




*The History  
of  
St. George Plantation*

*The Recent Years 2005-2017  
Volume 1, Issue 4*



### **An Introduction to *The Recent Years...***

When we set out to produce this history, we had no idea there would be so much to say. As we hoped and promised, the story of the Plantation is filled with interesting characters, all struggling through years of conflict and compromise. The island setting is so entwined in the plot line that the conclusion might have been quite different if the location had been, say, Destin.

Some say there has been a remarkable transformation inside the Plantation during the later years covered by this issue. The articles and photos tell of the key events that we believe helped bring about this change. Again, we have omitted narratives of both people and events—sometimes unknowingly and sometimes on purpose—that would have made the telling of the history richer or more complete. Some things remain unknown and some are better left unsaid. If we missed something important, we apologize. As with every issue, we have included the personal reflections of owners, both longtime residents and those relatively new to this island paradise. There are more stories worth hearing and life lessons to be gleaned in the Plantation, but we will leave those for the next generation of owner-writers.

## The Era of Lawsuits~ Recollections of Mike Doyle

This report is handicapped by the passage of time and my imperfect memory. There may still be a few members around from those days, and all of them may have memories that are better than mine. (For their sake, I hope so.) I invite their corrections and criticisms.

When I first came on the SGPOA Board, at a date I cannot now fix, I realized that our little association had filed, or was a party to, at least four separate lawsuits. Only one of them seemed to be consequential except to the few owners whose personal interests were impacted.

I had been a trial lawyer for about 30 years before I retired and I had learned that, uniformly, litigation as a way to resolve a dispute is only slightly better than armed warfare. I also had learned that it's a whole lot easier to file a lawsuit than it is to manage it, pay for it, try it, and win it. However, a few forceful directors before my time had strong feelings of righteousness and convictions of the need to protect the interests of the SGPOA, however nebulous those interests might have been, and they paid lawyers to file lawsuits. On all but the big case, once the initial pleadings were filed, the board pretty much lost interest in the dispute, and nothing much happened...except for bills from outside counsel.

So when I came aboard and was appointed legal liaison, I set out, with the approval of a supportive Board, to resolve these cases by agreement – that is, to settle them. To support my description of these cases as inconsequential, I began to refer to them as the flower bed case, the cable TV case, the tennis court case, and the Resort Village case (that was the big one). Informed SGPOA members knew what I was talking about.

In the flower bed case, Bob Herren, the developer of the Bayside affiliated community on the bayside near Sikes Cut, put a flower bed on SGPOA property adjacent to Leisure Lane. The SGPOA sued for trespass. Mr. Herren agreed to move the flower bed, and we agreed to dismiss the case.

In the cable TV case, SGI Cable installed cable on the Leisure Lane property. The cable was intended to be buried; but all of it wasn't, so the SGPOA sued for trespass. The difficult issue, the fact that nobody had a good idea of the legal description of Leisure Lane, was ignored at the filing. This ambiguity became a hurdle, and an expensive one, as the lawyers got to work. We agreed to dismiss the case when the cable company put its cable deeper underground...mostly...for at least awhile. It's my understanding after all these years that the SGPOA was named the sole owner of Leisure Lane, resolving that legal matter also.

In the tennis court case, a lot located deep behind a sand dune seemed to be unsuitable for a residence and was intended to be a tennis court. The title to the lot had become disputed in ways I cannot remember, and a quiet title suit was filed. We settled it, and the lot on Sea Pine reverted to its plan for a tennis court. In fact, that court is well-used for both tennis and pickle ball today.

*cont. pg. 4*



*Sea Pine courts overhaul*



*Tennis and pickle ball share the court today*



In the Resort Village case, litigation was a different item all together. This was a major issue and the very character of the Plantation, indeed of the island, was at stake. A Florida State University Economics Professor had proposed to develop property inside the Plantation gates, next to and across from the airstrip. Commercial and residential developments were planned, including a conference center, a multi-story hotel, shops and inns, and residences for as many as 1200 people. SGPOA members, led by those who lived closest to the RVA property, loudly and forcefully objected, and litigation was pursued. The county was involved, state agencies had their say, courts issued rulings, appeals were filed, and lawyers were paid their fees...for a good long time. Ultimately, a settlement agreement was reached. Later a new developer had plans for a unique "fly-in" community. An agreement reached in 2004 set the stage for future negotiations that led to the acquisition by SGPOA of much of the undeveloped property.

I have attempted here a lighthearted survey of lawsuits which were, back then, accompanied by strong feelings and heated disagreements, all among people who loved the Plantation and SGI for its beauty and natural, peaceful environment. I hope that the underlying

message of this account for the benefit of the Plantation going forward is this: don't abandon righteousness about the environmental issues which are critically important, but do drop the righteous indignation that denies reason to the adversary; learn to see the issues as your opponents do, and realize that courts, and even the law, do not always match everything you believe. From that unchallengeable foundation, a little humility and respect can open the door for negotiated resolutions for the most intractable disagreements. Acceptable outcomes can be achieved by a peaceful process that accords with the core values which all of us care so much about - the beauty and solace of St. George Island.



Or to put it in the crassest of terms, lawyers are the only sure winners of litigation.

## Reflection from Shirley Richardson



When I retired eight years ago, I hadn't considered living in Florida until I visited St. George Island. Alison Schultz, my friend from MU graduate school, invited me to spend the December holidays with her in the beach house she and her husband had just purchased on Sea Oat. I hadn't seen Alison in several years, so I knew we would have a good time catching up.

From the moment we drove into the Plantation, all my previous perceptions of the state disappeared. I loved it! During the visit, we were watching a local television channel, and a house close to Alison's was featured as being for sale. We walked over and peeked in the windows of the William Solberg house on Denise. I called my husband Kenny in Missouri and told him I'd found a house for us to buy. He told me to make an offer on the house without ever having visited St. George Island. About eight months later in 2011, we were the owners of that house. We later learned that our house was one of the first houses built in the Plantation. Last October, Kenny and I moved to our bay house where we enjoy the beautiful sunsets along with everything the area has to offer.



## The Financial Status of the St. George Property Owners' Association in the 2000's ~ Recollections of Lee Sewell

I first came to the island before the bridge. I really loved it because of the ferry ride. Randy, my husband, and I began coming to the island regularly in the 90s, enjoying a place to stay with our friends Patti & Bill McCartney. We bought "Mason's little round house" on Kingfisher and knew we were truly blessed to have this special, unique and beautiful place. We recently completed a total renovation, leaving only the basic footprint the same—well, in fact, the stunning views and the resident eagles are the same.



The SGPOA board appointed me as a director in 2000 because, I was told, they needed a woman on the board to replace the one who moved away. I knew Harry Topliss, the treasurer, professionally but knew no one else on the board. To prepare for my task, I read all the newsletters and minutes from the establishment of the Plantation. Most current owners probably have no idea how bad our financial condition was at that time, and I suspect that many owners of that era were unaware of our tenuous financial situation. But reading those documents gave me a useful historical perspective of how the Plantation had evolved.

Having served on several not-for-profit organizations, I was dismayed at the quality of the General Manager's financial reports. I was startled at the messy condition of our primary files, and our annual reports were over 18 months old. Interim financials were prepared in Word, not Excel, using a script font. Our interim spreadsheets provided no comparisons to previous budgets or prior year results. Our audits

were less than thorough. No owner Finance Committee existed to advise on sound financial policies and practices. In fact, there was no planning beyond the budget each year. Not comforting.

When I had served less than 6 months, I learned that the bank had notified our manager that it was refusing to lend us any more money under our working capital line and was calling our loans, which had been borrowed to pay annual operating costs. The association had about \$1.5million in revenues, but also approximately \$1.5million in debt. We had 20+ year old infrastructure which needed repair, but no maintenance funds reserved for that purpose.

The Treasurer (Harry) and I—the only board members with financial backgrounds—spent hours reconstructing the financials, collecting the often-misfiled notes for the loans, and running forecasts to determine how we would begin a repayment to the bank. We came up with a plan that would require a shocking 36% increase in the annual assessment and presented it to the bank, which approved it. After considerable contentious debate (literally, one director lunged at Harry in anger), the board approved the proposed budget and the assessment increase. *cont.*



*New signage,  
new colors in 2016*



We were to present the plan at the annual meeting on September 15, 2001; however, the events of September 11 caused us to delay for several weeks. During that time, Harry experienced heart problems, which led to his resignation as treasurer. I had to present the “new deal” about the increase in assessments to the owners. To say the audience was hostile is an understatement. I felt that many owners thought I single-handedly caused the increase!

By 2004, the board was confident enough in our financial management to take on the challenge of establishing reserves for maintenance. The association had never had a professional reserve study prepared, so we had no idea what funds would be needed to keep our infrastructure in proper condition. The board committed to having a professional reserves study done by the end of 2005 and to budget for reserves consistent with the reserves study.

Within four years, we had repaid all our debt and had sufficient funds in our reserves to be able to pre-fund 1/3 of the cost of the new clubhouse. In a critical move, we hired our first general manager with a specialty in financial management. In the 4th quarter of 2008, as the country entered the recession, our financial condition was sufficiently stable and our planning/budgeting and procedures sufficiently robust that the bank that had called our loan earlier committed to a 20-year term loan for the remainder of the clubhouse funds needed. Before long, in 2012, we prepaid that bank loan, which required 6% interest, with money from our by-then healthy Maintenance Reserves, which was earning only about 1%. That step saved the association nearly \$800,000 over the original loan period, and the Special Assessment is allowing us to refill our reserves in a timely way.



*Entrance upgrade*

The focus for the next several years was to manage as tightly as possible. The remarkably positive result was operating surpluses that enabled us to pay down the debt more rapidly than originally scheduled. We began pursuing all past due assessments promptly. We applied every spare penny of cash flow to reducing the debt. From 2003 forward, we improved our operating controls by hiring a new auditor that had strong homeowner association experience and a new legal firm that guided us in establishing prudent written operating policies, including financial planning. In 2003, we established a Finance Committee of owners to help provide oversight for the first time. By the time preparation for the 2005 budget began, we had the term debt down from \$500,000 to \$198,235 and we were not using the working capital line at all.



*New guardhouse and entry gate*

Although contentious at first, the Entrance Fee imposed on all rental contracts has become a vital aspect of our total revenues, approximately 20%. We created separate line items in our budget for Capital Improvements and Maintenance Reserves to improve the planning process. In 2016 the board established a minimum funding level of 65% of the estimated

100% funding for the Reserves account, a level that places the association among the top ranked in the state. The Finance Committee now forecasts five years of revenues and expenditures.



We have come a long way, for sure. Very few homeowner associations have the financial strength, policies and processes that the Plantation has. Assessments had been flat since 2010, until the owners approved an

incremental special assessment to buy the RVA property. We have stable, reasonably funded reserves.

*The Florida Communities of Excellence Awards Program named the St. George Plantation Owners' Association as the state's 2015 Winner in the area of Financial Innovation.*

We have policies, processes and controls to protect the owners from fiscal surprises. The directors get timely and accurate financial reports and analysis, consistent with generally-accepted accounting principles and in accordance with Florida homeowner association law. With the transparency provided through our website, all the information is available to owners.



*New pool and new clubhouse with office space, conference rooms and gathering area*



Much has been accomplished because of solid financial practices, budgetary discipline and planning that no longer is a burden on individual owner volunteers. We have made investments in community with the repaving of Leisure Lane and many T-roads, creating significant improvement in surface water drainage. We have a beautiful new entrance, clubhouse and pool. We have a second bike path with the enhancements of overlooks and benches. Through the merger with RVA, we will have a second pool and adequate common space to meet the demands of future generations of home owners.

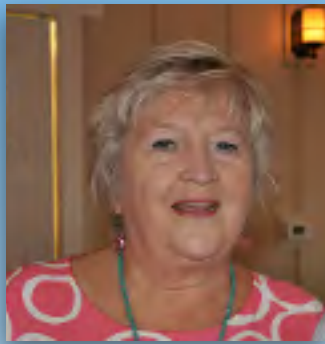
This turn around took the efforts and dedication of many owners, especially those who volunteered for FinCom and served on the boards that accomplished all this. And it required a talented and committed staff, as well as the guidance of our professionals---legal, accounting, reserves, etc. It has been truly a team effort.

Natural area acquired through the RVA purchase



## Five Notable Accomplishments of St. George Plantation Owners' Association

With ten years of service, Karen Rudder is the longest serving General Manager in Plantation history (the national average tenure is no more than three years). In an interview Karen identified major accomplishments during that period and noted that all were initiated long before she came aboard. Members of the Long Range Planning Committee, comprised of former SGPOA presidents still involved in the association, also added their observations to this list.



*Karen Rudder*

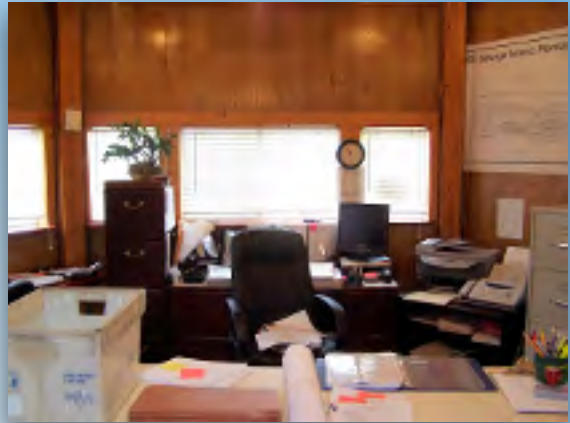
### First, Professionalizing Administrative Staff

We've mostly moved away from unpaid owner volunteers performing staff work. In the past, owners like Richard Plessinger or Rita Culbertson performed many of the infrastructure chores now done by our professional staff. Richard Ramey and his clubhouse committee oversaw construction in the absence of a capable staffer. GM Karen Rudder, the first employee with financial expertise, took over for owner Lee Sewell, who had handled the tasks of budgeting and finance. Brenda Ash and our Consulting Architect now provide expert support to the ARC. Owner Jim Troyan used to keep the electronics going at the gate or in the pool pumps. Now Drew Robertson manages all electronics—including the SharePoint backbone to our administration, web-based audio visual system, electronic gate authorization, and our new real-time security camera system. All these functions were once performed using volunteer owner hours—an unsustainable approach for a growing, upscale community.

### Second, Creating a Functioning Clubhouse for Owners

Today's Plantation Clubhouse, administrative offices, and pool complex was a result of the "foresight and creative

financing arranged by then president Richard Ramey (2009-10)," says former president Bob McMillan (2008-09). For many years our offices were jammed into a tiny space crowded with filing cabinets and smelling of mildew and chlorine. Today our bright, welcoming facility brings our staff in touch with owners as never before.



The building is constantly in use, whether art exhibits, committee meetings, bridge games, or exercise classes. It brings people together. These games, receptions, and meetings, along with other joint projects like sea oat planting or vine trimming, according to former president Rick Watson (2010-12), "create a sense of community." Steve Kearney (2012-14) points out that the building alone could not have accomplished much without the Social Committee fostering a "cohesive" effort to host regular all-owner evening parties. Although individuals might still disagree,



he explains, the spirit of those socials, which have done so much to create a communal atmosphere, has contributed to owners working together and

reaching compromise. The art exhibits and receptions, featuring the work of local artists, are hosted by another group of volunteers—the Art Committee. These events, which welcome those outside the gate, also enhance our standing in the community.



Bob McMillan says the “real game-changer” is the acquisition of RVA beach-to-bay property (background photo.) Whether we build facilities or not, it is a worthwhile investment and a good decision for the community.

*cont. on p.10*



cont. from p.9

### Third, Embracing Quality Technology

It was not so long ago that the simple task of issuing invoices and accepting and posting payments for Owner Assessments was a multi-person, labor intensive chore. Today a third-party vendor deposits the funds into our account. Our interactive website is not purely for information sharing but automates dozens of payment services, from remitting airport fees to making reservations for social events. The same website provides the portal for authorizing guests, renters, and vendors—a chore once performed by security guards by hand based on hand-written or verbal information from rental agencies and owners. Our integrated security camera system permits security to view remote locations within the Plantation in real-time. One of the most important enhancements is the migration to cloud-based data storage and operations to replace the small business server that was subject to crashing and a resulting loss of data.

### Fourth, Establishing Clear Policies and Processes for Owner Input and Enhancing Transparency

Policy recommendations for board decisions today emerge from standing or ad hoc committees. These entities are closest to the owners and able to dedicate the time for exploration and reflection on a topic. Only after owner input and adequate notice to owners through communication efforts does the Board make a policy change. "Without transparency and lots of notice of upcoming decisions," observes Pat O'Connell (2014-16), "owners will never have confidence their funds are being spent appropriately."



*Bike path bridge near Nick's Hole*

## Fifth, Creating Financial Stability

Taking the association from an entity that had to borrow money to make payroll to one with substantial savings, clear financial standards and operations, regular investments in infrastructure, and an ownership that pays its dues on time was the work of key staff and dedicated owners. (See article by Lee Sewell on page 5) Our statewide recognition as a "Community of Excellence in Financial Innovation" is testament to this. "The solid financial footing of the Plantation has allowed the community to gradually expand amenities, add new public areas like Tully Park and Nick's Hole, and maintain the common areas," says twice-serving President Rick Watson. The investment in the container gardens, benches, mowing practices and

other landscaping has made the Plantation much more beautiful and improves our curb appeal. Boyd Ellison (2003-04) believes planting the palms and palmettos along our streets, thanks to the efforts of Rick Watson who was instrumental in getting them installed, made a big difference in the appearance. The bike paths are personal favorites among all the former presidents. Most say they use the paths every day to walk or bike. If he were required to pick one project that impacted the Plantation, says Steve Kearney, "*Finishing* the Leisure Lane bike path from the entrance to the Cut has to be one of them." The project had been languishing in the planning stages for many years and finally was completed under the direction of Facilities Manager Drew Robertson.



Tully Park overlook



Bike path from gate to the Cut



## Stories of Security~ An Interview with Bob Shiver, Head of Plantation Security

When Bob started working for the Plantation, Security and Maintenance were the same work force. Between security calls, staff would change clothes and dig ditches for water lines



*Bob's 'wheels' back in the day*

or mow grass at the airport. The association was still developer-controlled, so working for the water company was not distinguishable from working for the Plantation. In those times, up to 10 fishermen were permitted to pay a fee for the day and fish at the Cut. Security's job was to make sure they all left by 7 p.m., which was not always an easy task. The turpentine trails that weaved through the undeveloped portion of the island created great hiding places to pitch a tent.

In those early days, intruders into the Plantation were more common. One night Security noticed the lights come on in what they knew to be an unoccupied house on the beach near the eastern boundary of the Plantation. As Bob climbed the stairs to investigate, announcing himself as he did, he heard shouting and noises inside. Suddenly, a figure pushed by him darting down the steps. As the commotion grew, he entered the living room and six people scattered from hiding places in the house. At that moment, he had no idea if they would attack him with their greater force. With his old-fashioned walkie-talkie, he called for the gate officer to notify the sheriff. It took some time for the officer to understand his message with the crackling device and the background noise. To his relief, the young men chose running rather than fighting. In his effort to escape, one fellow injured a leg while leaping from the deck and was left behind by the others. He was able to tell the story of their thwarted plans: after staking out the empty

rental house earlier in the day, the group had walked in from the beach, carrying coolers and bags of charcoal to this perfect place for a beach party. They never expected to be caught by Security before they were able to fire up the grill.

A security guard never knows what interactions with unhappy people will bring. Dennis Creamer was once confronted by a knife-wielding owner. Another guard discovered a suicide victim, shotgun by his side. Bob had to carefully take guns from owners who were threatening a fisherman near their dock. He learned not to turn his back after a situation is defused when what seemed an apologetic offender decided to knock him in the back of the head. But the most bizarre threat might have been the bulldozers. During the contentious struggles between land owners and developers, Andrew Jackson Savings Bank parked bulldozers at the entrance in preparation to destroy the gate house and open the Plantation to the world. He and his officers were inside the tiny shelter. Not knowing if they faced arrest or worse, they remained in place, doing their jobs. Thankfully the Bank backed down.



In one of the strangest incidents, the actions of Security gained state-level attention

and may have brought about a policy change related to private communities. An investigator from the State Attorneys' office, in an unmarked vehicle, came to the gate, flashed a badge and said he was coming in to investigate a murder at the Cut. This seemed a little strange to Dennis who was on duty, but he agreed to open the gate if the investigator would sign the entrance log. Dennis also added that he would accompany the gentleman, as was protocol for all law enforcement entrances. Apparently, the

investigator saw his required signature as offensive. The visitor assured Dennis he needed no assistance as he patted his weapon and made it clear he wasn't signing any log and advising that Dennis would be arrested for obstruction of justice if he didn't open the gate. Dennis let him in. By the time Bob arrived on site, it had been confirmed that the man was, in fact, a State Attorney investigator but the local sheriff had no record of any murder investigation ongoing in the Plantation. Further, it turned out the State Attorney's office had no record of having sent him to the island. Bob located the man, not at the Cut, but near the airport. He continued his threats with a finger in the face and a hand on his gun. It ended with the man leaving, shouting threats as he departed. Early the next day, lawyers were called, legalese was mumbled, and no apologies were rendered. As an interesting footnote, however, the State Attorney issued a memo not long after that became policy across the state. In the memo he directed all staff to follow local security rules whenever entering a private community—in other words, just sign the log.

One of the most stressful times, not just for the Plantation but for the entire county, was



the era of the state-mandated Net Ban. More than 20 years ago, Florida issued a prohibition against gill-net fishing, one of the most controversial conservation measures in the state's history. Designed to prevent over fishing, many commercial fishermen, who were targets of the ban, believe that the measure devastated their livelihoods and family businesses as well as a once-vibrant commercial fishing culture in small coastal towns throughout Florida. Today

proponents of the ban, particularly the sports fishing interests who supported the campaign for the ban, claim that species—specifically mullet—have vastly increased since gill nets became illegal. Both sides accused the other of lying and creating “fake news.” Even today the impact of the Net Ban is still debated, and scientists find it difficult to quantify the impact of the net ban compared to other factors. But at the time, it was serious to those affected— life styles threatened, equipment ruined, and prison sentences of up to five years for those who attempted to ignore it. The issue consumed the whole county. Even the Plantation had its own quirky little piece of the story.



To locals, the Marine Patrol was the face of that over-reaching government which was now forcefully implementing the ban. Relationships suffered when friends and families—many who were employees of the state agencies--were on different sides of the issue. To ease these conflicts and to bring about arrests, Marine Patrol brought in officers from South Florida to work undercover as fishermen to conduct stings. Because the patrol wanted to be in the Plantation all the time to police the waters, they inquired how they might obtain passes for the duration of the operations. The only way to spend the night in the Plantation, Bob explained, was for them to be renters or owners. So the Marine Patrol rented a house. Apparently, undercover operations suffered, according to legend, because many of the South Florida officers were Hispanic and had trouble blending in with the local fisherman community. They moved out of the Plantation after a month.

## Building the New Clubhouse~ Recollections of Richard Ramey

Rhonda and I have been coming to the Plantation since 1984, utilizing the Plantation's airport for beach getaways. In 2000 we finally took the plunge and bought our house on Coral Way. In 2004 Rita Culbertson convinced me to run for the Board of Directors, the first of two terms. I became President when Rita resigned in 2006 and served as president or vice-president for several years.

This was an exciting period for the Plantation. We had finally adopted a position of fiscal responsibility and for the first time actually had money in reserves. Most of the lawsuit issues were resolved, and legal costs were no longer one of the major line items in our budget. Of course, as is always the case, once you get a little



money, something comes along to make you spend it. In our case, that something was a new clubhouse. Our little prefab clubhouse and associated Security Director's house, built in the seventies many years before adequate storm-ready building codes were in place, were literally falling down. With rotted floors, dangerous handrails, air conditioning failures, mold and mildew issues, both buildings were in danger of being condemned.



Richard says of his wife Rhonda, "While her name wasn't on the letterhead, I couldn't have done it without her support."

It should have been a no brainer that an association like ours needed a new clubhouse facility. As it turned out, it took two years for the owners to agree on a building, followed by an incredible battle over cost. It certainly didn't help that in the middle of the process, the entire country entered the Great Recession. Fortunately for us and future owners, the progressive owners carried the day.

We were lucky to have two interested owner architects, John Selby and Larry Taylor, who worked with the firm of Chapman Coyle Chapman Architects of Atlanta, to help develop the plans for the building we have today. With Lee Sewell heading up the financial team, we found a bank that would work with us throughout the project. Though it wasn't an easy project, our general contractor, LLT of Tallahassee, overcame the challenges associated with building on a barrier island, two hours from their base of operations, to successfully complete one of the largest buildings in Franklin County. There were surprises along the way: changes in fire marshal requirements, the unexpected need to replace the swimming pool and decking, and the



general delays associated with any construction project.

There is little argument that this lovely facility has become the hub of our community. With meeting rooms and fitness center, deep coastal porches, adequate space for storage and staff, for art shows, and bunco games, with guest wi-fi and spectacular views, no wonder realtors always include a tour of the clubhouse when showing property here.





Lessons learned when planning a community investment? Think for the long term. A few far-sighted individuals predicted our building would be too small. As evidence they were right, the Social Committee—just seven years in-- can no longer host full dinners for owner events because the Plantation Room will not accommodate the number of owners interested in attending. Our Annual Owners' "dinner" is now a cocktail party, with standing room only. Now we are planning for the future again, with the recent acquisition of the RVA property. My advice? Don't base decisions on the needs of today, plan for tomorrow.



"There is little argument that this lovely facility has become the hub of our community. ... no wonder realtors always include a tour of the clubhouse when showing property in the Plantation."

*Richard Ramey reflecting on the construction of the current clubhouse*



## Owning in the Plantation: Managing Risks Means Reaping Big Rewards

By Elizabeth Crofton

Sometimes owning property in the Plantation reminds me of how it felt to sit in the “poncho section” at a Blue Man Group show in Boston a few years ago. People who want the best and closest seats for the group’s exuberant stage performances are provided with ponchos as protection from objects (marshmallows, for example) that might get thrown around during the multimedia shows. I was willing to chance the mess in return for an amazing visceral experience. And that it was; unpredictable, yet wonderful. The poncho helped.



*Erosion  
caused by  
Hurricane  
Dennis in  
2005*



As a Plantation owner, you probably appreciate the metaphor. In exchange for enjoying our own little piece of paradise, we agree to live with the risks of owning on a changeable barrier island: tropical storms and hurricanes, flooding, water spouts, perhaps even oil spills. We get to experience the full force of Mother Nature’s beauty and terror, and I’d be willing to bet none of us wants to give up our front-row seat to the show. We manage the risks, and we are grateful for the many benefits of easy access to the Bay and the Gulf.

“We do not feel like we live in a ‘disaster prone’ area,” said full-time Plantation resident Cecilia Harris. “Hurricanes are almost always predicted in plenty of time to prepare one’s property and to evacuate. It is a tremendous inconvenience and bother to do all the prep work, but it usually pays off, and this little area has always fared fairly well.” Cecilia and Steve lived through Hurricane Dennis in 2005, which caused flooding across the island and carried away items that were left or located under

the first floor of elevated houses—including the very steps to the Harrises’ Gulf-front home.

Although they were anxious when it came time to prepare for 2017’s Hurricane Irma, the Harrises had a storm or two under their belts. They knew a necessary step in managing the risk is doing what needs to be done to protect their property. “For the first time since moving to our present home on the Bay five years ago,” said Cecilia, “we boarded up all the windows that we had not replaced with hurricane-resistant glass and got everything under the house up off the ground. We were extremely relieved when our worst fears were not realized!”

One proactive way to deal with risk is to construct a home capable of taking on the storm. That’s the approach Steve and Marianne Garber took when they built in the Plantation. In 2004, the Garbers’ Orange Beach, Alabama, home was destroyed by Hurricane Ivan, a long-lived Category 5 storm that caused widespread devastation along the Gulf coast. Unwilling to give up on their love of the Gulf, after a few years, the Garbers began looking for a new place to build and found St. George Island.

“We were certainly worried about Irma, as much for what it would do to the island and Apalachicola and the whole area, as for our own home,” said Steve, “but we all take our chances.” Those odds are improved by following mitigation strategies recommended by state, federal and local building departments: retrofitting existing structures for wind safety and building codes; limiting infrastructure development in high-hazard areas; and constantly improving on nature’s natural defense against storms. Steve appreciates the fact that, unlike other residential areas that flatten dunes and sweep their



Hurricane Dennis brought tons of beach sand onto the roadways of the Plantation. It took weeks to clear all the roads, and homeowners lost their dunes and their landscaping to the storm. The photo (inset) is facing east on Sea Fern Boulevard that is buried in sand and debris.



With storm clouds approaching and weather reports of an imminent hurricane, preparations to protect personal property are necessary. Plantation residents, Steve and Cecelia Harris secured outdoor property ahead of Hurricane Irma in 2017 (insets.)



Incoming storm Irma (2017) and tidal surge with the sea rushing over the dunes and bypassing the Cut jetties (full page photo)



*cont. from p. 16*

beaches, the Plantation is doing an excellent job of maintaining high ecological standards and reinforcing nature's own approaches, such as using natural vegetation for mitigation.

Sometimes, to handle the apprehension that accompanies a storm, we simply adjust our mindset. Ann and Bob McMillan have owned a Gulf-front home in the Plantation since 1994 and have lived on the island full-time since 2011. They have weathered their share of storms over the years.



Bob remembers Tropical Storm Debby in 2012 as being one of the

roughest. When the power went out, the McMillans cranked up their generator (which they kindly shared with my father, who was their next-door neighbor). When their roof began to leak, the McMillans decamped to stay with relatives for the duration of the storm. They also left the island during Irma, Bob said, but they weren't as worried this time around. The McMillans consider these events with respect but take them in stride. After all, their home has ridden out major weather systems for 23 years.

Yes, hurricanes and tropical storms are a reality. But an oil spill? Who knew? On April 20, 2010, the BP-contracted Deepwater Horizon oil drilling platform exploded near Alabama's

coast, killing 11 workers and continuously spewing 3.2 million barrels of oil into the Gulf. During the three-month ordeal, and for weeks afterward, Franklin County waited with a heavy sense of dread for the oil to reach our shores.

The oil never made it here, but the psychological effects of the spill definitely impacted the island. Cecilia Harris recalled the anxiety that waiting caused. "We started having 'this could be the last time' parties every Sunday afternoon on our beach for 6-8 weeks."

Rather than let our fears drive us away from the coast, we feel gratitude for each day we are spared from misfortune. Fears about the oil dissipated relatively quickly, and in 2011, less than a year after the spill, St. George Island State Park earned the number six spot on a nationally-renowned "Top Ten Beaches" list. Dr. Stephen Leatherman, a Florida International University professor known as "Dr. Beach," praised the park's "squeaky clean, brilliant white" sand and "clear waters," emphasizing that our island had maintained its pristine countenance.

I suppose we've all learned that the advantages of owning in the Plantation far, far outweigh the risks. An enthusiastic online reviewer wrote of a Blue Man Group performance a few years back, "Don't be afraid of the poncho section! We were right in the middle of the action. What a blast!" The same could be said of owning property on St. George Island. Be prepared--maybe bring a poncho-- and definitely, have a blast.

## Reflection from Stephen and Marianne Garber

In 2001, we decided the time was finally right to search for a beach home. Living in Atlanta, we knew we wanted a place within driving distance. A friend was selling his condo in Orange Beach, Alabama. We fell in love with the area and although we had thought we wanted a condo, it was a modern house on Perdido Key that changed our minds and within a week we purchased what we believed to be our dream home. In 2005, we lost the house to Hurricane Ivan, but we had learned much in those four years. We knew we wanted a quieter place. Orange Beach was becoming a "Destin"-- beautiful sand, beautiful beaches but lots of traffic and people.

As a child, I spent summers on Jekyll Island, when only a handful of homes existed there. It was kind of a Pat Conroy existence, vacationing on a tiny, wild barrier island. I guess I've been trying to recreate that ever since. After Ivan, we drove the entire Florida Gulf Coast and up the Eastern seaboard searching for the perfect place to match our dreams. Our conclusion was clear. Nothing else compared to St. George Island.

When we visited our friends, Debra and Mark McElhaney, who have a house on Guava Trail, and experienced the unblemished landscape and seascape and the reverence for its natural beauty, we knew we wanted to build in this unique Plantation community. We had seen a photo of a contemporary concrete and

steel house that had survived hurricane Ivan. We sought out the designer Carey McWhorter, an architect living in Santa Rosa Beach, to design our house. Then we found the perfect lot and, impressed with the quality of the houses they had built, hired Gary and Joel Ulrich to build it.

As we had hoped, St George Island has become the place our children and grandchildren gather to create memories. We all love walking the beach, watching the dolphins, fishing, and watching the changing ocean any day of the year from our living room windows. When we take our boat up the Apalachee River to Port St. Joe, it is like we are on a National Geographic adventure. Each time we drive across the bridge from Eastpoint, our anticipation heightens and we know we chose the perfect place for our beach home. There is no other area like St. George Island. It really is unique. It's our happy place. And it's become our kids' happy place, too.



## Reflection from Sarah Gibson



My husband Drexel's mother Mary Gibson moved to the Plantation in 2000 after she lost her husband. She lived on Dove Lane for 12 years until she passed away. We had visited when possible, and we lived in her home for two winters after she passed. During that time, we fell in love with the Plantation and the people here, and eventually bought a house ourselves and became residents. We enjoy being a part of this community!

After spending all of our adult life out west, returning to the island every winter, with its proximity to the sea, is special to Drexel. It is both new and familiar since his childhood was near the North Atlantic. I was born in Baltimore, but grew up in Colorado. Although the Florida landscape was a little alien to us at first, we love it now as much as the West.

## Reflection from Noreen Rebozo

My husband Albert Balido and I own and operate a boutique lobbying firm in Tallahassee. Being active in the lawmaking process of our state is incredibly rewarding, but it can also be taxing and comes with a fair amount of stress. In politics, someone is always wanting something from you and unfortunately, living in Tallahassee means it is impossible to really ever escape the pressures that come with working in that environment.

Albert and I were both born and raised in Miami and, because of our work, we don't make it home nearly as much as either of us would like. Being landlocked in Tallahassee, we missed the smell of the salt air, the hypnotizing sounds of the surf breathing onto the beach, and the sand beneath our feet. The beach is a part of who we are and we knew that we had to find a way to retreat to it from time to time to recharge. We needed to find a refuge from the hustle and bustle of our daily lives.



For years we had escaped to the Plantation, renting houses in the community when we needed to feel the sun on our shoulders. During that time, we fell in love with the area and the leisurely lifestyle that came with it...and the ability to bring our English bulldog, Doughnut, along! In 2012, we decided to buy a beach house of our own on the island.



We enjoy spending our days on the beach or strolling through the shops in nearby Apalachicola. The restaurants on the island are exceptional and lately, we have been spending time in the new sports bar.

The Plantation has taught us to slow down. It gives us the opportunity to enjoy time with each other, time with nature, and time to just be. It is our home away from home--a safe harbor from the craziness that is life in politics.

## Reflection from Kevin Rollins

I have been coming to St George Island since I was a small child and have loved it my entire life. I am very thankful that my wife Tatiana shares the same passion that I feel for this beautiful place that God created. We are fortunate to have the opportunity to work in the travel industry that we both enjoy. With that being said, our jobs are often stressful. At the end of seven to nine days of being on the road, all we want to do is come home and enjoy the peace and tranquility we have in the Plantation. Maybe when we retire, we will become more social and join in island activities. But for now, our lives here are perfect.



## Reflection from Steve McCann

After spending 30 plus years in Alaska, my wife Helene Antel and I, with heavy emphasis on the "I," decided to sell our home, purchase a truck and trailer, and head south in search of Utopia and some badly needed vitamin D.



We set out on July 26, 2016 and spent many beautiful weeks and months in Canada and the western U.S. visiting numerous National

Parks along the way. "Thanks, Teddy." We encountered snow in August at Lake Louise, Canada, and Crater Lake, Oregon, and knew we hadn't traveled far enough south. We traveled to Southern Utah and the high plains of New Mexico where the air had a crispness to it that felt like winter was not far off. We headed southeast to Big Bend National Park in Texas because it's right against the Mexican border and sure to be warm - or so we thought. Though the park is very beautiful, we experienced a

five-day cold snap with temps into the teens at night. We went through a seven-gallon bottle of propane in those few days, so we pulled up stakes and eventually made our way via New Orleans and the Alabama coast, to Presnell's in Port St. Joe where we planned to stay for a couple of weeks.

Two weeks turned into four as we began to explore the area of Apalachicola, the Cape and St. George Island. Next thing you know, we had a realtor and were looking for homes. Things moved along rather nicely once my wife said, "Get me out of this damn trailer and buy me a house!" Funny how that works. Anyway, I was getting tired of sleeping with one eye open those last few weeks, so we found this beautiful home in the Plantation and we are living happily ever after. The End.

P.S. We've found our Utopia.

Rebuttal by Helene: Well...if it were my version, it might be a tad different. But I agree. We HAVE found our Utopia. We started googling it several years ago and "utopia" produced a lot of results, none of which were in Florida. But we let life surprise us, and, in that way, by surprise, we found the utopia we were looking for.

## Reflection from Gail Jackson



Walt and I met in 2006 and quickly learned that we both loved the beach. Our first vacation together was for my niece's wedding in Emerald Isle, North Carolina. We liked the lush foliage, T-roads, and

easy access to the beach. We went back several times with the thought that someday this would be a great place to retire. We had vacationed on St. George Island many times but never discovered the Plantation until we perused Zillow. When we did, we saw many of the same features that we liked about Emerald Isle. Retirement was several years away, but in 2012 we contacted John and Kristen Shelby at St. George Island Realty, and they introduced us to the Plantation. We were instantly hooked! This is exactly what we were looking for but without the

10 hour drive to Emerald Isle. We loved the one acre lots, T-roads, the natural vegetation, and all in a peaceful gated community!

Purchasing a lot seemed like the right thing for us to do, and we found the perfect second tier lot on Lilac Lane just one block from the clubhouse. Living in Tallahassee makes it easy to come down for the day to "visit our lot." We park the car in our driveway and head out for Nick's Hole, then the beach, and finish by eating our lunch on the clubhouse veranda. It makes for a perfect day to dream about our upcoming life in the St. George Plantation. Since discovering the Plantation, we've come to more fully appreciate all that this community has to offer. We especially like the natural Florida setting with abundant wildlife, the days when we're the only ones on the beach, walks on the bike path, and all with a nice balance of solitude, camaraderie, and a sense of belonging.

We study house designs while tying up our loose ends in Tallahassee. With each passing hurricane we question the wisdom of investing in a full time beach life, yet we keep coming back. St. George Plantation is our dream, and we can't wait to get started.



***Common Property***

~

***St. George  
Property Owners'  
Association***



## Reflection from Alison Schultz



My husband Brad and I discovered St. George Island in 1999 when a friend suggested we might try visiting since we liked a quiet setting with lots of nature. Once we arrived, we loved everything about the island--especially the dolphins, turtles, pelicans, uncrowded beaches, and wonderful seafood. We have been vacationing on SGI every year since our first trip!

In 2010 we decided to buy a retirement home and even though we had always stayed on the east end as renters, we were wowed by the Plantation and its amenities. The sense of community, beautiful landscaping, trees and foliage as well as the amazing homes and beach created such a welcoming atmosphere. We truly appreciate the time we spend in our home here and look forward to more extended stays when we are fully retired. We are continually inspired and grateful for the natural beauty, stunning sunrises and sunsets, and the phenomenal people we have been blessed to meet here as residents of St. George Plantation.



## Reflection from Sabra Thornton



It was 1991, we were stationed in Bangkok, Thailand, and ready for a trip home. Planning the travel and logistics for a month's leave while living overseas can be challenging enough. Trying to accommodate obligatory visits with family in multiple states with a precocious two-year-old in tow is downright stressful.

Bruce's brother was working for a beach service on St George Island at the time and suggested we rent a house here. We could rent a full house, fully equipped and furnished for the same cost of hotel rooms if we were to travel around visiting family. More importantly, central to both my family and Bruce's, each could pick a week and travel here to visit us. What a concept! After all, we were the ones traveling half way around the world to come home. It was just that everyone wanted to know, where is St. George Island anyway?

A decade earlier in 1982, we had paid the toll and driven across the old bridge to the island, U-turned, and left unimpressed. Ten years later, assured it was now quite the happening place, I booked a beachfront home in the Gulf Beaches area for the month of July.

Six weeks before we were to depart Bangkok, a reservation agent with Anchor Realty called as a courtesy to let us know that there would be new home construction next to our rental home during our stay. Specifically, pilings would be driven. We were devastated. We had endured the traffic, dust and din of high-rise construction in Bangkok for two years. I needed peace and quiet. I needed paradise and a place to relax. Extremely disappointed, I knew we had to change rental homes!

Anchor had no other beachfront properties available. Our only option, if we were willing, was to spread our time at three different locations: a week at a condo at 300 Ocean Mile, almost on the Gulf with a pool that our daughter would love; a week or so at a secluded almost Bay front home in the Plantation with a double shower and a private sun bathing deck that I loved; and the remaining time at a first-tier home also in the Plantation adjacent to the beach easement boardwalk, where Bruce concluded beachfront might be overrated. Each location was unique, beautiful, peaceful and quiet. What a blessing the disruption of moving each week proved to be! Our only regret was not knowing there was a Plantation in 1982.

Unexpectedly, and certainly unplanned, by the end of our idyllic vacation, we were both committed to a dream of owning a piece of paradise and building a home of our own here one day. And, we knew it didn't have to be beachfront. For us, a first tier lot with beach easement access was perfect (and affordable). With the help of an Anchor agent, we found Lot 19 Pelican Beach, offered with an assumable mortgage by Andrew Jackson Bank. Three years later before our return from Thailand, our contractor, Carl Hoffman, built our home on Sea Fern Way. We named it "Thai Sabai," translated loosely, "feel free to relax."

Even though Bruce passed away in 2010 before we could retire here full-time, we counted our blessings many times that this was the best investment we could have ever made. The good times spent here through the years with family and friends brought us so much joy. We also learned, and told this story a hundred times, that all things, even unwelcome changes to vacation plans, always happen for a good and divine reason.







Original plans called for the existing swimming pool to be slightly refreshed, but even minor repairs revealed major latent construction problems and the old pool (inset) had to be removed and replaced.



To maintain operations during the total demolition and construction of the clubhouse, the Plantation leased an office trailer that sat near the construction site. Building issues delayed the completion beyond the expiration of the lease, so SGPOA operations moved into rented office space in the island commercial area on Gulf Beach Drive.



## The Cut Property...Stay Tuned

After politics and cash-flow problems vanquished the Gene Brown and Co. developer's dream of building a marina, convention center, and housing units near Bob Sikes Cut, the bank stepped in and took the property over. It wasn't an easy time for the St. George Plantation Owners' Association (SGPOA) either. The group of investor institutions (Andrew Jackson Savings Bank, Regional Land Corporation, and Andrew Jackson Investment Corporation), who had foreclosed on the developer, immediately asserted its ownership of Leisure Lane, as part of their foreclosed property, declared their properties exempt from rules and dues of SGPOA, and ordered the 12th Street Entrance Gate removed.

The three institutions and the SGPOA so disputed each other's assumptions and intentions that it seemed only a court of law could put those quarrels to rest. Between the two warring sides, they filed more than 5 lawsuits, some naming SGPOA directors personally. Hostilities were so intense at one time that Andrew Jackson showed up with bulldozers threatening to take down the Plantation entrance guardhouse with the guards inside.

As an aside from the Cut story, it is important to note that not until 2017 was SGPOA officially named sole owner of the entirety of the Leisure Lane, from 12th St. to the waters of the Cut. No less than seven entities had claimed and fought legal battles over portions of our only major thoroughfare. This example illustrates the complications that decades of association leadership faced as they made budgeting decisions about lawsuits and infrastructure improvements. It is another reason the Communications Committee felt this publication, even though incomplete, of the "History of the Plantation" to be an essential contribution to all owners inside the gate. The struggle for "preservation and progress" has never been easy, and remembering that history is critical.



*Photo by Debbie Hooper*



Finally, in November 1990, SGPOA and Andrew Jackson made peace through an agreement that settled the lawsuits, although not necessarily the arguments. This agreement has remained in place for nearly thirty years. The properties affected by the Andrew Jackson Agreement, known as the AJA, included approximately 100 acres at the western end of the island. These areas came under the domain of the Bob Sikes Cut Owners' Association (BSCOA). The signers agreed that BSCOA members would not be eligible for full membership in the SGPOA and would pay only a portion of the Annual Assessments charged to full members. Their funds would support only security and maintenance, particularly Leisure Lane and the airport. As a result, they would not have access to any other SGPOA amenities, services or property

and no vote on governance issues. In addition, the SGPOA would not be responsible for maintaining any infrastructure or common areas developed there.

In 1992, George Mahr, the new owner of approximately 66 acres located within the Bob Sikes Cut area, proposed a development consisting of 84 single-family lots. To accommodate more lots with beach views and access, Mahr reduced lot sizes for single-family homes to ½ acre or smaller. This reduction in lot size was approved when Mahr Development Corporation negotiated a land swap for a green space transfer with the state. That corporation retains ownership of the undeveloped green acreage running along Leisure Lane today.

*cont. from p.27*

With BCOA as the umbrella organization, the area is subdivided into Casa del Mar I, Casa del Mar II, and Schooner Landing—each also with its own covenants, ARCs, and boards of directors. Casa del Mar I has 50 platted lots, most with homes; Casa del Mar Phase II is 22 acres that have not been platted and includes the green space area that was swapped. Interestingly, the 14 full-acre lots inside Schooner Landing that are Gulf front or Bay front are “outliers.” They are members of the SGPOA and Schooner Landing, but not BSCOA. They pay full dues to both associations. The 17 smaller lots, interior and Cut, in Schooner Landing are limited to participation in Schooner Landing Homeowners’ Association and BSCOA. These complicated legal arrangements are vestiges of the old quarrels that often tainted relationships between the affiliates.

One aspect of the Andrew Jackson Agreement continues to be debated today. As a part of the deal, the parties agreed that SGPOA owners and their guests would have access to the Cut via Leisure Lane. After the signing of the AJA, a modest boat launch, now declared unsafe for use, was added. According to attorneys for Schooner Landing in 1996, the agreement provided that SGPOA owners and their guests, but not the general public from outside the gate, could use the area for recreation and fishing. At the request of the Bob Sikes Cut group, the SGPOA board halted a practice of permitting members of the general public to access the Cut for fishing, but that action came with great controversy and a public relations nightmare for the Plantation, of course.

Since that time, the interpretation of use of the boat launch and the nature of the access to the Cut has been modified or enforced depending upon the attitudes of persons making those decisions—all exercising their best judgments and working together to avoid tensions between associations. At various times, anyone outside Schooner enjoyed unfettered access. The “ungated” approach, however, resulted in illegal parking on the right-of-way or drive ways of empty homes, and frequent trespassing across private property.

In recent years, a coded-gate arm was placed in the middle of Leisure Lane and all SGPOA full members are provided the code to ensure access while establishing the privacy that Schooner Landing residents had expected when they purchased.

The responsibility of SGPOA security is more complicated in Schooner than inside other affiliates. Their covenants permit up to 24-hour parking on their roads for boats, motor homes, automobiles, and trailers; however the SGPOA strictly prohibits such parking. In response to the complaints of SGPOA members who also own property inside Schooner Landing, SGPOA security has enforced the No Parking rule despite the contradictory language of the Schooner Landing covenants. Another such conflict is the posting of three-square-foot house rental and for sale signs—permitted in Schooner Landing but prohibited by SGPOA.



The BSCOA community remains the only major affiliate not enjoying the benefits and paying dues of full SGPOA membership. In the last few years of “island time,” representatives of these organizations have held optimistic discussions about the future of their relationships. We share the hope that all discussions will be amicable and the ghosts of relationships, and lawsuits, past will not return. The History continues.

## Reflection by Angie Rotelli



The Plantation had me at "Welcome"!

As of October 2017, we surprisingly became residents of the Plantation. I admit that instinct and impulsive behavior brought me here.

I moved to Destin three and a half years ago from my long time home of Oklahoma. A dream come true for this retiree...but little by little, I became exhausted with the daily traffic and inflated expense of living in a vacation town. I was introduced to Saint George Island by a very sweet woman, Pat O'Connell, who has a great passion for "The Island." I was given the greatest tour, showing me its history and beauty. I was immediately drawn to the peacefulness of what I later learned was called the Forgotten Coast.

I found myself back in Destin with obscure thoughts of selling all of my property and making a new home in this beautiful neighborhood. We later returned to the area and looked at many homes—Cape San Blas, Mexico Beach, the eastern end of the island. I really wasn't feeling it until I looked at a house in The Plantation. The house was dated and had been loved by many renters but I knew it was home as soon as I stood in the kitchen and looked out to the gulf. I was overwhelmed with goosebumps and the realization that this was going to be home someday. Sometimes you just gotta follow your crazy dreams and live life where you find the peace. I'm so grateful for this life and the new memories that my boyfriend, Trey, and I will be sharing with our children and grandchildren in our new home.

Life is short... Buy the beach house!

## Making Memories on SGI



We leave you with more photos of this idyllic place we are privileged to enjoy.





*In conclusion...*

The underlying principle in the story of the Plantation is the love for this unique place. It is the force behind the hostilities, the glue in our relationships. On any day in another place, you might find better—better streets, better landscaping, better beaches. What you will rarely find is a community so committed to its vision of itself that it refused to be seduced by monetary rewards or cowed by threats. The island life feeds our hunger for the natural world and our need for the quiet serenity that is St. George Plantation. It is quite literally irreplaceable.

We hope you have enjoyed the results of our year-long project celebrating the 40th anniversary of the Plantation and that you have grown to appreciate the efforts of the owners and staff who kept the heart of this place beating over the years. We know for certain there is no better feeling in the world than coming over that beautiful bridge to the wonder of our island and the people who live here.

