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**The Four-Way Test**  
*of the things we think, say or do*

1. Is it the *truth*?
2. Is it *fair* to all concerned?
3. Will it build *goodwill* and better *friendships*?
4. Will it be *beneficial* to all concerned?

On-Line Makeup • [www.rotarydistrict6920.net](http://www.rotarydistrict6920.net)  
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Rotary Club of St. Simons • Founded in 1950 – [www.ssirotary.org](http://www.ssirotary.org)  
Meets Tuesday 1 P.M. - Sea Palms Golf & Tennis Resort  
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# Rotary Spray

**Today's Program: November 1, 2011**  
**Recreating Civil War History through Archaeology**

**Garrett Silliman**

**Founder, Terminus Archaeological Research, LLC**

Garrett is Founder and Chief Archaeologist, Historian and Preservationist of Terminus Archaeological Research, LLC, a firm devoted to solid historical and archaeological research with a firm commitment to the preservation of our most precious national resources -- the historic and archaeological sites that define us as a people. Garrett has worked on archaeological projects in 19 states and the Republic of Honduras. His primary research interest is the everyday life of the average Civil War soldier. Recently, his work concerning the archaeology of the Atlanta Campaign has been featured in *The Wall Street Journal* and on the National Public Radio program *The Story*. He has served as President of the Georgia Council of Professional Archaeologists and is also a member of the adjunct faculty at Shorter University where he teaches American History and Georgia State History.

**Program: October 25, 2011**

Please see page 3.

## Fall Social

Thank you, Jim Henderson, for a great evening.

### Area Rotary Clubs

Club	Venue	Day & Time
Brunswick	Brunswick Country Club	Thu. 12:45 PM
Glynn County	Brunswick Hospital	Wed. 7:30 AM
Jekyll Island	Jekyll Island Club Hotel	Wed. 7:30 AM
St. Simons Island	Sea Palms (Call before)	Tue. 1:00 PM
SSI Marshes of Glynn	Epworth – Jinks Dining Room	Thu. 7:30 AM

**Guests—Hosts**

Bill Gibbs—Marie Dodd  
 Jean Hurst (Prospective member) -  
 Clyde Taylor  
 Renee Young—Lee Scheinman

**Greeters**

11/1 Bert Flexer  
 Mike Flores  
 11/8 Wally Forsythe  
 Bob French

**Visiting Rotarians**

None for 25 October.

**Attendance**

82 members + 3 guests + the  
 speaker = 86

**Rotobucks**

Linda Muir \$42

**Birthdays 11/1—11/7**

**Millie Wilcox** 11/1  
**Allen Berry** 11/4

**A Special Thanks to the Staff of Bonefish**

The St. Simons Rotary Club would like to thank all of you from Bonefish who worked so hard last Tuesday to make our meeting a success. Thank you again!

**Club News—October 25, 2011**

**Blue Badge:** Congratulations to John Gibson.

**New Member:** Beverly Trainor was inducted. Welcome to the Club, Beverly.

**FACES:** “Book Buddies” are needed to read to children. Please sign up with Linda Muir.

**Club Fundraisers:** ‘Meet the Pros’ was great. Thank you to the committee and those of you who attended. The ‘Swing for Kids’ is Friday, November 4. For those of you unable to participate, please buy a hole sponsorship. Wally Forsythe gave a follow-up report regarding the fundraisers.

**Swing-for-Kids Video:** The video is on our website and our Facebook page. The Facebook page may be accessed by clicking the “F” icon on the opening page of the website, www.ssirotary.org.

**Quarterly Dues Statements:** They are out now. Please pay promptly so we may continue to pay our bills.

**Upcoming Programs**

**November 8:** (Board of Director’s Meeting). Classification Talks.

## Program: October 25, 2011

### Rusty Bolt, Century 21 Island Development

#### Real Estate Market Update

You would have to live under a rock on St. Simons not to know that our lovely little island has taken a pretty hard hit with regard to the real estate market in the last couple of years. This grim reality became even more apparent when Speaker Rusty Bolt spoke to us at our scheduled meeting Tuesday, October 25th; this being his third presentation to our group. One of his previous visits was in 2006 and what a difference five years can make! Offering multiple statistics that clouded the mind, Rusty’s informative luncheon report was pretty hard to swallow, although he reported an upswing in home sales in recent months indicating a glimmer of hope at the end of the tunnel – a continuing tunnel he forecasts to extend into 2013. The condo market having taken an especially hard hit, will probably return to normalcy at an even slower pace, he predicts. He noted that St. Simons’ home sales and values have fared a little better than those for the total of Glynn County, where unemployment is higher, hovering at a staggering 10.3%, a full percentage point above the national average.

“The bottom line,” he noted, “is that we have to create jobs in this country before we’ll see any vast improvement in the housing market. People can’t buy homes if they are out of work. It’s just that simple. And, they probably can’t buy a new home unless they can sell the one they own now.” Until employment conditions and the economy improves, Rusty encourages us to hang tough and not sell unless you must, or risk raking in less money with depreciation in home values currently nudging 35-40%. Until foreclosure and short sales inventories have been totally eaten up, not much more will be selling. At least not like the good old days!

**Follow-up to Rusty Bolt’s October 25 Presentation**—Links to articles that address some of the questions asked. Thanks to Rusty.

**President’s New Mortgage Plan**

<http://bottomline.msnbc.msn.com/news/2011/10/24/8470326-a-guide-to-administrations-new-mortgage-refi-plan>

[http://money.cnn.com/2011/10/24/news/economy/rrefinancing\\_housing/index.htm?section=money\\_realestate&utm\\_source=feedburner&utm\\_medium=feed&utm\\_campaign=Feed%3A+rss%2Fmoney\\_realestate+%28Real+Estate%29](http://money.cnn.com/2011/10/24/news/economy/rrefinancing_housing/index.htm?section=money_realestate&utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+rss%2Fmoney_realestate+%28Real+Estate%29)

**Rental Market**

<http://realtomag.realtor.org/daily-news/2011/10/26/rental-market-posting-record-gains>

Use the Spray online at **www.ssirotary.org** to simply click on the links.