



# The Islander

July 2016

A Publication of the St. George Island Civic Club  
The next club meeting will be on July 21

## Fourth of July Parade

The Island's annual 4<sup>th</sup> of July parade will be on Monday, the 4<sup>th</sup>. Lineup for the parade is at 9am between 2<sup>nd</sup> and 3<sup>rd</sup> Streets on West Pine. The parade begins at 10 am and the route will go east along Pine to Pine St. East and 3<sup>rd</sup> Street East and then to East Gulf Beach Drive and west along Gulf Beach Drive to 3<sup>rd</sup> St West and back to West Pine and the starting point. The length is about 1 ¼ miles and will remain within the business district.

## Summer Bingo Rolls Along

After repairing 2 a/c units hit by lightning, Summer Bingo is keeping bingo players cool while the participants are hot.



### *Happy Birthday winner and Eric Roberts*

The games begin on each Tuesday at 7:00 p.m. upstairs at the Jay Abbott fire house. The club shares the pot 50/50 with the winner of each game. The final game is cover the entire card and the winner takes the entire pot. The game on 6/28 was

won by a player celebrating his 71<sup>st</sup> birthday. The \$83 he won turned out to be a great present.

## What to do if you have storm claims By Denise Butler

The subject of hurricane claims has, fortunately, not been part of our conversations for many years. Even the storms that have brushed by in my almost 40 years in Franklin County have not reached the devastation that others have seen. For this we are all grateful.

But, storms do happen and when they happen here (and we ALL “knock on wood”), we need to know what to do. While having your policy number is helpful when calling in a claim, the most important thing is to call in the claim. You will see a lot of advertising by Citizens property about “CALL CITIZENS FIRST” in a new ad campaign. Even if you don't have Citizens, the message is important: CALL YOUR CLAIM IN. You can call your Agent (whose phone number should be in your cell phone) or you can call the company directly. Many companies encourage that for even faster service when they are getting hundreds of calls. Many companies will have 24/7 phone lines, too. Folks who cannot live in their primary home will get priority. Phone lines may be jammed. Internet may be down. It will be hot and muggy and smelly. It will be a time for the utmost patience on everyone's part.

*(See Storms, Page Two)*

*(Storms, from Page One)*

Legitimate adjusters representing your companies will identify themselves and will already know your claim number from when you called it in. Before they arrive, you may have already had to do some clean up, secure your structure and stop any further loss. Take photos of everything and don't throw soggy carpet, damaged items and the like out. Even if it is in a heap in your yard, the adjuster may want to verify the loss.

Save any receipts for emergency repairs you may have incurred. Make notations of those you speak to and questions you have.

Of enormous importance is to not sign any document assigning a company or vendor to "take care of your repairs". This is a huge issue in South Florida right now and part of the reason that you may see rate hikes in the near future. It is called "AOB" or the Assignment of Benefits. By signing that kind of document, you have taken yourself out of the loop for payment and controlling your repairs and claim. You may feel desperate and the offer to "help" may seem like a good idea. Please be wary.

Loss of use and Loss of rents may be coverages you have on your policies or not. Loss of use does not normally apply to "loss of electricity" or a road being closed or a bridge out. Even more importantly, you may want to check with your agent before you assume that your temporary stay in a hotel due to mandatory evacuation will be covered. Of course, you must listen to the civil authorities and get out of harm's way but make no assumptions about getting reimbursed for the stay. For rental homes, the loss is typically calculated on what reservations were on the books that may have been lost not what the potential loss was. Again, check with your agent for your policy specifics AHEAD OF TIME.

Above all, heed the advice of authorities for your safety. Have an escape plan ready. Keep your gasoline tank full and cell phones charged!

## **July Full Moon Climb at SGI Lighthouse**

The July Full Moon Climb at the Cape St. George Lighthouse on St. George Island will be held on Tuesday, July 19, 2016. The Sunset/Full Moon Climb will take place from 8:00 p.m. to 9:30 p.m. and will include light hors d'oeuvres and a sparkling cider toast to the full moon. Cost is \$15.00 for the general public and \$10.00 for members of the St. George Lighthouse Association. The sun will set at 8:40 p.m. and the "Buck" moon will rise at 8:27 p.m. on July 19. The July full moon is called the Buck moon because buck deer start growing velvety hair-covered antlers in July. Full Moon names are attributable to native American tribes, most notably the Algonquin, who named the moons to mark the changing seasons.

Admission is \$15 (\$10 for St. George Lighthouse Association members) and includes snacks and a sparkling cider toast to the full moon.

After sunset, additional climbers can view the full moon as time and space allow for \$10 (\$5 for SGLA members). Please call the Lighthouse Gift Shop at 850-927-7745 to make reservations as space is restricted.

### ***Upcoming Events***

#### ***Independence Day Celebrations***

##### ***Downtown Apalachicola Independence Eve Celebration***

If you just can't wait for July 4<sup>th</sup>, join the thousands of people who come from near and far to celebrate our Independence, a little ahead of everyone else in America, on Independence Eve! Riverfront Park, on Water Street in downtown Apalachicola, is the place to be! For the fifth year in a row, *(See 4<sup>th</sup> of July, Page Three)*

*(4<sup>th</sup> of July, from Page Two)*

the community is combining its resources for a July 3 spectacular, culminating in a stunning fireworks display over the



Apalachicola River. Enjoy food, beverages, great live music, a parade, free ice cream, veterans tribute, the national anthem, face painting, and other activities.

This year's featured entertainment will be the [Tobacco Rd. Band](#), doing their signature country and your favorite covers. They're also playing at the fireworks celebration in Atlanta on July 4!

For more information, call 1-844-272-2523, or go to [www.downtownapalachicola.com](http://www.downtownapalachicola.com)



#### ***4<sup>th</sup> of July Freedom Fest***

Come celebrate our great country's spirit of freedom and independence on July 4<sup>th</sup>..

Watch the greatest fireworks display on the Island from the Blue Parrot decks.

Have a delicious fresh seafood dinner while the sky lights up. Enjoy drinks from the Tiki Bar while the crowd oooohs and aaahs.

Music and fun.

For more information, call 850-927-2987, or go to [www.blueparrotsgi.com](http://www.blueparrotsgi.com)

#### ***Independence Day Fireworks over the River***

Help celebrate our country's independence on Saturday, July 4th along the Carrabelle waterfront at dark.

#### ***FSUML Workshop: Exploring Nature***



The Florida State University Coastal & Marine Lab at 3618 Coastal Highway 98, St. Teresa, will host a series of courses this summer entitled "Exploring Nature: Evening at the Edge of the Sea." The courses, for the rest of the summer, are scheduled for:

Sat. July 2

Sun. July 17

Sat. July 30

Wed. August 17, and

Sat. August 27.

They are designed to educate and inspire through a hands-on experience with the area's shores and shallows.

This course is designed to educate and inspire you through a hands-on experience with the strange and wonderful sea life along our pristine shores and shallows. The course begins with a brief, illustrated overview of the general ecology of this part of the Gulf of Mexico, spotlighting its more intriguing habitats and organisms. After a short, guided walking tour of the Lab, you (*See FSU, on Page Four*)

*(FSU, from Page Three)*

will meet some of the local marine denizens in our seawater touch-tanks. From there, you will don wading shoes and walk the exposed tidal sands where an array of fascinating creatures can be seen. The evening ends in the auditorium for some Q & A, visiting and refreshments.

Registration closes one week before the class, or until full. Prices are \$40 for adults, and \$30 for students.

The summer course instructor is Dr. Heidi Geisz. Dr. Geisz, (FSUCML adjunct faculty) gravitated to the coast from Colorado 20 years ago. Although most of her experience is in the Antarctic marine ecosystem, studying at the Virginia Institute of Marine Science allowed her to explore the Chesapeake Bay and Atlantic Ocean coasts. Following a fellowship in the House Natural Resources Committee, her most recent interests include marine science policy and education.

For more information, call 850-697-4120, or go to

[www.marinelab.fsu.edu/outreach/workshops/exploring-nature](http://www.marinelab.fsu.edu/outreach/workshops/exploring-nature)

### *Apalachicola Bass Tournament*



The Inaugural Apalachicola Bay Chamber of Commerce Bass Tournament will be held Saturday, July 9 and Sunday, July 10. This is a two-day event with weigh-ins on both Saturday and Sunday. There is a \$60 per

boat entry fee and boats can have up to two persons fishing. Cash Prizes going to the top three total weights. There will be a Big Bass Pot on each day. For details call 850-653-9419.

### **C-Quarters Youth Fishing Tournament**

On Saturday, July 16, C-Quarters Marina in Carrabelle. kids from all over the South are invited to attend the 12th Annual Youth Fishing Tournament. Open to all kids 16 and younger.

C-Quarters Marina is located at 501 St. James Avenue in Carrabelle. For more information, call (850) 697-8400.

*Thanks to the Franklin County Tourist Development Council for Upcoming Events.*  
<http://www.saltyflorida.com/events>

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#### **Immediate Past President**

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**SGI Civic Club Mailing Address: P.O. Box 451, Eastpoint, FL 32328**

Please visit our website:

[www.stgeorgeislandcivicclub.org](http://www.stgeorgeislandcivicclub.org)

Email us at [sgicivicclub@gmail.com](mailto:sgicivicclub@gmail.com)

**The Islander is edited by Eric Roberts**