



LCC POA Newsletter

Volume I Issue 54
Spring 2020

Special Points of Interest

- LCC POA
- PO Box 482
- Pawleys Island, SC 29585

- Hotline Phone
- 843-235-3396
- Ken Fetzner

Support our advertisers in this newsletter. Let them know that you saw their ad in the LCC newsletter.

Membership Dues

- Standard \$50/yr.
- Silver \$75/yr.
- Gold \$100/yr
- Platinum \$100+/yr
- Dues Year
Nov 1 to Oct 31

Inside this Issue:

- Presidents Corner 2
- Board of Directors 2
- Block Captain Info 3

Important Notice

If you are considering future remodeling or new construction in LCC, please let us know by contacting any board member to obtain information on Obtaining ARB request forms.

Applies to:
ALL PROPERTY OWNERS per Deed Requirements



Spring Events 2020

Community Yard Sale - TBD

Quigley's Happy Hour Date and Time TBD

KEEPING OUR NEIGHBORHOOD CLEAN:

The first Saturday of each month, a dedicated group of individuals travels throughout the neighborhood with trash bags in tow. Several even do it weekly for the good of the cause! If you would be interested in helping out, please contact Trish for more information at tmblu1025@gmail.com or call (215)514-9477.

The Community That Cares

- MISSION STATEMENT -

“ It is the Mission of the Litchfield Country Club Property Owners Association to enhance the quality of life for all property owners within the Litchfield Country Club community by protecting property values, encouraging compliance with the covenants and restrictions of the subdivision, disseminating timely and useful information, promoting social interaction, supporting security watches and to remain guided by the belief that we should all look out for one another.”

Hello All:

To state the obvious, we are experiencing strange and trying times. But everything considered, we are indeed more fortunate than many others as we try to navigate our way through all this.

We have postponed several activities, such as the annual Quigley's Springtime Happy Hour, and our Annual Garage Sale. We are hopeful that we will soon be able to consider rescheduling and set new dates for those activities, and others.

It's annual renewal time for our "bulk discount" trash collection services, provided by BFS. This program offers excellent service at a big discount for POA Members. You will be receiving an email soon providing all the information needed for current participants to renew, and to sign up to participate if you are not yet currently enrolled. If you need to check on the BFS membership information, just click on this link to our web site <https://litchfieldpoa.com/> and go to "POA PROGRAMS".

Speaking of our new web site, if you have not checked it out, please do so <https://litchfieldpoa.com/>

The Web Site is still a "work in progress". We welcome your suggestions!

Be well. Stay Safe.

All the best,

Jerry

LCCPOA Board Members

Jerry Oakley	President	843-237-8944	wks596061@gmail.com
Bill Ringer	Vice President -	704-458-6729	billringer2@gmail.com
Trish Mulligan	Treasurer	843-235-6026	tmbblue1025@gmail.com
Benjamin Ward	Secretary	803-431-9479	benward42@gmail.com
Ken Fetzner	Board Member	843-235-3396	kenfetz@gmail.com
Grant Anglemyer	Board Member	843-314-9171	granta@aol.com

SEND IN AN ARTICLE:

We welcome authors, artists, household tips, recipes, gardening ideas...anything that may be of interest to someone else.

Have a great story to share? Have a hobby you want to share? Not good at composing? We will send one of our talented writers to hear your story and write it for you!

We would love to have neighbors add to our newsletter for all to enjoy!

Sallie Anderson	843-237-9943	West Hawthorn (Crooked Oak to Kings River)
Paula Burgin	843-979-5500	West Crooked Oak (Hawthorne to Ingram)
Susie McCaw	843-237-7321	Parkview, Oleander, Bradford, Snowbell, Pampas
Anne Hammond	843-237-1254	Country Club, Sparkleberry, Crosswinds
Jean Monk	843-314-3183	Crooked Oak (Ingram to 641 Crooked Oak)
Mary Ann Matthews	330-931-1073	Blackgum to Sweetgum, Sweetgum to Melrose
Kathy Morris	843-545-6551	Forest Loop
Trish Mulligan	215-514-9477	Hawthorne (Country Club to Crooked Oak)
Marilyn Oberembt	843-237-9194	Aspen Loop
Ed Quillian	727-543-0331	Old Cedar Loop
Jim Scott	843-237-4923	Goodson Loop & Linden Circle
Patti Sutula	410-960-2778	Melrose to East Crooked Oak

LCCPOA Block Captain Responsibilities

- Encourage all residents to join the LCC POA.
- Advise Block Captain Coordinator when someone new (owner or renter) moves in to a house, a resident has had a birth in the family, has passed away or has a serious illness. The coordinator will then notify the proper welcome committee volunteer or board member.
- Deliver occasional fliers and a few News Letters to members who cannot get them via email.
- Communicate issues to the Block Captain Coordinator who will report information to the LCC POA Board.
- Encourage residents to sign up for our neighborhood watch.
- Refer questions about the Spectrum program to a Board member.
- Inform residents they may post to our Facebook Page, "Litchfield Country Club POA".
- Be informed about our local emergency information.
- Official welcoming of new residents will be done by a Welcome Committee volun-

Pet Corner: Don't be shy! Share your stories. Enjoy the great one that follows!

Meet Holland:

Jim and Sharon Roodhuyzen

Holland is a rescue from All 4 Paws. We arrived in Pawleys in 2016 with an aging golden retriever and thought a puppy would be a good idea using our golden as a mentor. He is a lab mix, and whatever he is mixed with, he seems to be one of many Holland lookalikes here in South Carolina. Holland seems happy all the time. When moving outdoors, he doesn't walk, he trots, with a smooth even rhythm as if he is gliding along the surface of the planet. Curious about everything, he none the less is a huge fraidy cat. The ripples of a pond can make him scoot away if caught unaware. At home he is a love! He has favorite spots on the couch, a 2-butt chair, his own bed in my office, or his favorite spot at the end of the bed in our bedroom where he keeps an eye on the driveway and road out the front window. He is a dog of maximum comfort anytime and anyplace. He loves to wrestle with stuffed animal toys, the kind that have smaller animals tucked into the larger log, or tree, or mushroom. He can pick them out seemingly in an instant and then wants to play tug of war with the containment device. He loves to share a hardboiled egg with his sister and I, and I cannot crack the shell without him hearing it and arriving on the run. Holland puts a smile on my face every day!



all4paws

ANIMAL RESCUE PAWLEYS ISLAND



708 PETIGRU DRIVE, PAWLEYS ISLAND, SC 29585

📞 (843) 237-PAWS

📶 ALL4PAWSSC.ORG

TUES TO SAT 11AM-5PM

✉️ INFO@A4PSC.ORG



FIND YOUR FUREVER FRIEND



**RESPECT & SELF
WORTH**



**RESPONSIBILITY &
CHANGE**



**COMPASSIONATE
CARE**



LEARNING



**OPERATIONAL
EXCELLENCE**



RUBY ALERT

If you have a pet that goes missing or if you find a pet that is lost, call me at 843-979-5500 or email me at burginpaula@aol.com. I will put out an alert in the neighborhood through the neighborhood email list.

Nominate your Neighbor or Friend for Best Doorway in

Litchfield Country Club:

While walking my pooch daily, I admire some beautiful doors on our stroll in the neighborhood. Some are painted great vivid colors, others are made from distressed wood or recycled materials, and many are adorned with unusual ornaments.

I am asking for individuals to submit to me a picture of their favorite doorway. I would love to see what you spot on your travels. We will select three favorites and award the winner with a future brunch for two at Litchfield Country Club. If you haven't yet been, it is worth a visit!

Please forward your picture with address of doorway to Trish Mulligan: tmbu1025@gmail.com



We had another couple over for drinks this past Friday. For us it was the ceremonially breaking of the ice if you will. They are from a bigger out-of-state city and were in town visiting her parents. The invitation was extended, followed by the long pause of hesitation. Was this a safe idea? As it turns out some social interaction, with appropriate distancing, is just what we needed. We chatted away on the patio while Jackson ran around the yard playing. What a beautiful Spring we are having this year.

It is said the air has become drastically cleaner over some of the largest cities in the world. People in the Indian city of Jalandhar can see the Himalayan mountains in the distance for the first time in 30 years. While we might not notice cleaner air here, I have noticed the quietness. It is almost jarring to hear a commercial airliner pass over now. That is not to say to it has been all quiet, but rather different noises have filled the air. Noises I would rather hear, like neighbors saying hello as they pass on the street or the sound of my son's laughter as he explores our yard. I am also hearing neighbors working in their yards and tackling those dusty to-do list. The birds have been talking a lot more lately. Without us drowning them out maybe they are catching up with friends as well.

None of this is to say that real suffering doesn't exist right now. There is much financial and political uncertainty out there. If we allow ourselves to be sucked into the news, we can believe this is the worst of times. I've seen too much grace over these past many weeks to believe that.

As things begin returning to the "new normal" as it is being called, we have many decisions to make as a community. Some are practical changes, slight changes in behaviors, but others I feel will take much longer to work out. As our friends left in proper Southern style, invitations were extended to come try this storied barbeque joint near their house in Memphis.

We accepted without hesitation.



COMMUNITY CORNER

Book Club: Please contact Jan O'Tuel 843-439-0877 to get involved

Bunco: Join the party Contact Betty McCulley 540-354-8801

If you have ideas for Social Activities? Email: litchfieldpoa@gmail.com

Get a group together to participate at Waccamaw Recreation Center

SEND IN AN ARTICLE:

We welcome authors, artists, household tips, recipes, gardening ideas...
Have a great story to share? Have a hobby you want to share?
Not good at composing? We will send one of our talented writers
to hear your story and write it for you!

We would love to have neighbors add to our newsletter for all to enjoy!
Send your pictures and articles to Trish at tmbu1025@gmail.com

Golf Course Etiquette for the LCC Neighborhood:

The LCC Board receives ongoing calls regarding after-hours activity on the golf course. Although the LCCPOA has **no jurisdiction** in this issue. we thought it was in all of our neighbor's best interest and that of the golf course, to be reminded that the golf course is not public property, and is to be used by paying, daytime golfers only. This is a liability issue for the course owners.

Biking, walking, golf practice and golf cart riding are all prohibited.

If you have something you feel needs to be brought to the attention of the course please notify one of our board members.

management team, you are welcome to call them at 843-237-3411 x1. If it is after hours, you may call the next day with location and description of your "complaint".

Community Committee Opportunities:

The LCCPOA supports several different committees that serve our neighborhood. If you would like to work with one of these committees, please contact the current committee chair or one your board members for more information on the committee.

Decorations	-	Anne Rexroat	(843)235-9189	annerexroat@gmail.com
		or Ann Corbett	(843)237-9602	anncorbett60@yahoo.com
Welcome	-	Kaye Quillian	(919)451-4580	kmq230@gmail.com
Activities	-	Looking for a Leader		
Clean Up	-	Trish Mulligan	(215)514-9477	tmbu1025@gmail.com
Yard of Mo.	-	Looking for a Leader		

Litchfield Country Club Ladies Luncheon:**By: Janice Anglemyer**

In 2014, two friends who met occasionally for lunch had the idea that other area women might like to join them in visiting local restaurants. Litchfield residents Mary Eaton and Sallie Anderson each invited a neighbor to join them the following month. As the group's attendance expanded, the Litchfield Ladies Luncheon Club was born.

With over 50 active members today, the Litchfield Ladies Club has become an integral part of the community. The group meets at noon at various Pawleys Island venues on the second Monday of each month. Members support various local charities and assist with community projects. Membership is open to all residents or guests of the Litchfield Country Club neighborhood.

Upon your first visit, your name will be added to our email list for future meetings.

For more information on the Ladies Luncheon dates, please contact:

Chairperson Sallie Anderson, call (843)237-9943 or email sallie361@msn.com.
Member Janice Anglemyer, text or call (614)361-0201





We are always grateful for the following items:

Pie Crust/ Fruit Filling

Cake Mix/Frosting

Canned Fruit

Cornbread/Biscuit Mix

Rice & Boxed Potatoes

Soup

Macaroni and Cheese

Canned Peas, Carrots & Corn

Cereals

Snack Packs

Peanut Butter

Tuna Fish

*THANK YOU
FOR BEING A PART
OF OUR
CARING COMMUNITY!*

*Contact: Peg Gerland for drop off or pick up (843) 314-9514
Pgerland3@gmail.com*

Please continue to Support the Baskervill Food Pantry:

In this time of need for so many individuals and families being affected by the Covid-19 Pandemic, we are asking our POA members to continue to support the Baskerville Food Pantry at the Smith Clinic in Pawleys. Tangible items in the form of canned and dry goods food for humans or pets and all paper products including diapers are greatly appreciated and needed.

BASKERVILL FOOD PANTRY IS A MINISTRY OF HOLY CROSS FAITH MEMORIAL EPISCOPAL CHURCH.

FOR MORE INFORMATION ON THE BASKERVILL FOOD PANTRY VISIT:

<http://holycrossfm.org/baskervill-food-pantry>

Reasons to be a Member of the Litchfield Country Club POA

Do you think it's important that as residents of Litchfield Country Club we have:

- Street lights?
- A security patrol?
- Enforced property restrictions?
- A lost & found alert network for resident's pets?
- A Block Captain Network and Welcome Committee?
- Community activities?
- A neighborhood newsletter?
- A voice in the Waccamaw Neck POA, Litchfield Corridor Beautification, and local government
- Annual Spectrum Bulk Discounted Services Available

None of these would happen without our Property Owners' Association, which depends on your participation and membership!

All of the above are funded solely by the \$50 annual dues from members. Because we don't pay management fees to outside firms, *these are the lowest cost POA dues in this area.*

The Board and all staff are LCC volunteers. They put in many hours to run the POA and all its activities because they care about our neighborhood.

Joining the POA is not only a great way to meet fellow residents, but also the best way to have a voice in how the LCC neighborhood is maintained.

Please join us, come meet your neighbors, and consider volunteering your time and talents in helping us maintain this beautiful neighborhood!

2020 Annual Dues

\$50: Basic Membership
 \$75: Silver membership
 \$100: Gold membership

----Membership Application - Please mail to: LCC POA, PO Box 482, Pawleys Island, SC 29585 ----

Name(s) (First) _____ Name (Last) _____

Address _____ Pawleys Island, SC 29585

Preferred Mailing Address _____

Phone(s) _____ email _____

2019 dues enclosed? Yes No If yes, membership level: Basic Silver Gold

Interest in Board or Block Captain position? Yes No

Questions, comments, or suggestions

Discounted Trash Service for LCC POA Members

The **LCC POA** has a contract with **Bill Floyd Services, Inc. (BFS)** to provide **discounted trash removal services** to **POA Members**. In 2019 we had 134 subscribers.

BENEFITS:

- Annual pricing to be locked in for 2 years for once per week pick-up on Mondays.
- One new, free 95 gallon 2-wheeled bin provided.
- Extra bags / boxes, etc. left out by trash bins will be picked up (within reason).
- Areas around containers will be free of loose garbage after each pick-up.
- If a member moves or dies, their 'contract' may be assumed by the new resident or cancelled.

PICK-UP DETAILS:

- Start Date: **Monday, August 31, 2020**
- LCC pick-ups will be on **Mondays** including any holiday. Not earlier than 6 am.
- No yard debris or live Christmas tree removal
- Recycling is NOT OFFERED. To recycle see county recycling centers: <http://georgetowncountysc.org/recycling/>.

ELIGIBILITY:

YOU MUST BE AN LCC RESIDENT AND AN LCC POA MEMBER TO PARTICIPATE. To join or subscribe, see form below.

To enroll, LCC POA dues (\$50 / year) must have been paid through the current calendar year (2020).

Payment for our trash removal service is made **ONCE** annually to the **POA**. Payment may be check or cash. **Annual service fee is \$155.**

BFS subscription must be paid in full to the POA. This form and \$155 fee due by July 15, 2020.

Questions about service: billfloydservices.com, (843) 546-4739

Subscriber(s) Name: _____

Email: _____

Best Phone: _____

Pick-up Address: _____ **PI, SC 29585**

2020 LCC POA Member? Yes ___ No ___ If No, add \$50 to annual service fee = \$205.
Check # _____

Please submit your commitment form and your check to :
LCC POA,
Attn: Trash Svc.,
PO Box 482, Pawleys Island, SC 29585

to arrive by 7/15/20.

2020 PLATINUM MEMBERS:

Edward & Patricia Mulligan

2020 GOLD MEMBERS:

Esther & Woody Aichner, Grant & Janice Anglemyer, Gordon & Gigi Baxley, Kevin & Ashley Behney, Anglea Berkley, Frank & Tarlie Bryan, Angela Chandler, Sandra Chapman, John & Marilyn D'Ambrosio, Russel & Sherry Dueger, Martin & Carole Farrell, Pam & Melton Gardner, Mark & Susan Gasque, Kurt & Irene Goransson, Darrel & Chi Greene, William T Jackson, William & Christine Johnston, John and Lynn King, Stan Landis, Katie MacWilliams, Carlo & Tammy Maro, Keith & Kay Martin, Richard & Ellen Miller, Leonora Montella, Jerry & Kim Oakley, Ed & Kaye Quillian, Bill & Lynn Ringer, Daniel & Valerie Stewart, John & Linda Tarvis, Virginia Taylor, Michael Turner, Warren Umstead

2020 SILVER MEMBERS:

Doug & Sallie Anderson, Lamar & Elizabeth Brabbham, Dennis & Darlene Dauzuk, Maurice & Ingrid Flewelling, Bret & Melissa Gash, Peggy Gerland, Cornell & Elizabeth Green, John & Nancy Hall, Toby & Joy Heird, Craig Henry, Dorian & Gregory Hooks, Bill Mulcaha, Barbara Myslin-ski, Julie Noie, Marilyn Oberembt, Margaret Forbes Piehler, Frank Pinizotto, Duane & Treva Putnam, Daniel Sullivan & Mary Pratt, Rowland & Diane Thomas, Lewis Waldrep

Voluntary Donations for the Litchfield CC POA:

In 2016, the Litchfield CC POA had started a new program. Anyone willing to donate above the basic membership fee of \$50, can do so anytime of the year. The Gold Members donate an extra \$50 and the Silver Members donate an extra \$25. The donated extra money will be used to help defray the increasing costs that the POA incurs.

If you have already signed up for the basic membership and you want to be part of the voluntary donation program, please send in a check for the extra amount to: Litchfield CC POA, PO Box 482, Pawleys Island.

Once a year, your LCCPOA offers members a Spectrum TV/Internet Discount Program which currently provides hundreds of our Members with huge savings on Cable TV and Internet Access. The next enrollment period will be in October, 2020.

The package includes:

- An expanded list of TV Channels (SEE ATTACHED 2020 LIST).
- 2 Set Top Converter Boxes (if needed) to provide HDTV.
- Internet access with speeds up to 200 mbps. Modem included.

Telephone, cell phone, premium sports, premium movie channels or home security, may be added for an additional charge (billed monthly directly by Spectrum).

If you have questions about Spectrum services, installation of equipment, or technical problems with existing hardware or software, please contact your Spectrum customer service representative:

1-833-697-7328.

For questions about this Group Plan or annual enrollment payments, or if you are not sure who to call, contact Grant Anglemyer at 843.314.9171(granta02@aol.com)

LITCHFIELD BEAUTIFICATION FOUNDATION:

Kathy MacSorley
kmacsorley@aol.com
LBF29585.com

With the world seemingly upside down the last couple of months, I was thinking how thankful I am that I live in a place where taking a walk on the beach or a bike ride is commonplace. The community is awash with leafed out trees and beautiful flowers and a little less traffic giving us a chance to notice the well-kept medians. We continue our efforts to make your trip on Ocean Highway a beautiful drive.

This year we will be adding two more Flag Days. Since Independence Day falls on a Saturday we will also have the flags up on Sunday, July 5th and Monday, July 6th. Our thanks to LCC residents, **Marty and Carole Farrell**, for sponsoring July 6th, the Federal Holiday.

Visit our web site, lbf29585.com for more information or to make a donation. Stay safe everyone!

Kathy MacSorley
LBF Public Relations
kmacsorley@aol.com



Animal Control and Enforcement Unit

WILDLIFE

Certain wildlife can become problems. Here are a few tips that may minimize visits from unwelcome animals.

Remove any [pet food](#) from outside your house after the pet has been fed.

Secure garbage containers and eliminate garbage odors.

Clean up birdseed scattered on the ground beneath feeders.

Securely close all entryways to access beneath houses (including garage doors).

Do not approach or handle wildlife that appears friendly.

Don't leave small children outside unattended.

Don't allow pets to run free.

For Further information regarding wildlife please contact the South Carolina Department of Natural Resources at 843-546-8523.

Website: <http://www.gcsheriff.org/animalcontrol.html>

Penalties for golf cart violations in Georgetown County:

Penalties for violation of state laws governing the operation of low speed vehicles – including golf carts – on roadways have recently changed! Such violations are considered a misdemeanor under state law, and **conviction is punishable by a fine of up to \$100 or imprisonment for up to 30 days.**

The following requirements are included in the laws for operation of golf carts in the state and in Georgetown County.

A person operating a permitted golf cart must be at least 16 years of age and hold a valid driver's license.

A golf cart operating on roadways must have liability insurance.

A golf cart has to be permitted by the State of South Carolina. An individual or business owner of a vehicle commonly known as a golf cart may obtain a permit decal and registration from the Dept. of Motor Vehicles upon presenting proof of ownership and liability insurance for the golf cart and upon payment of a \$5 fee.

A golf cart can only be operated during day light hours, including carts with headlights and turn signals.

The operator of a permitted golf cart being operated on a highway or street must have in their possession: 1) the registration certificate; 2) proof of liability insurance for the golf cart, and 3) their valid driver's license.

A permitted golf cart may be operated within four miles of the address on the registration certificate and only on a secondary highway or street for which the posted speed limit is 35 miles an hour or less. Highway 17 Business in Murrells Inlet is not considered a secondary highway.

A golf cart cannot be operated on a public bike path or public beaches in Georgetown County.

Georgetown County, South Carolina County Government

**P.O. Box 421270
129 Screven Street
Georgetown, S.C. 29440-4200
Phone: (843) 545-3063
Fax: (843) 545-3292**

Numbers to know

(All begin with area code 843)

Animal Control, 546-5101

Assessor, 545-3014

Auditor, 545-3021

Clerk of Court, 545-3004

County Council, 545-3058

Coroner, 546-3056

Elections, 545-3339

Finance, 545-3002

Planning and Zoning, 545-3116

Probate Judge, 545-3077

Register of Deeds, 545-3088

Sheriff, 546-5102

Treasurer, 545-3098



County begins planning for hurricane season:

While our community continues to endure the uncertainty presented by the COVID-19 pandemic, we can't forget there's another threat on the horizon. Like always, the Atlantic hurricane season will begin on June 1, and residents will need to begin preparing for their families, pets, homes & businesses. "Unfortunately, hurricane season doesn't stop because we're all dealing with another disaster situation right now," said Brandon Ellis, head of the Georgetown County Emergency Management Division. The season runs through Nov. 30, and while the peak usually doesn't start until around September for our area, anything can happen, as previous hurricane seasons have proven. "GCEMD wants to ensure that the COVID-19 Pandemic does not overshadow the fact that hurricane season is only weeks away," Ellis said. "I know everybody has other things on their minds right now, but this is really the time when you want to prepare. Hurricane preparations are definitely not something you want to put off until the last minute." While urging residents to get ready, the county is following its own advice.

"We have initiated our preseason planning process and are utilizing the unique planning assumptions that COVID-19 has presented," Ellis said. GCEMD has been in coordination with state & regional partners to ensure that appropriate considerations are given to any necessary modifications concerning evacuation and sheltering procedures for the upcoming season. Early forecasts for the 2020 Atlantic Hurricane Season predict above average hurricane activity. The forecast says the season could yield a total of 16 named storms, eight hurricanes and four major hurricanes of Category 3 or higher (115 plus mph winds) on the Saffair-Simpson Scale. Given this forecast, emergency management officials are preparing for another challenging season and encourage the public to prepare now. "In a worst-case scenario, we face a major hurricane during a worldwide pandemic," Ellis said. "This is what we are planning for, with hopes that we do not have to activate any of our plans." Ellis encourages the public to begin planning now so that if a storm were to develop early in the season residents would be ready.

Upcoming events at Litchfield Country Club:

Remember the second Friday of every month is LCC Community Night. If you would like to receive our menus for Community Night as well as our dining events, please email Jodi Cotten at jodi.cotten@foundersgolf.com

Would you like to start your own little Free Library too!

 Debbie Farrell, Litchfield

Little Free Library

Little Free Libraries are a global phenomenon. The small, front-yard book exchanges number 60,000 around the world in 80 countries! Now, a new Little Free Library at 908 Hawthorn Drive, will join the movement to share books, bring people together and create communities of readers.

Stop on by... TAKE A BOOK, LEAVE A BOOK!

**Help fight Medicare fraud**

Con artists may try to get your Medicare Number or personal information so they can steal your identity and commit Medicare fraud. Medicare fraud results in higher health care costs and taxes for everyone.

Protect yourself from Medicare fraud. Guard your Medicare card like it's a credit card. Remember:

- Medicare will never contact you for your Medicare Number or other personal information unless you've given them permission in advance.
- Medicare will never call you to sell you anything.
- You may get calls from people promising you things if you give them a Medicare Number. Don't do it.
- Medicare will never visit you at your home.
- Medicare can't enroll you over the phone unless you called first.

Check regularly for Medicare billing fraud. Review your Medicare claims and Medicare Summary Notices for any services billed to your Medicare Number you don't recognize.

Report anything suspicious to Medicare. If you suspect fraud, call 1-800-MEDICARE.

Water Damage Restoration

by Rita Waloszczyk

If a burst pipe or natural disaster has left your home or business in disrepair, don't panic! Handling flood and water damage is no problem for our water damage restoration professionals. Remove all standing water and moisture through a proven home restoration process that's sure to get your property back to normal.

- Determine the cause of water damage
- Call a plumber if needed, or shut off water at the main
- Call your insurance company and local water damage restoration team
- Put aluminum foil under legs or feet of any furniture in contact with wet flooring
- Lift curtains or draperies away from carpet or water

Avoid doing these things...

- Vacuum ... Putting down newspaper to walk on, ...Don't walk on carpet more than necessary

Unfortunately, even small water incidents can lead to mold, warped wood and stained walls if not treated quickly. You need professional water damage restoration after any water event that:

- Touches drywall
- Saturates carpeting or upholstered furniture
- Is behind a wall or in a crawl space
- Creates a pool of water (on anything except waterproof tile or concrete flooring)

The good news is that many water events are covered under your homeowner's insurance policies. Be sure to contact your insurance company as soon as reasonably possible if you intend to file a claim.



Water Fire Smoke Mold

We are one of the top water damage restoration service providers in the U.S. and Canada. How did we achieve this? By providing fast, quality, start-to-finish restoration, following our 17-Steps quality assurance system to deliver the highest possible customer experience, including providing real-time updates to you and your insurance company.

Our technicians are certified by the Institute of Inspection, Cleaning and Restoration Certification (IICRC), which is the hallmark of professional knowledge in the cleaning and restoration industry. You will be able to tell the difference: Rainbow International emergency water damage crews use state-of-the-art equipment and we employ [Rapid Structural Drying](#) techniques to dry your structure as quickly and completely as possible.

“Happily. Even after.”

Rita Waloszczyk

Rita@RainbowofSC.com

843 215 9699 - office

843 630 1695 - cell

PAWLEYS ISLAND PET SITTER
Excellent References

Dogs, Cats, Etc.
 Call Sherry at
843-602-7437
 sdueger@sc.rr.com

*Available On Short Term Notice

Sherry Dueger

*Daily Walk,
 Feed or Overnite
 Care In Your Home*



RE/MAX Beach & Golf
 www.pawleysislandhomefinder.com

Susan Gibbons
 REALTOR
 sgibbons7969@gmail.com
 PO Box 797
 Pawleys Island, SC 29585

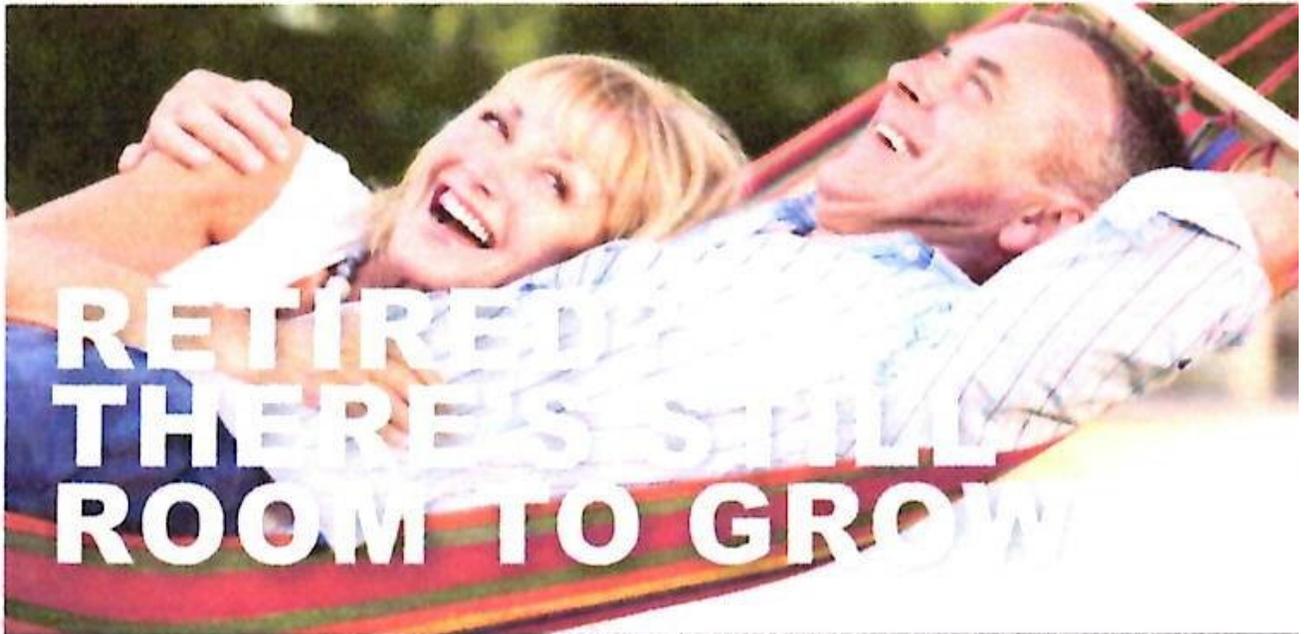



cell - 843-222-0703
 fax - 843-979-9901

Daneen H Fretz
 Lowcountry Insurance
 Marketing Representative

(843) 237-1353 ext 1025
 (843) 237-2510 FAX
 dfretz@lowcountryins.com
 14323 Ocean Hwy, Suite 4147
 Pawleys Island, SC 29585
 www.lowcountryins.com





With some Americans enjoying longer, more productive retirements, you need an investment portfolio that continues to work for you. We specialize in comprehensive investment guidance to help you work toward your retirement objectives.

Call today for more information or to schedule a consultation.



ELLIS M. OTUEL, CRPC®
Principal

237-C Willbrook Blvd
Pawleys Island, SC 29585-7789
843-235-1195 Office
843-235-1190 Fax
843-439-1198 Mobile
ellis.otuel@lpl.com



INDEPENDENCE • INNOVATION • INTEGRITY

Independence Powered By LPL Financial

 **LPL Financial**

Member FINRA/SIPC

www.hammockwm.com

401k Decisions- You Can Take It With You:**Ellis M O'Tuel**

If you are preparing to change jobs, do you know what your choices are for managing the money in your current employer's retirement plan? Although many people choose to take a cash distribution, there are other options that may benefit you more.

Uncle Sam Loves Cash Distributions

Taking a lump-sum cash distribution may trigger an immediate 20% federal withholding tax. In addition, a 10% additional tax may apply if you are younger than age 59½.* Taking your money in cash also means that you'll no longer enjoy the potential benefits of tax deferral that a qualified retirement plan offers.

Depending on your circumstances, you may have several options that will allow you to maintain the tax-deferred status of your retirement plan assets:

- Leave the money in your former employer's plan. Your former employer must allow you to leave the money where it is as long as the balance exceeds \$5,000. You'll no longer be able to contribute to the account, but you'll still decide how the existing assets are invested.
- Roll over the money to your new employer's plan. By "rolling" the money directly to your new plan, you'll avoid the taxes that could eat away at a cash distribution. You'll also only have one set of investments to monitor. Even if you're not immediately eligible to contribute to the plan at your new job, you may still be able to roll over the money right away.
- Roll over the money to an IRA. If your new employer doesn't offer a retirement plan or you aren't yet eligible to participate, you can roll over the money directly to a traditional IRA. Again, you'll avoid taxes that you'd incur if you took a cash distribution and still enjoy the potential benefits of tax deferral. Experts advise against commingling your retirement plan assets with other IRAs you may have set up. Instead, open a separate IRA account, known as a "conduit IRA," which may allow you to move the funds to a new employer's retirement plan at a later date.

Research Your Options

If you plan to change jobs, don't just take the money and run. Since rules vary from company to company, find the time to explore your alternatives. If you have specific questions about your retirement plan distribution options, contact your employer's benefits coordinator or a qualified financial consultant.

Ellis M O'Tuel, CRPC®**Hammock Wealth Management****237-C Willbrook Blvd.****Pawleys Island, SC 29585****843.235.1195 OFFICE**



**CARLO'S COMPLETE
CAR CARE CENTER
PAWLEYS ISLAND S.C.**

**Carlo Maro, Owner
ASE Certified Master Technician**

Full Service Collision Center
Nationwide Repair Warranty

9287 Ocean Hwy.
Pawleys Island, SC 29585
Phone: 843-237-9511
Fax: 843-237-5672

carloscompletecarcare@gmail.com

**Pawleys Island Building
& Home Improvements**

Additions / Sunrooms / Screen Porches
Patios / Windows / Doors / Decks
Roofing / Siding/ Kitchens/ Baths
New Construction, Etc.

Fair Pricing, work completed on time
John Tarvis in business since 1961
Resident of Litchfield Country Club

Since 1989

Phone: 843-455-5814

E-Mail: pibuilding@gmail.com



*Local Knowledge
Professional Expertise
Personal Care*



Provided by Henry Roberts

843-446-0732 mobile

843-237-4241 office

Henry@LitchfieldRealEstate.com

www.LitchfieldRealEstate.com

The Time to List is Now

Hoping to reopen soon at Litchfield Country Club:



Sundays at Litchfield **Brunch Buffet**

Every Sunday
10:00am — 1:00pm

Adults \$13.95 Children \$6.95

Carving Station

Call for Weekly Carvery Selection

Made to Order Omelets

Belgian Waffle Station

Grits, Bacon & Link Sausage

Fresh Fruits & Vegetables

Potatoes or Rice

Soup & Salad Bar

Assorted Cold Pasta & Vegetable Salads

Warm Biscuits & Rolls

Cakes & Pies

MENU ITEMS SUBJECT TO CHANGE

Walk-In's Welcome

For Reservations Call: 843-237-3411 X 5

619 Country Club Drive Pawleys Island SC