Invitational Kingfish Tournament started off Friday night with a great Frogmore Cookout by Chef Doolittle. The weather was great but the action was slow for the fishermen on Saturday. As a sidelight, last years tournament suffered from Hurricane Earl with bad weather. The great news was the tournament caught \$3,000.00 for the Cancer Society.

The first place winners for the tournament were Captain Hank Simmons of Beaufort and his crew on his boat "Nomad" with a 20-pound Kingfish. Second place went to Captain Hamp Manning of Augusta GA and his crew on Sweet Deal with a 15 pound King. First place Spanish went to Captain Robert Wallace of Beaufort and his crew on Molly Carolina with a 2.4 pound Spanish. Second place Spanish went to Captain Bill Turbeville of Columbia and his crew on Three Kings with a 1.82 pound Spanish.

Marina Director Lewis Turner thanked the families of Scott Corley and Bill Rouch as benefactors for the tournament and thanked all those who made the tournament a success.

The upcoming tournaments include the November 5th Inshore Owen Perry Tournament and the Kid's Fishing Thanksgiving Tournament on Friday, November 25th.

For more information, call the marina at 843-838-1517.

FALL FISHING LOOKS GOOD:

Both inshore and offshore fishing are looking good. Labor Day weekend, with cooler air and water, helped the fish almost come to life.

Inshore: Redfish picked up from the hot weather in August.

Whiting, flounder and shark - Good. There are a few Cobia still around, but not many fishing for them.

Offshore: Spanish are Good. Deeper water, Kingfish are small but plentiful.

Stream: Wahoo are hot, and Sailfish are Good. Dolphin are slow.

Offshore Bottom fishing: Trigger, Black bass and Grouper - Good.

With fall fishing on the upswing, it's time to start filling the freezer.



Tee Cooper with her 32.3 lb. King Mackerel caught off Fripp Island in August on the boat "Full Tilt" with Captain George Tangalos.

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SEA RESCUE

FRIPP ISLAND REPORT

Paul Field

For the 60-day period ending August 31st, our unit responded to 10 cases involving 88 persons. These included six swimmers, seven boats ranging from a canoe to a 40 ft. outboard, one sandbar case in Fripp Inlet, all within an area from St. Helena Sound to Trenchards Inlet. No fatalities or injuries were recorded.



Paul Field

Our training program with Coast Guard helicopters from Air Station Savannah continues to be conducted during nighttime hours in Fripp Inlet. During the July session, a new record was set when our vessel worked with three helicopters during a two-hour training exercise



TO REPORT A MARINE EMERGENCY

Call Beaufort County Dispatch at 9-1-1 or Fripp Island Security at 838-2334.

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*To advertise in THE TRAWLER, contact Stewart DeWitt (843) 838-5970
Online ads are clickable links (upper corner) to your website.*

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