

# The Skinnie

FEBRUARY 21, 2020



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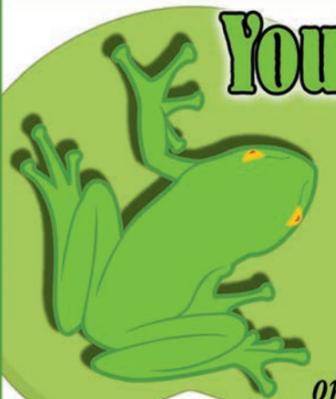
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# Upfront

Last Thursday, February 13, I did what I do most of the 82 nights the Boston Celtics are playing (and that's just the regular season... if you count the playoffs, the number is likely to approach 100). I scanned up and down my channel guide to find the game and settled in with a cigar. February 13 was a particularly compelling night for a Celtics fan (which is a thing – Celtics fan – that I have been since I was a little boy).

The Cs were hosting the Los Angeles Clippers, probably one of the five best teams in the NBA, and this would be the last game before the All Star break. Ending the first half (actually 65 percent) of the season on a positive note seemed like an important thing. The Cs had been on a bit of a roll since MLK Day, winning 10 of 12 games during the stretch, but they had dropped their previous contest in Houston, and looked lethargic and lousy doing so. Georgia native and key component, Jaylen Brown, would sit on the bench in street clothes, continuing the C's season-long injury curse. Entertaining the star-laden Clippers would be a big test.

I'll try to limit the sports-geek talk; I've probably overdone it already and lost 80 percent of my readers by now. In summary, on February 13, the Celtics won a hard-fought, double-overtime game; one that, at various times, I was certain they had both locked up and frittered away. Moreover, they scored 141 points, which, in case you're not an NBA-watcher, is kind of a lot.

During the action, my dad and I texted back-and-forth, our normal routine. My mom checked in occasionally, too. Our cable/satellite/smart phone continuum enables us to watch the games "together" without getting up from our respective favorite chairs (his in his house, and mine in mine). This is the 2020 version of a much more primitive arrangement from almost 50 years ago. Back then, we sat in his pale yellow Buick Riviera in the driveway of our Pennsylvania home and listened to raspy and legendary Johnny Most on WBZ, broadcasting live from the Boston Garden more than 400 miles to the northeast, carried by radio waves made rangy by the night sky.

On February 13, close to midnight, my father and I both went to sleep content.

The next day, Friday, I made a mid-afternoon trip to Whole Foods. Walking from the cheese counter to the snack aisle, I passed close to a man and a woman – she determinedly filling her cart; he, unhurried, slightly disengaged, and conspicuously tall. I scanned the man's face quickly, not looking for details but, more like, entertaining my restless eyes. Instinctively, I looked elsewhere, away from the man, before involuntarily refocusing on him while trying not to draw attention to myself.

Sure enough – my first glance was true. The man was Danny Ainge, and chances are the name means nothing to you. But it means a lot me – the Celtics fan. Ainge is currently general manager and president of basketball operations for the Celtics, and he was an important player on two of the franchise's world championship teams. He is an unusually gifted athlete, playing both in the NBA and Major League Baseball. He is devoted to his Mormon faith and the father of six adult

kids, and known to be both cocky and scrappy (aggressive and annoying) on the court during his playing days. On February 14, he was a guy in Savannah in a sweat suit accompanying his wife as she shopped.

I'm not sure what got into me, but I stopped and turned back towards Danny and said, "Really good win last night."

It's likely he gets recognized in Boston, but Whole Foods in south Georgia the day after a late home game in the North End should lead to out-of-context anonymity, so Danny looked at me with a mix of surprise and distress. I pressed on, "I'm a die-hard fan...I've been so all my life."

He let down his guard and extended his hand to shake mine. "I'm Danny," he said. "What's your name?"

I introduced myself and asked what he was doing buying groceries well below the Mason-Dixon Line. "We're meeting some of the kids – they live in New York – at the resort...Palmetto (long pause)."

"Palmetto Bluff," I said.

"Yeah, that's it. We're here for the holiday weekend, taking off the All Star break."

"Playing some golf?" I asked.

"Yep...it's 26 in Boston today, so can't get the sticks out up there."

Apropos of very little, I said, "One of my kids lives in New York, too, and the other in D.C. And I lived in New York for 14 years." I could hear myself speaking quickly, without logically progressing thoughts, and I imagined my face to be awkwardly scrunched up, just a little bit. "I spent 2018 in Boston, so I went to a bunch of games. My friend's seats are in the first row, center court, right behind the TV guys."

I think he nodded and then asked, "How long have you lived here?"

I replied, inexplicably, "Since 2015," then immediately corrected myself, "I mean...2001."

Danny processed the odd disconnect, perhaps wondering how I misplaced 14 years.

"This is a fun year to be a fan," I said. "I love the makeup of this team." My confidence was suddenly building. He smiled and nodded as though he agreed.

"Anyway," I continued, "thank you for all you do for the team. You're – like – the best in the business." Why did I have to add the superfluous "like?!"

"Thank you. I really appreciate it. You're very kind."

In retrospect, I think Danny might have been open to chatting some more. But I shut things down. "Well, have a good visit," I said with finality.

I walked away energized; but, soon I began to re-encounter the Ainges again and again as we wandered the store. Should I nod, look away, say something or nothing at all?

I got to my car and brought my fist down hard on the steering wheel. I should have invited Danny and his sons to play a round at my club. I should have given him my card. Danny and I should be new-best-friends. But I choked – I didn't take the shot with the clock running down. Sadly (at least a tiny twinge), Danny's probably back in Massachusetts wondering if he's one power forward short of a potential championship this year.



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L-R: Cori Palmer, AuD, CCC-A; Katherine Neufeld, AuD, CCC-A; Susan Timna, AuD, CCC-A; Casey Allen, AuD, CCC-A; Sara King, AuD, CCC-A; Amy Riggins, AuD, CCC-A

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# X (or a monument or plaque or something) MARKS THE SPOT

Pedestrians passing by Bryson Hall, near the intersection of Bull and Perry Streets in the heart of the Historic District, typically won't look up to treetop level to discover evidence near the building's parapet that reveals something fascinating: The four-story, red-brick structure was originally an automobile dealership.



## Discovering BRYSON HALL

BY ROGER SMITH

In 1904, the automobile industry was new and its retail outlets rare – and rarified. Thomas Archer Bryson and his sons sold luxury Packard automobiles to wealthy Savannahians, later adding Nash and Ajax to their product line.

The Bryson Hall building was designed by noted early-20th-century architect, Hyman Witcover, according to Luciana Spracher, director of the City of Savannah Municipal Archive. Savannah's City Hall is also among Witcover's credited work. Jonathan Stalcup, a SCAD-educated architectural historian and owner of Architectural Tours of Savannah, notes the building is an example of the art nouveau style. The first clue, he says, is the distinctive lettering style of the name and year inscribed on the building. "T.A. Bryson

Automobile Garage" reads the copper-lettered, inscription on the building's façade.

"In art nouveau architecture," he adds, "brick is often used as a sculptural element," something to be seen in the movement of brick ridges and trenches that form jazzy lines which resist the horizontal. To some, Bryson Hall appears as modern now as it must have looked in 1904.

An automobile dealership in the middle of Savannah's Historic Landmark District? Sounds crazy until you realize that, in 1904, the city center was Downtown, and Downtown was the city center, sum and total. Not until the mid-1910s and into ensuing decades would the town grow to proportions prompting its earliest suburbs. Of course, it



Bryson Hall, with the Town and Country storefront. On the far right, you can still see evidence of the gas pump from when the building was an auto dealership.

Opposite page: A 1904 Packard auto, typical of what T.A. Bryson and Sons would have sold in their showroom on East Perry Street.

was the automobile, with some help from streetcars, which made such sprawl feasible.

It's ironic that this vestige of the early automobile stands in the heart of historic Savannah. Aside from the car's role in the abandonment of Savannah's oldest neighborhoods and the concurrent flight to the suburbs, vehicular traffic through the squares was never too distant a threat throughout much of the 20th century. Emergency vehicles routinely drove on dirt lanes right through the middle of the squares of Abercorn Street. They may have done the same on Bull Street were it not for five monuments standing guard, one in the center of each square. Thus, the imposing monuments erected to express the values of one era at least partially tempered the activities of latter time periods.

### CHIPPEWA SQUARE

Understanding Savannah's time periods demands historical agility. Such is Bryson Hall's neighborhood, and such is Savannah. In 1910, Savannah's civic leaders erected the monument to city founder Gen. James Oglethorpe in adjacent Chippewa Square – looking right at Bryson Hall. Chippewa Square was named for a battle in Canada. Perhaps forgotten today, it was certainly on the minds of patriotic Savannahians just after the War of 1812. The same can be said for Brown Ward, the municipal unit in which Chippewa Square lies. Established in 1815, it was named for Maj. Gen. Jacob Jennings Brown, hero of the forgotten battle. Around the square sprang two- and three-story clapboard residences; one still stands just east of Bryson Hall, a dignified, white-painted, wooden structure from 1820. Add to the Chippewa Square family First Baptist Church, whose founding in 1800 makes it one of the later "first" congregations, but whose building, dating to 1830, gives it the distinction of being the oldest extant house of worship in Savannah. There is also Savannah Theatre, built in 1818 by the visiting architect William Jay. Following multiple fires, the theater now looks modern (well, maybe retro) because of its 1940s neon marquee. It's easy to imagine the flashy cars driving out of T.A.

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Bryson's establishment and rolling past the Savannah Theatre.

### I DO...

Beginning in the 1960s, a portion of the building served as an eastern expansion of Town and Country, a posh women's clothing store whose primary footprint was at the corner of Bull and West Perry Streets. The mere mention of the store transports longtime residents and natives to 1960s and '70s Savannah. "Along with Fine's and Lady Jane, Town and Country formed the triumvirate of women's apparel for upper-crust Savannah," remembers Savannahian Sally Rountree Klein.

At the age of 16, her first job was as a sales girl at Town and Country, from 1969 to 1973. According to Klein, the expanded space in Bryson Hall was, among other things, the setting for the store's bridal gowns. After the building was re-invented into an upscale venue for weddings and other events, one can't help wonder how many recent brides celebrated their weddings in the same space where their mothers or grandmothers purchased their own wedding dresses.

Outside, the curb along West Perry Street

is still cut with a driveway apron that allowed cars to be driven in and out of the large glass doors. An observant passer-by will notice trees not only at the top of the building but also on the top of the building, where there's a stunning rooftop garden.

The building's current/longtime owners (who prefer anonymity) elected some 20 years ago to move from midtown Savannah and make their home on the two top floors of the historic auto dealership. "It wasn't easy to convince my husband to leave our comfortable home in Habersham Woods," the wife says, "but when I told him we'd be living on Chippewa Square, he got on board."

One of the current residents also revealed that the building was outfitted with a car-sized elevator for moving vehicles from one level to another, and a gas pump behind the building. It required significant effort to remove the petroleum tank, still located beneath Perry Lane. But the two-year project was a labor of love.

"If you think it was easy or inexpensive to make a residence out of an old commercial building, then you'd be wrong," one of the

owners explains. "There are all kinds of requirements when a residence will exist above commercial real estate."

Christian Sottile is from a large and well-rooted Savannah family, and he is also one of Savannah's best-known architects. Moreover, he's a brilliant thinker and lecturer on our city's built environment. He once said in a presentation that Savannah has very few truly great buildings. As indignant gasps throughout the audience finally died down, he added, sheepishly and still potentially insultingly, that Savannah's best buildings are "strong and dumb." He explained: What is often sentimentalized in Savannah as great architecture is merely a series of very well built boxes, often two or three deep and usually two, three or four tall. These "boxes" retain general but not rigid regularity of height, scale, mass and building materials. Across time, these "strong and dumb" structures have withstood – flourished – through a variety of uses.

"Strong and dumb" works for Savannah, and it works for Bryson Hall, now in the midst of yet another transformation. In its more-than-100-year history, Bryson Hall has



Throughout the 1960s and '70s, Town and Country was among the women's clothiers catering to Savannah high society.

purveyed prestige transportation and bespoke clothing for Savannah society. It has hosted large events and provided private dwelling space for its owner-occupants.

The event space recently closed, and is now being reimagined as upscale real estate offices for prominent Savannah realtor Cora Bett Thomas. It's no surprise that the elegant marble floors and intricate iron stair railing – inauspiciously beautiful when Mr. Bryson sold

Packards – will remain as a hallmark of high-end sales, this time in historic Savannah real estate.

*Roger Smith, a Savannah native, formerly served as the director of education at the Georgia Historical Society. He currently directs The Learning Center of Senior Citizens, Inc. Find out more about The Learning Center at [www.seniorcitizensinc.org](http://www.seniorcitizensinc.org)*

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TheSkinnie VOL. 18 ISSUE 04 – 11

# Patrick and Missie O'Neal

They Serve by Ron Lauretti

For many military families, the strains of service are not consolidated solely on the shoulders of the man or woman in uniform. So it is for Patrick and Missie O'Neal – the couple is a team, supporting one another, while supporting the men and women and families in the purview of Patrick's commands.

Patrick is a rising colonel in the Army. Missie is a dedicated military spouse – a steadfast wife and busy mom – with a challenging career doing important mission-driven work. They are both busy, and committed to each other and the responsibilities that accompany leadership.

Missie is a graduate of Wilkes University in Pennsylvania, where she was an All-American basketball player, majoring in journalism and communications. While coaching the woman's basketball team at Elmira College in New York – the Eagles – she earned a master's degree in education. Her next stop on the basketball circuit was West Point, as the assistant coach for the Cadets' women's basketball team. Besides the joy of beating Navy, the stint led to another victory for the coach – meeting her future husband, a tall, former Army basketball player and senior cadet – Patrick.

Patrick graduated from West Point in 1996, the fifth member of his family to serve Uncle Sam. His father, both grandfathers and an uncle all are military veterans. Patrick and Missie were married in 1998 when he was on leave from a 10-month deployment to Bosnia as part of Operation Joint Endeavor.

Patrick's resumé also includes two 15-month deployments to Iraq as part of Operation Iraqi Freedom – first as the 1st Cavalry Regiment's Headquarters Squadron's S-3 (operations planning for expected combat) officer; the second with the 3rd Armored Cavalry Regiment, where he served as the S-3 and executive officer for the 1st Squadron Tigers, and as regimental operations officer.

Following his second deployment to Iraq, Patrick helped the Army transform the 3rd Cavalry Regiment at Fort Hood, Texas, from an armored cavalry regiment to a Stryker brigade combat team (SBCT), while commanding the 3rd Cavalry Regiment's 2nd "Sabre" Squadron. An SBCT is the gap between the Army's heavy and light fighting forces. Its main combat vehicle in a Stryker brigade is an eight-wheeled



The O'Neal family, c. 2015: Patrick, Ellie, Brennan, Patrick and Missie

open vehicle, which can hold nine soldiers. The vehicle sacrifices the heavy firepower of an M-1 tank in favor of greater speed and maneuverability.

From inside the armored turret of a lead Abrams tank to the halls of the Pentagon, Patrick has served with distinction. He was part of the Pentagon's Executive Strategy Group followed by assignment to the immediate office of the Secretary of Defense.

Patrick is a genuine credit to his cherished Army. In addition to his field command experience, he has an impressive academic background. He majored in international and strategic history at West Point. Since then, he has earned two master's degrees – one in national security strategy at the National War College, the other in military arts and science from the Air Command and Staff College.

Patrick is currently the commanding officer of the 3rd Infan-

try Division's 2nd Armored Brigade Combat Team (the "Spartans"), based at Fort Stewart. An armored brigade combat team (ABCT) is the Army's primary armored force. At full strength, it has about 4,100 soldiers operating and maintaining 90 Abrams tanks, 90 Bradley infantry fighting vehicles, and multi-purpose armored personnel carriers. An ABCT is capable of operating independently, if required, while still under the overall command and strategy of the division. Patrick is preparing to lead the 2nd ABCT in Defender 20-20, a four-month deployment to Europe. Troops from various NATO countries will be involved, led by the U.S. Army. The main objective of U.S. participation will be to demonstrate our readiness to support our allies should the need arise.

The O'Neals have moved 22 times, demonstrating that life is never easy for military families. Deployments make it even more challenging, but Missie is extremely proud of her husband and wouldn't have it any other way. When Patrick is away, Missie fills the roles of both mother and father to their three children – Brennan, a sophomore in the Corps of Cadets at the University of North Georgia in Dahlonega; Patrick, who will soon be leaving for Coast Guard boot camp at Cape May, New Jersey; and Ellie, an eighth-grader at Midway Middle School in Liberty County.

Missie is an expert in time-management for her many family obligations. As an episodic "single parent" (when Patrick is deployed) she must:

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Basically, as it is for military spouses when the service member is called away, Missie manages a robust "honey do" list without the honey handy to help.

As the wife of a senior officer at Fort Stewart, Missie often plays the role of "mother hen" for incoming families. Resources – stores, activities, service providers – incoming soldiers and their families need help navigating their new, unfamiliar home base. Missie is there to for counsel and encouragement. "It comes naturally for me, because I like to help people," she says.

Missie is the chief operating officer of Companions for Heroes (CFH, featured in our January 24, 2020 issue), which provides companion or service dogs to military veterans to help ease the trauma of PTSD. She frequently commutes to CFH's offices in Brunswick, occasionally farther for important assignments related to CFH.

With her busy work schedule, family responsibilities and volunteer commitments, Missie is a prototypical "unsung hero." She is representative of the families of our men and women in uniform. These families' can-do attitudes and selfless support for one another are inspirational and foundational to our nation's security and prosperity. They may not have a medal or a uniform to pin it on, but they have earned our gratitude and profound respect.




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## Candler Clays Supports Local Cancer Programs and Research

The St. Joseph's/Candler Foundations 18th annual Candler Clays Charity Shoot is scheduled for Friday and Saturday, February 28 and 29. The two-day event combines a charity auction and reception at the Plantation Club at the Landings with a clay shooting competition at the Forest City Gun Club. The reception and charity auction is Friday evening, February 28, while the headline event is the following day at the Forest City Gun Club, with shoot times scheduled for 9 a.m., 12 noon, and 3 p.m.

Proceeds from the annual event support local cancer programs and research initiatives at the Nancy N. and J.C. Lewis Cancer and Research Pavilion at St. Joseph's/Candler. Of particular focus this year is the enhancement of the patient experience through the nurse navigation program and the music therapy initiatives – programs already in place and targeted for expansion.

“This event has such a following of enthusiastic volunteers, participants and sponsors, and has become a strong tradition each February,” says Vernice Rackett, Executive Director of the St. Joseph's/Candler Foundations. “Each year our corporate and in-kind sponsors wholeheartedly embrace this event in support of our patient-care initiatives. Candler Clays has a regional following, with participants traveling from all over the South to participate.”

The St. Joseph's/Candler Foundations provides needed financial support to vital clinical programs, assists in the purchase of cutting-edge medical technology, and enhances outreach programs designed to keep people in our community healthy. This important educational component encourages people to be more proactive about their health and disease management.

This year's auction features a wide variety of packages for nearly every interest, including a special duck hunting experience, a quail hunt at Dorchester Shooting Preserve, tickets to the Masters golf tournament, a catered oyster roast for 40 people, a seven-night escape to Italy for four, as well as travel experiences to New York and Sea Island. Other auction packages include special evenings and local experiences

**Cindy Murphy is the 2020 Candler Clays distinguished honoree.**



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**Reception and Auction**  
Friday, February 28, 6:30 p.m.  
The Plantation Club at The Landings

**Charity Clay Shoot**  
Saturday, February 29, 9 a.m., Noon, 3 p.m.  
Forest City Gun Club  
Breakfast and Lunch Provided

at some of Savannah's finest restaurants and other events.

While tickets to the live auction and reception are limited, the foundations offers a GOLDEN TICKET raffle that allows the winner to choose the prize package of his or her choice prior to the start of the auction. For more information on the auction packages or how to purchase your own golden ticket, please visit [sjchs.org/foundations](http://sjchs.org/foundations).

This year's presenting sponsor is JE Dunn Construction, a



family and employee-owned commercial general contractor with expertise in construction management, program management and design/build projects. The Savannah office was founded in 1956, where local ownership remains in place.

The 2020 Candler Clays distinguished honoree has spent most of her adult life making sure that those who suffer from cancer and other life-threatening illnesses have a fighting chance and a less complicated, less stressful journey. A dedicated volunteer, a passionate advocate for women's health, and an ardent supporter of faith-based, not-for-profit healthcare, Cindy Murphy has been a long-time champion of access to high-quality, high-tech, compassionate care in our community. She has been connected to St. Joseph's/Candler since 1977 when she began her career as a social worker at Candler Hospital. In the late '90s she became actively involved in "Women on the Go," an event that ultimately evolved into the SmartWomen Luncheon and Expo. She has worked tirelessly to help thousands of women in our community facing health challenges. Since the inception of SmartWomen, the event has raised more than \$1 million for women's health services, particularly breast cancer. Murphy chaired the event in 2007 and received the Mary Telfair Volunteer of the Year Award for her dedicated efforts. She joined the St. Joseph's/Candler Foundations Board in 1998, and currently serves as its Chairperson. She also serves on the St. Joseph's/Candler Board of Trustees.

Murphy gained a new understanding and additional empathy for those facing health challenges when she received her own breast cancer diagnosis in 2018. With the support of her husband, Walter, her three daughters and five grandchildren, she faced her diagnosis with the same determination, grace and dignity that she has exhibited throughout the years as an advocate for others. She has successfully come through treatment with a reaffirmed determination to help others, along with a new appreciation of the numerous staff members and clinical professionals at the Lewis Cancer and Research Pavilion and St. Joseph's/Candler who made her cancer journey a successful one.

*For more information, please visit [sjchs.org/foundations](http://sjchs.org/foundations), or call the foundations office at 819.8683.*

[www.theskinnie.com](http://www.theskinnie.com)

## 9th Annual 'Get Your Rear In Gear' Set For March 7

The ninth annual Get Your Rear in Gear® 5K Walk/Run in support of colon cancer awareness and prevention will be held Saturday, March 7, at the Lewis Cancer and Research Pavilion, located directly across from Candler Hospital on Reynolds Street. Activities begin at 8 a.m.



Mike Manhatton

**GET YOUR REAR IN GEAR SAVANNAH**  
*In Memory of Mike Manhatton*

Sponsored in part by St. Joseph's/Candler, Gastroenterology Consultants of Savannah, Fleet Feet Sports, WTOC-TV, The Savannah Morning News and 98.7 The River, this event honors the memory of longtime WTOC-TV news anchor Mike Manhatton, who battled and finally succumbed to colon cancer in 2014.

Get Your Rear in Gear® events are held throughout the country, and the series is North America's largest related to colon cancer prevention. The series is designed to unite people across the country to provide support and hope for those who have had their lives affected by our nation's second leading cause of cancer deaths, and to encourage individuals of appropriate ages to get screened. However, the overarching message of the Get Your Rear in Gear event is bigger than just a message about colon cancer. It is a message for everyone to take action, lead longer healthier lives, go to the doctor regularly, listen to their bodies when something isn't right, and get answers, regardless of age. It also encourages people to urge everyone they know to talk to their doctor sooner rather than later about a colon cancer screening.

Money raised stays in local communities, helping with prevention, early detection, treatment and healthy living projects for patients currently fighting the disease. Specifically, the Savannah race directly benefits the Lewis Cancer and Research Pavilion's effort to provide early detection and prevention tools, such as colonoscopy screenings, to those who might not otherwise be able to afford them.

Registration for the 5K Run/Walk is now open, and participants can register online at [www.fleetfeetsavannah.com/rearingear](http://www.fleetfeetsavannah.com/rearingear). The fee is \$25. Registration ends March 6, and there will be a price increase after March 4.

The event also offers a free Kids Fun Run and provides a special opportunity to honor survivors and those lost to colon cancer in our community. The Kids Fun Run starts at 8:15 a.m., followed by the 5K Run/Walk.

By participating in the event or supporting participants, you can positively impact screening rates and mortality rates from this highly preventable or treatable cancer.

For additional information or to sign up, visit [sjchs.org](http://sjchs.org), St. Joseph's/Candler's Facebook page, or Get Your Rear In Gear Savannah's Facebook Page.

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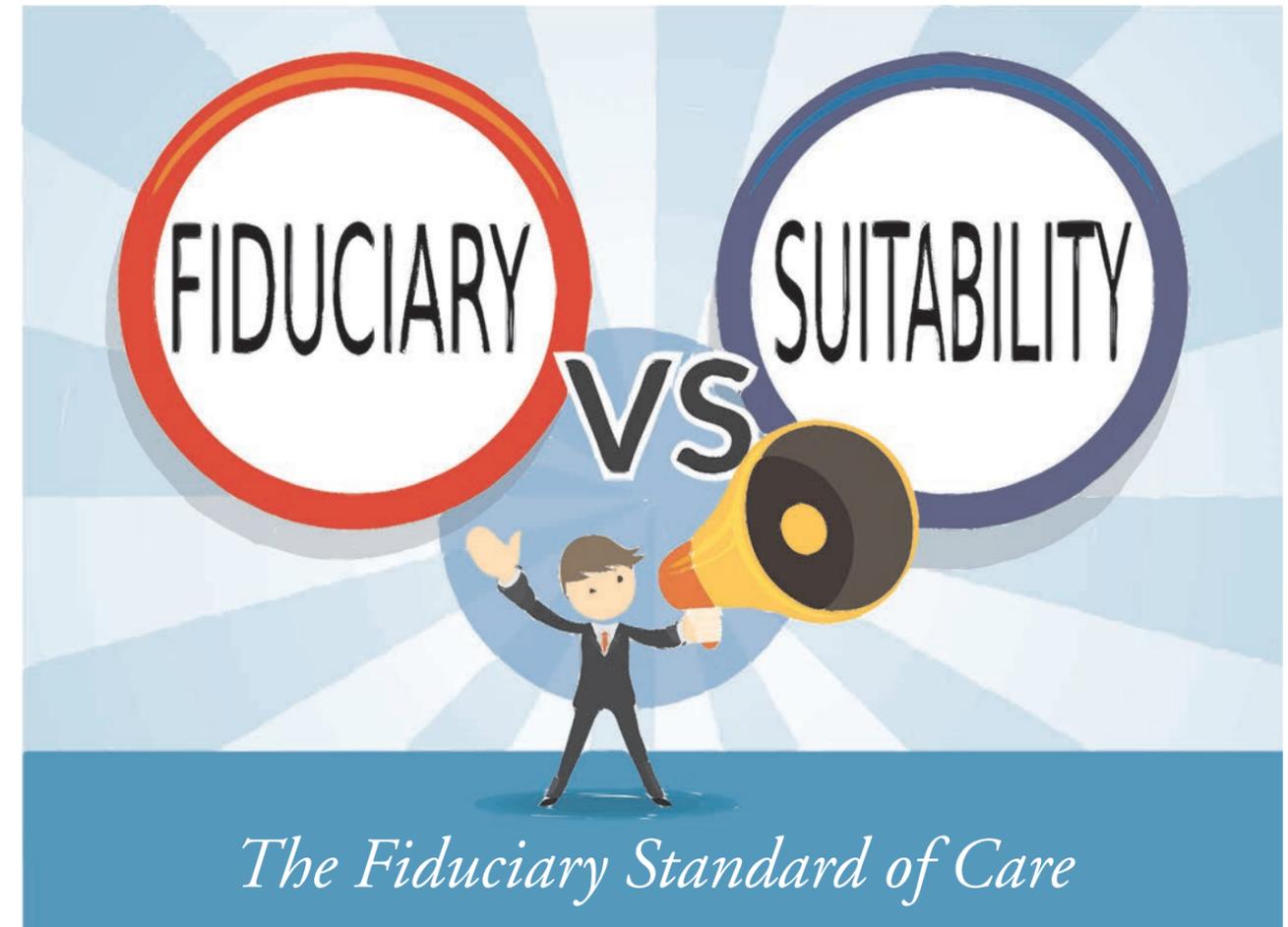
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### *The Fiduciary Standard of Care*

It takes a tremendous amount of trust to place your financial future in the hands of a wealth manager. And because of that, you might assume that every wealth manager is required – legally and ethically – to put your best interest before their own. However, that is not always the case.

In the financial world, there are two distinct standards of care. The fiduciary standard requires a wealth manager to put your best interest first, while the suitability standard is less rigid. As an investor, you have the power to choose which is right for you, your family, and your wealth.

Under the suitability standard, an advisor must reasonably believe the investments or strategies he or she recommends are suitable considering your financial resources, investment objectives, and risk profile. These recommendations are not required to be “ideal” or “optimal,” and inherent conflicts of interest – such as commissions and sales incentives — are permitted, without the need for disclosure to you, the client.

In 1940, the Investment Advisor Act of 1940 created a new legal classification of financial advice. Under the fiduciary standard of care,

an advisor must put your best interest first in every recommendation. Their advice must be the best possible fit for your financial goals, challenges and needs. Recommendations that are “suitable” – but not optimal – do not meet this standard of care. Most importantly, conflicts of interest must be clearly disclosed to you. As a result, most fiduciary advisors are fee-only and do not receive commissions.

#### **VISUALIZING THE DIFFERENCE**

Today, 80 years later, the financial industry is still segmented along these basic lines. While the difference between the suitability standard and the fiduciary standard may sound small, it can be helpful to consider an analogy: buying a new sailboat.

Under the suitability standard, the salesman must recommend sailboats that are “suitable” for your needs, but the boat doesn’t need to be ideal, optimal, or “the best possible fit.” The salesman may also get paid more if you choose a 40-foot sailboat instead of a 35-foot sailboat. Additionally, he might earn a bonus for selling 10 sailboats this month (and he’s sold nine so far). In all of this, he is permitted to place his best interest before yours.

Under the fiduciary standard, the salesman must clearly explain any

*By Melissa Bouchillon and Eddie Ambrose*



conflicts of interest – sales incentives or commissions – that could influence his or her recommendations. The fiduciary salesman is legally and ethically required to put your best interest before his or her own. This person is fundamentally in the business of providing advice, and the goal is to help you find the best possible sailboat for your needs – regardless of make, model or size.

**IDENTIFYING THE DIFFERENCE**

In recent years, there have been attempts to mandate the fiduciary standard across the financial industry. Ultimately, we believe that client choice will always exist. If working with a fiduciary advisor seems like a good fit for you, there are a couple of ways to tell which standard of care a wealth manager is held to. First, look at their licensing. If your wealth manager is a Registered Investment Advisor (RIA), look no further: They're a fiduciary, by definition. If they are not registered as an RIA, asking direct questions is your best bet.

- How are you compensated?
- Do you earn a commission based on the investments within my portfolio?
- Do you earn more commission for certain investments and less for others?
- Are you always required to put my best interest before that of your own and your firm?
- Are you a fiduciary?

*Melissa Bouchillon and Eddie Ambrose are proud to work as sworn fiduciaries with Sound View Wealth Advisors.*



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Source: The Forbes "Best-in-State Wealth Advisors" list, January 16, 2020. Data provided by SHOOK™ Research, LLC. Data as of June 30, 2019. The Forbes "Best-in-State Wealth Advisors" ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings to evaluate each advisor qualitatively, a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because client objectives and risk tolerances vary, and advisors rarely have audited performance reports. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Rankings and recognition from Forbes are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results, and such rankings should not be construed as an endorsement of the advisor. Neither Forbes nor SHOOK Research receives compensation in exchange for placement on the ranking. Forbes is a trademark of Forbes Media LLC. All rights reserved. For more information: www.SHOOKresearch.com.

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# Most Seniors Will Need Nursing Home Care

## Plan Ahead for Medicaid Spending

By Richard Barid and Michael Smith



Lengthening life spans and soaring health care costs are increasing the likelihood that seniors will need Medicaid to pay for nursing home care. The 2019 Genworth Cost of Care study revealed that 10,000 Baby Boomers a day will be added to the ranks of senior citizens (65 and older) between now and 2030. The study concludes that 7 out of 10 seniors will require long-term care at some point in their lives.

The cost of care at assisted living facilities and nursing homes is outpacing the U.S. inflation rate, according to the study, causing seniors to quickly deplete their savings. The study found that the average cost of a semi-private room in a nursing home in Savannah is \$6,007, nearly triple the average senior income. Accordingly, it is not surprising that 72 percent of nursing home residents in Georgia rely on Medicaid, according to a 2015 Kaiser Family Foundation study.

Once the safety net of the poor, Medicaid has quickly become the only option for solidly middle class retirees who have exhausted their insurance and outlived their relatives and resources. With the high likelihood that Medicaid may be in your future, it is prudent to discuss your options with an elder law attorney, before you or your spouse require treatment.

First, long-term care is often required for an illness or an injury that may render the pa-

tient incapable of making decisions regarding treatment. Secondly, the stress or immediacy of an illness or injury may limit your capacity for making wise decisions. Finally, Medicaid is a complicated government program that many people misunderstand, and you could unknowingly render yourself or your spouse ineligible without proper counsel.

If you speak with an elder law attorney while you and your spouse are healthy, you can explore all of the possible options based on various scenarios. Depending on the severity of an illness or injury, you may want to consider the less expensive option of an assisted living facility or home health aide rather than a nursing home. Planning now will allow you to visit different facilities and compare prices, something that may not be possible in a crisis. An elder law attorney can clarify the difference between Medicare and Medicaid, and care payment

strategies including long-term care insurance, reverse mortgages, and Medicaid planning.

If you think you may need Medicaid in the next five years, you should be very careful about financial decisions. Medicaid has a five-year look-back period, and any financial moves that appear to divert your savings to qualify for Medicaid could affect your eligibility. Something as innocent as taking out a home equity loan or giving a child money to pay for college expenses could result in a penalty. Medicaid has strict income and asset limitations. The maximum allowable income to qualify for Medicaid in Geor-



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Consulting with an attorney experienced in elder care law can help protect your retirement nest egg, insuring that you your golden years are adequately financed.

gia is \$2,313, and the maximum asset limit is \$2,000 for countable assets. Countable assets include bank accounts and a second home, but do not generally include a primary residence or vehicle. A spouse that does not require nursing home care is allowed \$123,600 in assets as a community spouse resource allowance.

Because everyone's financial situation is different, it is important to consult with a qualified elder law attorney to determine whether or not you qualify for Medicaid, and how you may want to structure your assets to preserve your spouse's resources without affecting your eligibility.

*Richard Barid and Michael Smith are co-founders of Savannah-based law firm Smith Barid LLC, which focuses on estate planning, special needs planning and elder law.*



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- Over \$50 Million in Sales, 2018
  - 102 Sales in 2019
  - 102 Sales in 2018
- Closed Homes, \$500k to over \$1.2M, 48 in 2019
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## HOW DOES YOUR GARDEN GROW?

**WHAT:** Landings Garden Club general meeting; "Human Nature: A Paradigm of Change"

**WHEN:** Monday, Feb. 24, 9 a.m. board meeting, 10:30 program

**WHERE:** Messiah Lutheran Church, 1 West Ridge Rd.

**HOW MUCH:** Free

**WHAT ELSE:** Hear Rubert Cultry, certified arborist, discuss how we exist within our landscape and how humans can be a valuable feature of the environment.

## THUMBS UP

**WHAT:** Landlovers Green Thumb Club

**WHEN:** Wednesday, March 4, 9:30 to 11:30 a.m.

**WHERE:** Messiah Lutheran Church

**HOW MUCH:** Annual dues are \$25 individual or \$30 family.

**CONTACT:** Kate Kastner, katekastner@icloud.com

**WHAT ELSE:** Our Master Gardener Panel of Pat Barry and Diane Gustafson returns to answer your landscape and gardening questions. There are many challenges to gardening at The Landings; this program will have you ready to tackle turning your property into a showpiece. Our monthly meetings begin with coffee and socializing. Be environmentally friendly; bring your own coffee cup.

## RIVER OF IRIS

**WHAT:** Landings Garden Club general meeting

**WHEN:** Monday, March 23 - board meeting, 9 a.m.; coffee and socializing, 9:30; general meeting, 10; program, 10:30

**WHERE:** Messiah Lutheran Church, 1 West Ridge Rd.

**HOW MUCH:** Free and open to all

**CONTACT:** Please visit [www.thelandings-gardenclub.com](http://www.thelandings-gardenclub.com)

**WHAT ELSE:** The speaker is Stan Gray of Coastal Georgia Botanical Gardens, a leader in Iris evaluations in the South. He is the brains and brawn behind its newest garden, "The River of Iris," a wetland area planted with thousands of the relatively unknown native Louisiana Iris.

# island hopping

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

## WHO NEW?

**WHAT:** New Neighbors

**WHEN:** Visit [www.landingsnewneighbors.com](http://www.landingsnewneighbors.com) to see our calendar

**CONTACT:** Visit our website or contact Milli at [nnnewmember@gmail.com](mailto:nnnewmember@gmail.com)

**WHAT ELSE:** The club offers more than 250 different activities from biking, golf, pickleball, walking groups or fishing to Mahjong, Bridge, Needle-arts and Canasta. We have exciting military tours and special events for you to enjoy right here on Skidaway Island.

## GOTTA LOVE IT

**WHAT:** Landlovers membership now open to all island residents

**HOW MUCH:** Each \$30 membership fee covers one household of one or two adults

**CONTACT:** Cec Calcaterra, [Landloversmembership@gmail.com](mailto:Landloversmembership@gmail.com) or 803.309.5883

**WHAT ELSE:** Landings Landlovers is a philanthropic and social organization now open to all island residents. More information and details can be found at [www.landingslandlover.com](http://www.landingslandlover.com). Our membership year runs from Sep. 1, 2019 through Aug. 31, 2020.

## HORSE SENSE

**WHAT:** Pegasus Riding Academy volunteers needed

**WHERE:** Old Roberds Dairy, 2500 Tennessee Ave., Savannah

**CONTACT:** For information and directions, visit [www.prasav.org](http://www.prasav.org) or call 912.547.6482

**WHAT ELSE:** Pegasus Riding Academy is a therapeutic riding program providing safe, professional and ethical equine-assisted activities for individuals with physical, mental and emotional disabilities. Volunteers are needed to assist these special children. Horse experience not necessary.

## TICKET MASTERS

**WHAT:** Skyway Capital Markets Pro-Am Scramble Raffle Tickets

**WHEN:** On sale now

**HOW MUCH:** \$150 per ticket

**CONTACT:** Jack Welch or Yvonne DuRoss, [treasureroftandlovers@gmail.com](mailto:treasureroftandlovers@gmail.com).

**WHAT ELSE:** The 2020 raffle winner will field a threesome of golfers who will play in an 18-hole scramble accompanied by two of the Korn Ferry Tour pros (on each nine) to round out the team's foursome. Each golfer in the Pro-Am threesome will receive two tickets to the Eagles Nest, two tickets for the entire Korn Ferry

event, and merchandise.

## WHERE FOR ART THOU?

**WHAT:** Special Landings Art Association Exhibit at The Landings Company

**WHEN:** Now through Saturday, Feb. 29, during office hours

**WHERE:** Landings Welcome Center, 1 Landings Way North

**WHAT ELSE:** Island wildlife and landscapes in oils, watercolors, mixed media and photos by more than a dozen of the Landings Art Association's most talented artists.

## CAN YOU CANASTA?

**WHAT:** Landlovers Lucky Canasta

**WHEN:** Friday, Feb. 21, 28, 9 to 11 a.m.

**WHERE:** Plantation Club, Hill Room

**CONTACT:** Leanne and Jean, [LLcanastacards@gmail.com](mailto:LLcanastacards@gmail.com)

**WHAT ELSE:** Instructions offered for experienced and new Canasta players. If you are new to the game, please attend three instructional sessions. Must be a Landings Club member (in accordance with Landings Club policy) and a Landlovers member to participate.

## BOTTOMS UP

**WHAT:** "Potable Gold: Savannah's Madeira Tradition"

**WHEN:** Fridays and Saturdays Feb. 21, 22, 28, 29 at 5:30 p.m.

**WHERE:** Davenport House Museum, 324 E. State St.

**HOW MUCH:** \$22 + tax; Reservations recommended

**CONTACT:** 912.236.8097, [info@davenport-housemuseum.org](mailto:info@davenport-housemuseum.org); [www.davenport-housemuseum.org](http://www.davenport-housemuseum.org)

**WHAT ELSE:** Must be 21 years of age. Patrons are oriented to the long and rich tradition of Madeira (wine) as it relates to the history of Savannah, followed by a Madeira party. The performance requires that guests be able to walk up and down stairs and maneuver in candlelit rooms. The experience lasts 75 minutes.

## BIRDS OF A FEATHER

**WHAT:** Hawks, Owls and Eagles on Display

**WHEN:** Saturday, Feb. 22, 1 to 3 p.m.

**WHERE:** The Landings Athletic Field, 600 Landings Way

**HOW MUCH:** Free

**CONTACT:** [www.skidawayaudubon.org](http://www.skidawayaudubon.org) or Friends of Skidaway Audubon Facebook page

**WHAT ELSE:** Come explore the wonderful world of raptors as Georgia Southern's Wildlife Education Center brings its fine feathered friends to the Landings. Cameras are permitted. Pets and food are prohibited.

## MEOW MIXER

**WHAT:** Marti Gras Fur Ball, fundraiser for Islands Feral Cat Project

**WHEN:** Saturday Feb. 22, 7 to 11 p.m.

**WHERE:** American Legion Post 154, Tybee Island

**HOW MUCH:** Tickets \$30, at the door or at Seaside Sisters Shop, Hwy 80, Tybee Island call 912.777.3289

**WHAT ELSE:** Helping feral and community cats on the islands and in Savannah. Cash bar, door prizes, silent auction, raffle, and costume contest. Music by the Christy Alan Band

## MOVIE MUSIC

**WHAT:** Savannah Philharmonic "Cinephile du Jour"

**WHEN:** Sunday, Feb. 23, 5 p.m.

**WHERE:** Evangelical Lutheran Church of the Ascension, 120 Bull St.

**HOW MUCH:** \$25; Tickets available at [www.savannahphilharmonic.org](http://www.savannahphilharmonic.org) or call 912.232.6002

**CONTACT:** [www.savannahphilharmonic.org](http://www.savannahphilharmonic.org) or 912.232.6002

**WHAT ELSE:** Flutist Jeana Melilli, pianist Ben Warsaw, and friends, will perform Copland's

"Duo for Flute and Piano" (featuring music from "The Heiress"), as well as works of Miklos Rozsa, Nino Rota, Ennio Morricone and others.

## THAT '70S SHOW

**WHAT:** Savannah Theatre's "The Rockin' 70s"

**WHEN:** Tuesday and Wednesday, Feb. 25 and 26, 6 to 9 p.m.

**WHERE:** Plantation Ballroom

**HOW MUCH:** \$125 per person (dinner + show)

**CONTACT:** Lynn Gensamer, 912.856.8874

**WHAT ELSE:** Skidaway Island Rotary Club presents its annual dinner theater show, a high-energy troupe of singers, dancers and musicians (including three dueling pianos), supporting early childhood education and at-risk kids in Savannah.

## IN THE CHIPS

**WHAT:** 2nd annual Royal Flush Casino Night, benefitting Habitat for Humanity

**WHEN:** Thursday, Feb. 27, 7 p.m.

**WHERE:** Savannah Station, 601 Cohen St.

**HOW MUCH:** Individual tickets - \$60; couples - \$90

**CONTACT:** Shantina Waldburg at [swaldburg@rotosavannah.com](mailto:swaldburg@rotosavannah.com)

**WHAT ELSE:** Casino game tables, live music, dancing, drinks, heavy hors d'oeuvres and great prizes. Visit <https://www.eventbrite.com/e/the-second-annual-rotorooter-plumbers-of-savannah-royal-flush-casino-night-tickets-98887964321>.

## KOSHER CONNECTIONS

**WHAT:** JWOL Progressive Social Evening

**WHEN:** Saturday, Feb. 29, 7 p.m.

**WHERE:** Members' homes

**HOW MUCH:** \$10 per couple (\$5 per person)

**CONTACT:** [ar\\_frank@msn.com](mailto:ar_frank@msn.com) or [patkyoga@gmail.com](mailto:patkyoga@gmail.com).

**WHAT ELSE:** Join JWOL friends for the first social event of the year. The evening will have multiple locations. Everyone attending will bring a kosher style hors d'oeuvre or dessert. Space may be limited to first-come, first-served.

## KEY PLAYERS

**WHAT:** Young Artist Piano Competition for solo and duet performers

**WHEN:** Sunday, March 1, at 3 p.m.

**WHERE:** St. Peter's Episcopal Church, 3 West Ridge Rd.

**HOW MUCH:** Free and open to the public

**CONTACT:** [tmckee@stpeterssavannah.org](mailto:tmckee@stpeterssavannah.org)

**WHAT:** Solo pianists in upper and lower divisions and duet teams compete for cash prizes. The public is invited to hear our local amazing talent.

## CERVUS WITH A PURPOSE

**WHAT:** Bingo at the Elks Lodge

**WHEN:** Sundays at 7 p.m. and Wednesdays at 7:30 p.m.

**WHERE:** 183 Wilshire Blvd

**WHAT ELSE:** \$1,500 in prizes. All proceeds benefit Elks charities.

union  mission

*gave the date*

APRIL **23** 2020

KEYNOTE SPEAKER:  
**MICHELLE NORRIS**, Expert on Affordable Housing & Executive Vice President of National Church Residences

EMCEE:  
**RABBI ROBERT HASS**,  
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ACROSS

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- 6. Prison
- 10. The Beehive State
- 14. Horse opera
- 15. "Typee" sequel (Herman Melville)
- 16. Machine that won a Primetime Emmy Award (anagram for VITO)
- 17. **Early 17th century.....colonial America**
- 20. Came to a close
- 21. Broacasted again
- 22. Premium TV network
- 25. Opposite of ne'er
- 26. Any Islamic state ruled by an emir
- 28. Kent. neighbor
- 30. Pie-in-the-face sound
- 32. Part of a tennis match
- 33. 1971 smash Musical about teenagers
- 36. Island near the Statue of Liberty
- 38. **Prehistoric times.....Unknown location**
- 42. Combining form meaning 'stone' (anagram for LO HIT)
- 43. Author of "I, Robot", Isaac \_\_\_\_
- 45. Winter clock setting in Nova Scotia
- 48. Round ends on some hammers
- 50. Sherlock Holmes smoked one
- 51. Castle's breastwork (anagram for APE TRAP)
- 53. Crowd, in Roma
- 56. Good name for a cowpoke
- 57. Basic type of geometry
- 58. Lava, et al.
- 60. **Late 19th century.....Scandinavia**
- 66. Assert
- 67. Wings, to Ovid
- 68. Capital of Egypt
- 69. Yuri Zhivago's love
- 70. Flex
- 71. Tiny spot

DOWN

- 1. Folding bed
- 2. Palindromic interjection of derision
- 3. Ending for pol or fin
- 4. A \_\_\_\_ pittance
- 5. Prostrate

Three of man's greatest inventions (no batteries required)

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- 6. Jesters
- 7. Enclosed by
- 8. Charged particle
- 9. Symbol of sound sleep
- 10. \_\_\_\_ Pendragon (Father of King Arthur)
- 11. Diadems
- 12. Fly an aircraft
- 13. Large wasp
- 18. Alphabetic trio
- 19. Faultfinders
- 22. Abbr. on fine silverware
- 23. Parsley, sage, rosemary, or thyme
- 24. \_\_\_\_-Day Vitamins
- 26. Duke's costar in "Tall in the Saddle," \_\_\_\_ Raines
- 27. Valletta is its capital
- 29. Salt, to a chemist
- 31. Last name of Evita in "Evita"
- 34. Ship's captain, informally
- 35. Cosmetician Lauder
- 37. Use FedEx
- 39. David Brinkley and \_\_\_\_ Huntley
- 40. Give off
- 41. Lasso material
- 44. Provoke
- 45. Challenge a court's decision
- 46. Spittle
- 47. \_\_\_\_ Joe's (supermarket chain)
- 49. Blotto
- 52. "End of \_\_\_\_" (two words)
- 54. Knock
- 55. The Iliad and the Odyssey, e.g.
- 58. Type of dive
- 59. Comical kind of stick
- 61. Small amount
- 62. Corrida cheer
- 63. Fib
- 64. J.R.R. Tolkien monster
- 65. Chinese fry pan

Puzzle answers, page 31

\$20 each, with a maximum of 50 words • \$5 for each additional 10 words • Contact Teri Grayson at 598.9715 or email classifieds@theskinnie.com

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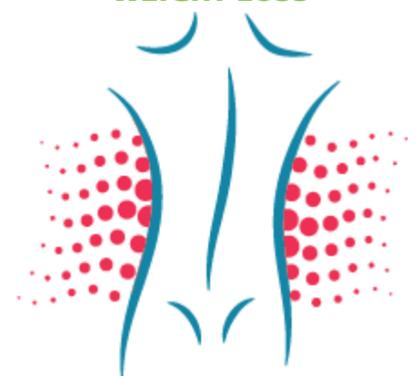
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