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EDITOR BLANCHE L. TOMASZEWSKI

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## Proud & PREPARED

Since moving to the Lowcountry nearly six years ago, I have become quite a fan of our local waters and the treasures afforded by them. Two years ago, I was moved by the plight of our local shrimping industry and the hardworking watermen who have toiled to harvest the finest shrimp in the world and proudly preserve a struggling way of life – a prominent pillar in the foundation of our area's heritage – in spite of competition from lesser quality imports, and we took an in-depth look. Last year, we checked in again.

This month, talented writer James Borton, new to *Monthly*, offers a thought-provoking, albeit painful, update regarding the feared demise of our local shrimping trade. We invite you to examine his inspiring, yet distressing, review, beginning on page 32, and welcome your thoughts or suggestions regarding what can be done to save our shrimp.

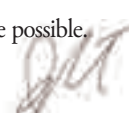
In addition to pride in our shrimpers and majestic waterways, July also has me thinking much about pride and preparedness. The Player's Amateur at Belfair, page 90, continues to attract some of the most skilled talent in the world, as well as growing recognition as one of the more prestigious golf tourneys, taking place on our own world-class course.

We cover hurricane season each year because, in spite of recommendations to be prepared, many still neglect to get their affairs in order, or evacuate when necessary, and we feel it is a worthy effort to keep reminding islanders to do so. Learn more on pages 26 and 54.

In honor of the 4th, we invited Jack Wilson to share his thoughts on what it means to be an American. Regardless of one's political views, I believe it is important to remember and recognize those who made, and those who continue to make, our freedoms and enviable way of life possible.

Happy Fourth of July to all. Be proud, be prepared, and God bless!

Blanche L. Tomaszewski  
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### LETTERS

I read your [Well-Insured, June '06] article with much interest as I, along with many others in the Lowcountry, have had our "wind and hail" (w&h) coverage summarily cancelled. My carrier – The Farm Bureau, Beaufort – notified me a few weeks ago. The renewal date is July 30, 2006, which gave me very limited time during the so-called hurricane season to replace the coverage.

The arithmetic – Farm Bureau will continue to write the regular fire policy for \$1,200, a reduction of \$400, from the all inclusive policy (fire and wind). The new separate w&h will cost \$1,800 with a bigger deductible – net increase 100% (\$1,600 vs. \$3,200).

We now know that several companies are no longer writing east of the interstate? (or the intercoastals?). Pricing this out with one of the big broker agencies, I managed to cut the premium for both comparable coverages by \$200. The carrier is USF&G. [Note that they feel that the replacement cost vs. actual cash value (as explained in your article) per square feet is between \$150-\$200, and this then dictates the amount of coverage required – with no relationship to the recent county assessment.

A third bid is in the works (Armed Forces Ins), which seems to be favorable to me – compared with the F.B. and USF&G. The w&h is \$1,900, but the fire policy is much less for good replacement coverage and has a \$500 deductible.

There is an open insurance commissioner's issue, in my opinion. I called the commissioner's office and verified that Farm Bureau has cancelled everyone as they indicated. My question – on what grounds? Did they lose money, or have excess claims? When did they know this would occur? The timing reduced our power to negotiate with other carriers. I have heard that they must have a legitimate reason for cancellation – at least in some modern states with good insurance departments.

ps. I was informed that AFI (Armed Forces Ins) is no longer writing new policies (either policy-fire or w&h) east or



### WRITER PROFILE: JEFF VRABEL

Jeff Vrabel lived in Hilton Head, moved to Chicago, and then returned because he found this area more satisfyingly free of cold fronts and smudge-colored slush. A music writer for the *Florida Times-Union* newspaper, he spends his days enjoying 278 traffic and bothering people about how great Bruce Springsteen is (he's great). His humor/music writing has appeared in *Playboy*, which his Mom was hilariously forced to purchase, *Billboard*, *Modern Bride*, *Elegant Bride*, *No Depression*, the *Chicago Sun-Times* and several dozen Neil Diamond message boards. He lives in Bluffton with his wife Leeann, son Jake and the town's three million lively motorists.

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southeast of the intercoastal. Another one shot down.

By the way, a friend in Long Cove, presently paying \$2,800 all in, has now been quoted \$7,200 for both coverages. I think this is worthy of a full explanation from the insurance dept. in Columbia.

– John J. Grauer, Hilton Head

*Editor's note: Thank you, John, for your terrific letter! I don't normally run letters so lengthy, due to space constraints, but your information was pertinent and intriguing enough to leave intact. And, I agree, this issue definitely warrants further investigation, and you can be sure that we will be keeping an eye on this topic. Feel free to keep us abreast of any new developments!*

I read Allison Hersh's article re: Traffic Jam (June '06). I've been observing the log jam for nearly two years now, and I have come to the conclusion that the remedy does not lie solely in adding a lane each way on 278. I predict that one lane will not make a significant dent at all.

Certainly completion of the Bluffton Parkway from 170 to beyond the Tanger Outlets will do more to alleviate much of the traffic as it augments the lane addition to 278. However, the number one factor that must be addressed is positioning commercial services.

Sun City has about 10,000 residents, many of whom drive automobiles. Unless one is shopping at WalMart or the Car Park, he/she is turning right out of the community and heading east in the morning...along with countless commuters from the 170 corridor and Jasper County.

When the Okatie Crossing shopping mall opens, you should take note that the traffic there will increase substantially...while the movement east will ebb due to the fact that folks here will want to shop/work here.

When Hardeeville expands to thousands more there, hopefully there will be commercial establishments there to accommodate them. Also, there will be workers and shoppers arriving from the eastern sector... which should balance the driving situation.

In summary, my suggestion is to steer commercial development west and on the 170 corridor, and do it expeditiously.

– Bill Smith, Sun City

*Editor's note: Dear Bill, you brought up many valid issues regarding a very high traffic area and also offered some very insightful suggestions. We appreciate your taking the time to contact Monthly and thank you for your input. We will surely be discussing local traffic concerns and development in future issues of Monthly. Stay tuned!*

I read with disgust your "article" on killing moles (June '06). It appears to be a canned article provide by the mole poison people. Why don't you get off the golf course long enough to write your own articles?

Moles are only in your grass because there are grubs eating the roots of your grass. All you have to do is walk through the grass and pat down the hills with your feet. They only come through when there are enough grubs to justify their time and effort.

Now that you have convinced everyone in Hilton Head to go out and kill our beneficial mole friends, they will have to spread grub poison on their lawns when the grass starts to die in a couple of months. Then the birds will eat the poisoned grubs and they will die. The runoff ends up in our ponds and in Port Royal Sound and Skull Creek, etc.

Pesticides (including grub poison) generally kill by attacking the nervous system. It also attacks the nervous systems of your readers who will be out in their yards spreading poison everywhere in a couple of months. I hope they will be careful not to step on any of the dead birds. The grub poison kills ALL of the earthworms, by the way. When did you decide you were smarter than mother nature?

OH MY GOD! I JUST NOTICED THE ANT KILLING ARTICLE! NO, I WILL NOT GO TO TERRO.COM!

Just exactly, Ms. BLT, [when] did you decide that little ants were ruining your life? Do you really think that you are so important that every living thing will be killed just for your pleasure?

GO TO CHURCH. PRAY FOR THE BIRDS AND THE FISH AND THE ANTS AND THE MOLES. JUST KNOW THAT THAT STICKY STUFF ON YOUR GOLF SHOES IS ATTACKING YOUR BRAIN AS NATURE'S REVENGE...

P.S. DON'T FORGET TO WATER IN THE POISON ON YOUR LAWN WITH THAT SAVANNAH RIVER WATER.

– Greg Stehr, Hilton Head

*Editor's note: All righty then! Well, my first thought was, I truly love Monday mornings after a new issue drops. Another thought I had is that I am often proclaiming to welcome feedback, whether positive or negative, so here you go. I'll leave the rest of my thoughts to our readers' imaginations, but, for the record... our June mole article was not a "canned" piece provided by the "mole poison people." Sadly, I cannot recall the last time I was out on the golf course. However, this letter has inspired me to further examine local pesticide use, and to golf more. Thanks!*

### FOR THE RECORD

- The June issue's election article inadvertently listed candidate Flo "Rose," not "Rosse," and we apologize for our error.
- Stone by Stone Design/Rick Stone was the architect behind the beautiful Spanish Wells home owned by Jim and Susan Richmond, which was featured in our June issue (Home Discovery, p. 134).

### PHOTO CONTEST

We invite local, amateur photographers to share their photos of people, places, or animals. Top three winners will be published in our Sep. 2006 "City Guide" issue; the best entry will earn a prize. Send 1-3 photos by August 7th and include a SASE for returns.

Emailed images must be high-resolution (300 dpi+) and presented in either JPG, TIF, EPS, or PSD format. Please email images to [editor@monthlymag.com](mailto:editor@monthlymag.com).

### PET PHOTOS

Make your furry friend a star by sending in your funniest and cutest pet photos for inclusion in our annual August pet extravaganza. Photos must be received by July 7th and can be sent to [editor@monthlymag.com](mailto:editor@monthlymag.com).

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## Be HEARD!

Monthly wants to publish your letters – up to 200 words regarding community issues, concerns, content featured in *Monthly*, etc. Send material to: Editor-in-Chief, *Hilton Head Monthly Magazine*, P.O. Box 5926, Hilton Head, S.C. 29938; fax: (843) 842-5743; email: [blt@monthlymag.com](mailto:blt@monthlymag.com). Or visit Monthly online at [www.hiltonheadmonthly.com](http://www.hiltonheadmonthly.com).

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