

Kelleys Life

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MAY 2011

Support our safety forces



Our island EMTs: First row l-r: Jack Wade, Sharon A. Devine, Chuck Herndon, Chris Reinhart, Sally Hiller, Brad Styles, Bernie Koshla, Kathy Reddinger. In back: l-r: Cindy Herndon, Russ Maust.

Kelleys Island EMS is a group of skilled and highly trained volunteers who are on hand 24/7 to assure the safety of all island residents and visitors. They need the support of ALL islanders and May is the time to show them that support is here.

On Sat., May 14 the Annual Spaghetti Dinner will be held at the Bag the Moon from 4 to 7 p.m. Please come down for an inexpensive delicious meal, served by our KIEMS volunteers. A bake sale will be held simultaneously so you can even purchase some delicious treats to take home with you. Our volunteers will be happy to answer any questions on the Emergency Medical Services available on the island.

The next day kicks off EMS Week--Sun., May 15, through Sat., May 21. On Sat., May 21 from

Noon to 2 p.m., members of the Kelleys Island EMS, volunteer Fire Department and the Police Department will be on the Casino Dock to meet and greet islanders, display our vehicles and answer any questions for residents and visitors. The United States Coast Guard and the Kelleys Island State Park Ranger will also be on hand to answer questions about their responsibilities on the island and the surrounding waters.

The Life Flight crew and helicopter from St. Vincents Medical Center will make a landing on the Casino Dock at Noon, weather permitting.

So bring the kids and the whole family down to see all the equipment available for your benefit. We are here for you.

Stay Safe, Sharon A. Devine, Paramedic



Kelleys Island Chamber of Commerce announces 2011 plans -big Islandfest news!

Welcome back everyone! We'd like to take a minute to give you some fun news for the summer. The Kelleys Island Chamber of Commerce's events this year begin with the Welcome Back Fish Fry on April 30th. It will be held at the Bag the Moon and it is BYOB, with a \$15 charge for dinner tickets-from 5-7 p.m. There will be raffles and fresh desserts. The events continue in June with the Ohio Bike Week Dice Run, and the ever growing 5/10 K Run on June 12. Increased participation in these events in the last few years has expanded our exposure around the state and many visitors return throughout the season because of their experience at these events.

The big news this year, as far as events go is Islandfest. July 22-24 promises to be one of the best in memory. The new president (Kelly Bradford) has arranged for a professional company to run a full blown carnival at the Pavilion Park on Addison St. She is working with council for the approvals. The vendors and crafters and beer tent will still be in Veteran's Memorial Park. The new pavers will be used to organize the flow of the shoppers and people mingling with the beer and live entertainment. Meanwhile, down at the Pavilion, there will be entertainment aplenty. The carnival boasts a total of four adult rides, including the "Scrambler" and the "Scat."

Kelleys Island Benefit Swim & Golf Cart Poker Run

Jeni Hammond

I would like to start by recapping 2010. It was a record breaking year with us raising \$32,000 for Make-A-Wish, granting 6+ wishes. Thank you for giving these kids a smile to last a lifetime.

This year will be a "Gem" of a swim. In fact, Cindra & I will be swimming from Gem Beach to Portside Marina. After 17 years we are still finding new places to swim from. "T" shirts and Tanks will again be available, slightly different from last years.

Now let's get to the important information you need to know:

Our Wish Kids

MARIANNA age 8 from Bellevue, her illness is Rhabdo Myosarcoma (cancer) and her wish is to go to a Florida Theme Park

RANDY age 6 (7 in May) from Sandusky, his illness is Congenital Heart Defect and his wish is to go to a Florida Theme Park

GOLF CART POKER RUN

Saturday, August 6th
Registration 11:30am
DOCKERS RESTAURANT
\$10 per hand

BENEFIT SWIM

Sunday, August 7th Jeni & Cindra swim in 11:30am
PORTSIDE MARINA PIER
Come meet our children from this and past years.

To make a donation, please send it to:

- 1.) US Bank Make-A-Wish Benefit Swim, 205 W. Perkins Ave., Sandusky, Ohio 44870
- 2.) Kelleys Island Benefit Swim, Att: Cindra & Jeni, PO Box 517, Kelleys Island, Ohio 43438
- 3.) Portside Marina, Kelleys Island Benefit Swim, Kelleys Island, Ohio 43438

Kiddie rides include many that mom and dad can ride along with, and a 3 hump slide for everyone. This is live entertainment at its finest, safe for the children and packed with a game corridor where every child who plays wins a prize.

All ages will be able to enjoy hours of fun and that's before they find the food vendors. French fries, elephant ears, funnel cakes, cotton candy, lemonade, and caramel apples will be available to round out your afternoon or evening of unlimited rides. Wristbands will be valid from 12-5 or 6-11. For the younger ones, Kid Power includes a fun house with bouncing and activities sure to make the giggles fill the air all weekend long.

The "street" dances will be held under the Pavilion with a full light show and music to keep the kids and the rest of the family dancing

Please turn to page 3

Inside this Edition...

2011 Calendar of Events

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FOR YOUR CONNECTION TO THE HOTTEST NORTH COAST PROPERTIES

..... see pages 8-10, 15-16

Kelleys Island's own Band of Brothers...

Carol Nelson-Burns

Kelleys Island VFW Post #9908 lists 98 members among its own. Loyal patriots, spanning the generations, these men (and a few women) sustain the Post and its activities faithfully, rain or shine, twelve months a year. In winter, the VFW is one of a handful of island institutions that serve up camaraderie and warm-hearted fellowship to both young and old through family activities that are wholesome fun on a cold and windy night. When the ice freezes, you'll even find a few snow-mobiles that made the trek across frozen waters to "belly up to the bar" and share an evening's easy chatter with friends old and new.

As winter chill gives way (too slowly, it seems!), the familiar white building with the flag out front down Division Street (across from the cemetery, sort of) welcomes home its members and their invited guests.

The posts' members and guests this summer will notice winter work done by a generous group of volunteers has given the Post a face lift-a renewed,

brightened, and lighter interior. Two new furnaces (one in each of the two main community rooms) chased away winter's blasts, and a paint job has brightened and lightened the bar, kitchen, and dining areas. With money saved for repairs and donations from generous members, walls, ceiling, cabinets, and cupboards have been sanded, repainted, and refreshed at minimal cost. The old chimney and vent areas have been boxed in, ceiling tiles replaced where needed, and lighting fixtures rearranged for an efficient alignment that spotlights plaques honoring and memorializing the service of veterans from the island who have served during times of conflict around the globe from the Civil War forward.

Hosting winter Sunday night potlucks and senior lunches, summer Chicken Dinner and Clambakes, and traditional turkey shoots, VFW Post #9908 is a vital island institution. Historically it has supported community life by distributing funds, formerly to scouting and drill team activities,

to children's Christmas, KI Audubon Club's Junior Nature Camp, and to the churches and island charitable needs. VFW-related charities, such as the statewide cancer fund and the VFW Children's Home in Michigan are among its wider ranging activities of financial support.

Meetings are held the second Tues. each month at 7 p.m. at the Post, all year long. The VFW is open for business from 4 p.m. onwards, Thursday through Sunday, and anticipates a more extended weekly operation as the season approaches. Officers for the 2011 season include Post Commander Paul Finnegan, Sr., Vice Commander Charlie Burns, Jr., Vice Commander Bill Koenigseker, and Quartermaster Mike Feyeblem. The Post mourns the recent loss of long-time member Jim Sennish.

Membership is open to any who have served overseas during a time of conflict in all branches of the US military operations. New members who meet the qualifications are welcomed.

The Post is responsible for conducting Memorial Day and Veterans Day services at the island cemetery, which have traditionally attracted loyal crowds of supporters.

This year's Memorial Day service will be held on the official Memorial Day, Mon., May 30. Look for postings at the post office and Island Market for the start times for that service, anticipated to be late morning (around 11 a.m., exact time to be announced nearer the date).

Call the Post at 419-746-2707 for additional information or details of participating in food, fun, and fellowship of a friendly gathering.

And next time you're at the Post, check out the photos, pictures, and plaques that depict what the many members of this little island community have contributed, often with their lives, when they answered their country's call to service.

The Community thanks these faithful veterans for their loyal, continuing service to us all.

4th Annual Kelleys Island Outdoor Film Festival Aug. 12 and 13

Alan Glazen

Last year's presentation on a gigantic, 40 foot inflatable screen, was so thrilling (as was the threat of a tornado!), we asked our sponsors to help us

do it again. And they came through!

And because of our sponsors, who we thank in a huge way on the screen before every screening, EVERYONE

GETS IN FREE!!!

Films will be announced online at www.kifilmfest.com. Also check the Kelleys Island Filmfest page on Facebook. If you have any film suggestions, email aglazen@me.com. If you'd like to help support the festival and our island services, please email Jackie Finger at jackiefinger@aol.com

Jackie and Gary Finger and I produce the festival to promote family fun on the island, and to raise money for the island's Fire and EMS services, and for our Audubon Club. One hundred percent of your donations are immedi-

ately distributed, and the money is very carefully spent! Please contribute in the bins provided at the festival!

Also, these organizations offer great snacks to complete the outdoor film experience. Popcorn, frozen ice cream novelties, candy and beverages!

The ferry runs after each evening's event, and the park on Addison is a short stroll to the ferry dock. Make your overnight reservations NOW, because the circus is also in town that week, so reservations go early and quickly!



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MAY EVENTS

DERBY DAY	SATURDAY, MAY 07
BURNT RIVER BAND	SATURDAY, MAY 28
ARMSTRONG BEARCAT BAND	SUNDAY, MAY 29
JOHAN KOSLIN	MONDAY, MAY 30

Live DJ Every Friday and Saturday Night 9PM-2:30AM

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Early worm?

Left: Mike Krafty, of Melody Lane and Paul Franks, of Harbor Lane, entertain at the Kelleys Island Wine Co. April 2, for what Mike dubbed as Early Worm, (the weekend before the annual Early Bird party). Thanks Kirt and Robby!

Right: Island friends Dawn Spicer, Mark Priebe, Judy DuShane and Alison Priebe enjoy listening to the sounds of Mike and Paul at the KI Wine. Co. April 2.



Kelleys Island Chamber of Commerce announces 2011 plans-big Islandfest news!

continued from page 1

and tapping their toes during the evening hours.

Fireworks donations are already coming in, so be sure to be part of the biggest Islandfest EVER. The parade will begin at the KI Ferry Boat Line's West dock at 11 AM-the theme is "Kelleys Island-the tradition continues" this allows the unique diversity of our island to be reflected in all of the floats that participate for the ultimate "Best in Show" title to be held for the year. The new board is working on a big surprise for the parade, so be sure to get your float plans ready, and put Islandfest on your calendar. Invite some friends, it is sure to be a summer event to remember.

This new layout and increased entertainment is sure to bring people from far away and give local families new things to experience with their ever-growing families. On Sunday the

artists and crafters will be in the downtown park, so come and enjoy some good old fashioned family fun for Islandfest this year.

Stop in the office and see the changes and learn about the diverse businesses here on the island. There is new information available and maps and fun finders on hand. The new website is a hit, thanks to new board member Steve Merkel. Rentals, events and a great amount of information can be found at www.kelleysislandchamber.com. We look forward to serving you this throughout this 2011 season and hope to see you at the next event!

Debbie Herwick (Director)
Kelly Bradford (President)
Steve Merkel (Vice-President)
Angela Palladino (Secretary)
Patti Johnson-Muranyi (Treasurer).

Shop till you drop ~

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**Great Shopping for
MOTHER'S DAY
BRING MOM IN FOR A
FREE ICE CREAM**

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Expanded Camping Line

We do it all for you!

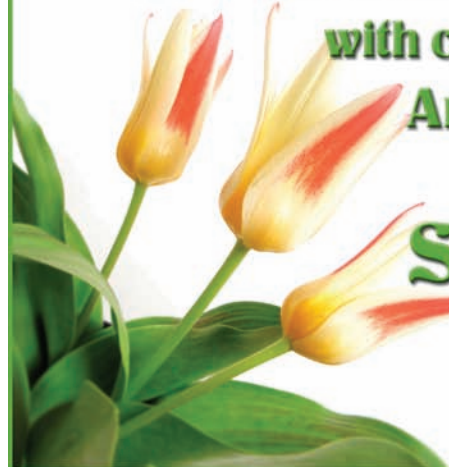


Celebrate Spring

on Kelleys Island

with colorful selections of
Annuals & Perennials
from

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Trading Post
Garden Center**



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Weed Control
Organic Mulch

**Beautiful Mother's Day
Garden Gifts**

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604 Division St. • 419-746-2252

Across from the VFW

Mulch orders over \$50.00 delivered on the island



Happy Mothers' Day!

Mother's Day is Sunday, May 8th. This year, create and give Mom a bracelet personalized by you to be as unique as she is. Choose from a large selection of beads and give a gift she'll treasure always.



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Last year's Chamber scooter winners

The winner of last year's Kelleys Island Chamber of Commerce scooter was: Virginia Coyne, shown here with John Polofka, Daniel Polofka and Jackie Polofka. Tickets for this year's blue 150 cc Scooter Raffle are on sale at the KI Chamber offices in the KIFBL Marina building.



Fire Department responds to letter

I am writing in response to a letter to the editor that appeared in the March/April issue of Kelleys Life from Ed Kuchar. Everyone should remember that there are always two sides to every story.

When anyone tackles a big project

like restoring the Kelleys Island Mansion they have to realize there will be a large expense.

The EPA has regulations concerning the disposal of ALL materials generated during a remodeling. They do NOT allow burning of all materials. In

most communities no burning of any kind is allowed. The EPA allows us on Kelleys Island, because of our unique situation, to burn yard waste (leaves and branches), and then only during specific months when burning up here is safer.

When a person applies for a burn permit, the burn site is inspected by an island Fire Official for size, proper distances away from other properties in the area, and the materials to be burned-safety issues. If everything is alright, the permit is signed. This was not the case in question. There was plastic, vinyl siding, insulation and other non-allowed material in the proposed pile, therefore, the permit was denied. After some discussion with the person conducting the burn and the separation of materials, the permit was issued. If the proper procedures would have been followed, there would have been no further problems.

Kelleys Island has a well-trained, all-volunteer Fire Department. The name calling in the letter to the editor was TOTALLY unnecessary. It's unfortunate for people that volunteer their time and could possibly put their lives in danger to provide for the safety and well being for all those people that live on or come to visit Kelleys Island, to come under attack by some people for having to make decisions that assure their safety.

Kelleys Island Volunteer Fire Dept.
Jack Hostal, Fire Chief



GOLF CARTS FOR SALE!

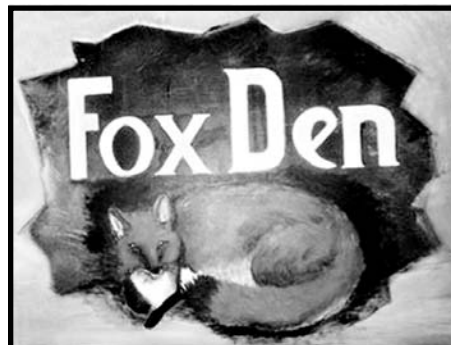
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Howard Fox / Janice Fox

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3511 West Cleveland Rd., Huron

KIHA gets your message across

The KIHA walkway continues to grow. Orders for bricks with messages honoring loved ones or loved things are being ordered, filled and set. It's a great way to put your permanent mark on Kelleys Island.

Topics on the engraved bricks are varied and include "in memory of..." family names, and a wedding date. Bricks were ordered for Christmas presents in December. Organizations have also ordered bricks with their names. Some of the other bricks include phrases of "Islanders at heart," "The Splash Club," "We loved this place," "An Island of his Own," and "KI- Our Escape from Reality."

If you have not purchased a brick yet, an application is provided here. Perhaps there's something you'd like to say?

Kelleys Island Historical Association Memory Walk



Buy a brick engraved with your name, boat, or loved one. Own a piece of Kelleys Island, leave your mark and become a permanent part of Kelleys Island History.

Small brick 8"x 4" is \$100.00
Please engrave with—(13 spaces per line, 2 lines)

Medium brick 8" x 8" is \$135.00
Please engrave with—(13 spaces per line, 4 lines)

Please complete this form for the size brick of your choice and send it with your check for the appropriate amount (\$100 for small brick and \$135 for medium brick) payable to KIHA, PO Box 328, Kelleys Island, OH 43438

Come on May!!

Snowbirds like us may seem fickle, but we know where we have to be in April, in Ohio. But I remember kinder Aprils, the ones with soulful overtones and idyllic Easters, sunrises and sunsets that were spectacular and blue clear water. This is not that kind of April. Winds that change multiple times a day, and make a NE to NE 360 degree rotation in less than four days is one of the phenomena of this April. Cold and wet conditions, high gas prices, these are all the things that are testing our fortitude. But, we are not afraid. Beyond the April fickles lies the inevitable May whirlwind of activities and events that give us a reason to hold on and say, "come on summer, spring is just a warm up."

By the time you read this, the Chamber of Commerce's new board and current members will be sponsor-

ing a Welcome Back Fish Fry, hoping to reconnect with all the fish lovers and island people that help support our chamber. I am excited to be on the board as the treasurer and support the people that volunteer their time to help make Kelleys Island a great place to do business and spend their time. I hope that if you haven't in the past, you will donate some time and some resources to this organization. The changes need you and the membership to participate fully to enjoy unique events that we offer here.

The Brewery's opening was wonderful. Seeing friends so early and entertaining travelers from as far away as Nebraska is quite a treat. Couples are coming for wedding plans, fishermen for vacations, and island families come to open their cottages; they are coming in for breakfast, lunch, dinner

and beer, to tell us how much they love this place. We have Island Devil, Dawg Bizkit Brown, and Gale Force Ale on tap, along with a pre-season menu that has a lot of people returning.

We look forward to Derby Day festivities at the brewery. Our extended family has enjoyed coming here for a quieter side to the day to watch the race. We host a Hat Contest from 1-5. Come in with your "derby" and get your picture taken. The categories we will be voting on are: Most Original, Best and Funniest. Prizes will be awarded, so come in and take a chance on our pony envelopes, you might win some cash!!!

Mother's Day seems early this year, paired with Derby Day. We are doing a simple brunch with 5 items for \$9. We will have home -made desserts for

moms, so be sure to come in and enjoy the morning with us. We will be open until 1PM.

Our Yoga Retreat this year-May 20 & 21--is going to have a teacher that is also a Reiki practitioner as its facilitator. If you would like to start a yoga practice, get a Reiki treatment, or tune up the discipline that you have going right now, please sign up at island-pj419@gmail.com or call 419-656-4335. We are happy to help put your Spirit first and come enjoy some techniques to put balance back in your life.

May always gives us thoughts of Memorial Day and the true beginning of summer that comes in June. Although this April is far from our ideal, we are grateful to be spending it on the island that we love to call home.

Enjoy patio dining with a spectacular view of the lake!

KELLEYS ISLAND BREWERY
Restaurant/Pub & Microbrewery
"Bringing people together one sip at a time"
www.kelleysislandbrewpub.com

COME ENJOY A
MOTHERS DAY BRUNCH
OPEN UNTIL 1PM

WAKE UP KELLEYS ISLAND
May 14

YOGA RETREAT
May 20-22
COME ENJOY A FIRE FRIDAY NIGHT
SATURDAY YOGA CLASS
9:30AM-11AM OR 4PM-6 PM
SUNDAY 9:30AM-11AM
A great place to start a practice

We look forward to hearing from you about the TourGuide, available for \$5 at the Brewery.

**MAY HOURS: Open Thurs. 4-9
Fri. 9-9, Sat. 8-12, Sun. 8-???**

419-746-2314

BAG THE MOON
OPEN WEEKENDS IN MAY
COMING SOON:
Unbelievable Happy Hour!
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KELLEYS ISLAND
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KELLEYS ISLAND CHAMBER OF COMMERCE AND VISITORS BUREAU

UPCOMING EVENTS
BIKE WEEK DICE RUN • JUNE 8
5K 10K RUN/WALK • JUNE 12

Donations for IslandFest Fireworks Fund are Greatly Appreciated!

For further information and a complete listing of all of the island's events, check our website: www.kelleysislandchamber.com or call 419.746.2360

EAT, PLAY, STAY

Kelleys Island Historical Association

DON'T FORGET TO JOIN US OR RENEW YOUR KIHA MEMBERSHIP!

"BE A PART OF KELLEYS ISLAND HISTORY!"

MEMBERSHIP APPLICATION - Membership runs from January 1 through December 31
THE KELLEYS ISLAND HISTORICAL ASSOCIATION, P. O. BOX 328 • KELLEYS ISLAND, OH 43438

NAME: _____
P.O. BOX _____ STREET: _____
CITY: _____ STATE: _____ ZIP: _____
E-MAIL: _____ PHONE: _____
PHONE: _____

() Individual Membership \$15
() Family Membership \$25
() Business Membership \$30 (includes business card size ad in one issue of the KIHA newsletter)
() Patron Membership \$100
() Life Membership \$500

Making Kelleys Island history everybody's business

2011 EVENTS
ART SHOW
Saturday • August 6
ANNUAL MEETING
Saturday • August 13
BUTTERFLY FESTIVAL
Saturday • September 10
QUILTS RAFFLE
"ISLAND MEMORIES"
by Teri Betzenheimer
"MONARCH MIGRATION"
by Carol Vogler Bright

2011 Calendar of Events

April

30, Sat.-Welcome back fish fry

May

7, Sat.-Derby Day - All taverns

14, Sat.-EMS Spaghetti Dinner
-Bag the Moon-4-7 p.m.-Bake Sale also

14, Sat.-Wake up to Kelleys Island-All taverns

15-21, Sun. to Sat.-EMS Week

21, Sat.-Safety Forces Day on the Casino Dock

19-22, Fri. to following Sun.-Nest with the Birds

-KI Audubon Club (KIAC)

20-21, Fri./Sat.-Yoga Retreat

-KI Brew Pub and KI Venture Resort

28, Sat.-KI Open Houses-Steve Mack

-Prudential Stadtmiller Realty

June

8, Wed.-Bike Week Dice run-Chamber of Commerce

11, Sat.-Make-A-Wish Amazing Race-Docker's

11, Sat.-Spaghetti Dinner-Captain's Corner

12, Sun.-5K/10K Run-Chamber of Commerce

26, Sun.-Make-A-Wish Horseshoe Tournament

-KI Winery

July

9, Sat.-KI Historical Assoc. Open House

-No admission-11 a.m. to 5 p.m.

22-24, Fri-Sun.-Annual Basketball Tournament

22-24, Fri-Sun-ISLANDFEST

-KI Chamber of Commerce

22-24, Fri-Sun-Cruisin' Kelleys Island

-Classic Car Cruise

August

6, Sat.-Art Show-KI Historical Assoc.

6, Sat.-Make-A-Wish Poker Run-Dockers

7, Sun.-Make-A-Wish Benefit Swim-Dockers

8-9, Mon./Tues.-Kelly Miller Circus

-Chamber of Commerce

12-13, Fri./Sat.-Outdoor Film Festival

-Various Sponsors

20, Sat.-Homecoming-KI Landowners Assoc. (KILA)

20, Sat.-KI Daze/Reunion-KI Brewery

27, Sat.-EMS Poker Run-Bag the Moon

27, Sat-1/2 Way to Mardi Gras-All taverns

September

3, Sat.-Island Singers-Shows at 6:30 & 7:30

-Town Hall

4, Sun.-Glacial Glimpses-KIAC

10, Sat.-Butterfly Fest and Tagging

-Old Stone Church-KIAC Saturday

10, Sat.-10 a.m. - 4 p.m.-Treasure Island Day

-KI Chamber of Commerce

12, Mon.-Perch Derby-The Casino

17, Sat.-Kayak Poker Paddle-KIAC

17, Sat.-Wine Fest-KI Winery

18, Sun.-Doggie Brunch-KI Brewery

24, Sat.-Lobster Fest-Village Pump

October

1, Sat.-Oktoberfest-KI Brewery

8, Sat.-Chili Cook-Off-KI Brewery

8, Sat.-Annual Clambake-Casino

15, Sat.-20th Annual Thanksgiving Dinner

-Bag the Moon

15-16, Sat./Sun.-Murder Mystery Weekend

-KI Venture Resort

22, Sat.-Adult Halloween-All taverns

22, Sat.-Family Hayride-KILA

(note: FunFinder date is incorrect)

29, Sat.-Octogaween-All taverns

29, Sat.-Pumpkin Carving-Bag the Moon

29, Sat.-Kids Costume Party-KI Brewery

29, Sat.-Kids Trick or Treat

-Village of Kelleys Island

November

25, Fri.-Christmas at the Corner-Captain's Corner

25, Fri.-Potluck Dinner-The Village Pump

26, Sat.-Ohio State-Mich. Tail Gate Party

-The Village Pump

26, Sat.-Holiday Open House-KI Winery

Make-A-Wish Amazing Bingo Race

Saturday, June 11th

REGISTRATION 11:30am

Dockers Restaurant - \$10 per person

Figure out clues to find your bingo numbers.

Prizes for 1st, 2nd & 3rd • 50/50 will also take place

For more information call

or text Jeni at 419-366-2688


Sandusky Lowe's offers KI deliveries

Continuing a tradition established over the past couple of years, the Sandusky Lowe's-5500 Milan Road/State Rte. 250--is offering delivery of in stock and special ordered items valued at \$299.00 or higher and purchased during the months of April or May, 2011, directly to Kelleys Island consumer homes for a fee of \$100 per order delivered in box trucks and \$200 per order for items delivered on flatbeds.

Consumers will need to take delivery on Thursdays, May 12 and 26. These are the only delivery dates that will apply to this special offer and special reduced delivery rates.

Kelleys Island
GENERAL STORE

Downtown's Finest Variety Store



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NOTICE

Due to changes made by the Ohio Department of Natural Resources (ODNR), fishing or hunting licenses are no longer available on Kelleys Island. They can both be purchased via ODNR's website: dnr.state.oh.us

Kelleys Island Branch of Sandusky Library

WINTER HOURS

MONDAY: 5:00 P.M.-7:00 P.M.

TUESDAY: CLOSED

WEDNESDAY: CLOSED

THURSDAY: 2:30 P.M.-4:30 P.M.

FRIDAY: CLOSED

SATURDAY: 11:00 A.M.-1:00 P.M.

SUNDAY: CLOSED

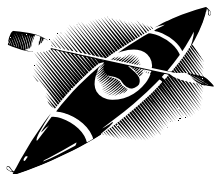


After hours, materials may be returned through a slot on the outside of the building.

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Distribution: The North Coast Area, Pt. Clinton, Catawba, Lakeside-Marblehead, Sandusky, and the Islands.
Subscription base: Cleveland, Columbus and many areas across country.
Circulation: 6,000

Submissions to Kelleys Life Articles, ideas, photos, letters to the editor and newsworthy items are welcomed. Submissions must be singled-spaced with paragraph indentations (no double spacing between paragraphs). Provide email or telephone contact information for follow up or clarification of details.

Editor's Note

Stories written without a by-line are written or compiled by Kelleys Life editor. Kelleys Life is not responsible for the views of its writers or editor.

**JUNE ISSUE
DEADLINE IS MAY 15**

*Happy
Birthday*

MAY

- 1- Molly Leckler
- 3- Layne McNeal
- 4- Mark Schodowski
- 7- Kirt Zettler
- 9- Pat Seeholzer
- 10- Sandra Yatson Elfers
- 12- Paige Fisher
- 13- Heidi Quinn
- 14-Jonathan Burns
- 15- Connor McCafferty
- 18- Sandra Elfers
- 21-Robert Primisch
- 24- Dan Kranyak
- 24- Kyle McCafferty
- 25-Janet Beck
- 25- Ron Ehrbar
- 25- Victor Elfers
- 25- Joe Joyce
- 29-Beverly Vetovitz

If anyone would like their name added to our birthday list, please submit it to the paper to jacquiekranyak@yahoo.com. If your birthday has dropped off, we're sorry and please resend it to us. Thanks.

**Memorial
Service**

The family of Jim Sennish wanted to announce that a Memorial Service in his memory will be held at the island cemetery on Sat., May 28 at Noon. The timing is touchingly important being that it is Memorial Day weekend and I can't remember a Memorial Day when Jim wasn't on hand, in uniform, to honor our nation's fallen heroes



Message from the Editor

Several islanders informed me that they were upset that *Kelleys Life* meaning I- decided to print the letter to the editor in the March/April issue from an island property owner who was complaining about a council member, the village, and the fire department, as well as some unknown islanders who he strongly felt had oppressed his rights. I've since been told, "*Kelleys Life* is not for that purpose." "*Kelleys Life* is supposed to be about only 'feel good' things." "It's not supposed to be political." "The paper has never before printed such inflammatory/angry/mud-slinging," etc., etc.

I feel the need to respond. The purpose of *Kelleys Life* is just that--life on Kelleys Island. My goal has always been to report on what goes on here, what is proposed for here, and sometimes, what people feel about it--both good and bad. I have never set out to purposely hurt someone and I never will. I feel I have tried to offer both sides whenever possible and I will continue that. Letters to the editor are the opinions of the writers of the letters. That's a fact.

Many years ago, when the paper started, the publishers and original editors of the paper had said that the paper would be "non political." Shortly after that, however, I took over as editor and I let them know that I would be covering politics and items of controversy. I have done just that in some form or fashion for the 8 years I've been the editor.

In the past I've covered both sides of water department issues, road paving issues, where a new fire department should or shouldn't be built and

why it was needed, the changing of the police chief from full-time to part-time, voter challenge issues, Marblehead trying to place a tax on islanders to travel home, candidates running for village office and their views, school board issues, ferry ticket counterfeiting, airplane accidents, snake conservation... I believe the list could go on and on. To say that the paper has never been political or published anything negative is simply not so.

On the other hand, I've printed numerous stories and photos on our fantastic police department, our all volunteer and always excellently-run and trained fire department, our quality and highly-trained EMTs, the accomplishments of our village in the successful completion of projects such as road paving, the village hall's painting, air-conditioning, tree planting, handicap accessible elevator, and again, I could go on and on.

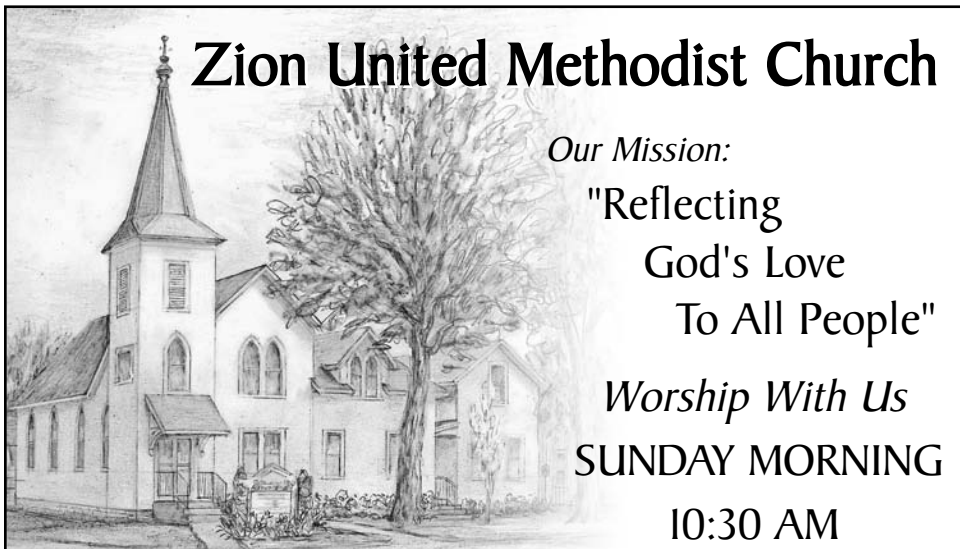
Life isn't one sided. I choose to believe that no one that lives here, owns property here, or just visits here, believes that it is. In the meantime, we do cover all the fun things that happen and are about to happen on the island that we hear about. I have said over and over again that *Kelleys Life* is the islanders' newspaper and much of our content is submitted by them. *Kelleys Life* is somewhat limited as to what it can cover due to our in-season monthly issues and our off-season bi-monthly print schedule. Things that aren't covered are sometimes casualties of that schedule.

I hope you'll all keep reading about our island, our --*Kelleys Life*.
Jacquie Kranyak

Thank you!

I had asked for information on a photo I had without copy on the Twarek family. John Kozak of Marblehead thankfully sent me the information that it was on the presentation of a plaque for football players last November. I appreciate the information John, thank you, and congratulations to the young men. Hopefully they'll be honored again this year and we'll be able to get it in.

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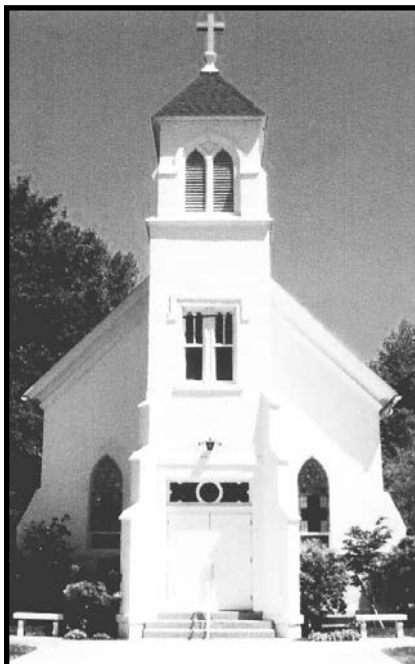
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Chaplain and Presbyteral Moderator:
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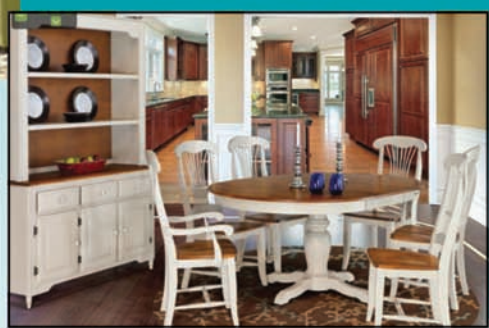


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Kelleys Life

Recollections of Kelleys Eighty Years ago and Thirty Years ago

Recollecting: "Fifty Years Ago"

Handwritten by Iva Riedy Erne [circa 1981?] via Geraldine Betzenheimer.

Thanks for sharing the wonderful memories.

In 1931 President H. Hoover was worried about the depression and stock market crash. Kelleys was still prosperous. Our population was about 1500 and there was plenty of work.

Ernest Fenwick was superintendent of the stone quarry which employed about 150 people. We also had Lay Brothers Fisheries. The "North Side Crew" that had 3 boats at the north dock and the South Side Crew that work from Koster's Dock, they employed about 20 men. Booth and Post Fish Companies also fished from the island. Independent fisheries were Bickley and Beatty and Elfers. Plus gillnetters that only fished in the spring and fall.

Another big industry was farming. George Becker had a large dairy farm. His barn is now owned by William Finger. The island also produced many grapes and other fruits. The grapes were picked in baskets and sent to Sandusky, Detroit, and Toledo to be pressed. It was a happy time for the school children as they were let out of school for two weeks to help harvest the crop.

Our electric lines had been put in a couple of years ago but we still hadn't the water lines.

Frank Lange was the mayor of the island. Rev. C. C. Vandersal was the minister at the E. U. B. church and Fr. Jos. Maerder was pastor at St. Michael Catholic church.

We had plenty of stores. Arnold Elfers was in the grocery business. He had a gasoline pump in front of his store. His store is now Frank Pohorence's storage house. Trieschmann Meat Market sold only meats. It is now the Island Market. Across the street which is now Curilla's was Lange and Brown's General Store.

Russell Matso's Bar was owned by his father, Joe. It was an Ice Cream Parlor with the barber shop in back. Joe Matso was our barber. Emmet Martin had an ice cream parlor where Martin's bar is now. The Casino was Charley Martin's pool room. Across from the Casino was a gas station.

Mr. Wm. Burger sold grains and coal and had ice delivery service. He managed the store at the dock where Ron Beatty now has his fish cleaning business.

At this dock the passenger boats also landed.

Neuman's boats, the Mascot and Messenger, hauled freight and cars from after Labor Day to late fall then the spring season to Memorial Day. The Chippewa made two round trips to the islands daily in the summer. It only carried ten cars on a trip so we didn't have many sight seers. Most of the tourists spent weeks or all summer on the island.

In the winter we flew to the mainland with Parker or Hersberger. Hersberger held the contract for carrying the mail. We all flew on the Tin Goose. Mrs. Frank Reinheimer was our post master.

Mr. Charles Downing was superintendent of the school. Helen Marchky taught the 5th to 9th grades. There were 42 pupils in high school, about 50 in grades 1 through 8th. The Catholic school was open at this time with about 60 pupils enrolled.

The graduating class consisted of Catherine Bauman (McManamon), Samuel Bauman, Maurine Brown (Corthell), Jeanette Lange (Novak), Mary Marchky, Eileen Martin, Elizabeth Myers (Perkinson), Paul Perruchon, Iva Riedy (Erne), John Semanition, and Albert Washie.

In those days we had plenty of recreation. Baseball, swimming, and fishing in the summer. Card parties, dances, plays, ice boating, and skating in the winter. The Marina was dug in 1958, Kellstone started in 1964, and Homecoming started in 1976. The population figures: • 1930 - 630

• 1950 - 324 • 1960 - 171 • 1980 - 93 • 1981 - 94

[NOTE: Carol Nelson-Burns apologizes for any errors in the spelling of proper names; her intent was to reflect spellings as best they could be identified from handwriting.]

Island history

Iva Riedy Erne, Mar. 31, 1981

Many people ask us, "How many people live on the Island in winter?" There are 94 souls that still brave the winter's cold winds and snow. 45 males and 49 females of which 10 are school children and 2 pre-school.

Henry (Henny) and Rosella Beatty are our oldest native Island couple. Henny was a commercial fisherman and then Ranger at the State Park.

Virginia Miller is our oldest female. At the present time she resides at Canterbury Villa in Milan. Her husband, Karl, passed away in 1979. She has three sisters living: Olive Blatt of Sandusky, Meda Brown of Milan, and Ellis Hughes of Kelleys.

John (Jack) Sennish is our oldest Island man. He and his wife Esther live on Titus Road. Their home is surrounded by a lovely big lawn and well kept garden. Jack takes the mail to and from the airport to post office every week day.

This past year we were blest with three CETA workers, who with our two village men have done a marvelous job of painting the town hall, putting a roof on the jail house, plowing snow and cleaning brush along the main roads. Where they cleaned brush we noticed a wire fence on Monaghan Road. It was the fence that enclosed Trieschmann's pasture. That started us reminiscing of the old days.

Henry Trieschmann and then his son, Wesley, used the pasture for cattle they butchered and sold in the meat market. Henry Trieschmann passed away in 1924 and then his son, Wes, and daughter Elda, took over the business.

Fifty or more head of cattle were brought over on the 'Arrow' or 'Chippewa' which docked at the foot of Division Street.

When the boat landed, the dock was cleared of all people and the drive began. Wes hired a crew of young fellows to keep the cows in line.

The cows were chased off the boat, then up Division Street to E. U. B. Church, down Chapel Street, then Woodford Road to the pasture gate. There they were kept until the island needed meat.

The slaughter house was in the woods in the back part of the pasture. Wes would kill five or more cattle at a time. Elda would help cut them up and took care of selling the meat over the counter. Liver was given away.

Wesley passed away a few years ago and Elda lives on Shelby Street in Sandusky.

Trieschmann's Meat Market is now the Island Market owned by Frank and Laura Jean Pohorence.

[NOTE: In copying this typewritten note from its original, Carol Nelson-Burns has preserved spellings, paragraphing, and facts of ownership as they were in the document typed by Iva Riedy Erne on March 31, 1981-thirty years ago, at the time of this publication]

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Ask Serving Our Seniors

Serving Our Seniors is a local, not-for-profit organization funded by the Erie County Senior Services Tax Levy. Serving Our Seniors is a geriatric social service agency that provides a variety of help to Erie County residents age 60 and better. The organization's purpose is to assist older people in maintaining their independent lifestyle.

Q: I have a Medicare Advantage Plan that I am unhappy with. I am told I have to keep it until the "Medicare Open Enrollment". When is that and what does it mean?

A: Open enrollment means it is a time of the year that "shop" for and switch to another Medicare Advantage Plan, if you have determined that it is in your best interest to do so. The open enrollment period to select a new Medicare Advantage Plan is October 15, 2011 through December 7th, 2011. Your new Medicare Advantage Plan would go into effect on January 1, 2012

Q: I have a Medicare Part D prescription drug plan that I am unhappy with. I selected the plan I am on when I was taking no medications, because it cost me the least amount of money. Yesterday, my doctor put me on 2 expensive medications and my Part D does not cover either one of them. Can I switch to a different Medicare Part D Plan? Will they make an exception for the fact that I am taking prescription drugs, now - and before I wasn't?

A: Unfortunately the answer is NO. You will have to stay with the coverage you have until Dec. 31st, 2011. However, you have the opportunity to shop for a better Part D plan that will cover the medications you

are taking. The "Open Enrollment Period" is October 15thm 2011 through December 7th, 2011. This is the time to compare and contrast all of the different prescription drug plans that will be offering coverage in 2012. But remember, just because you selected a new Part D plan in October, your new prescription coverage does not go into effect until January 1, 2012.

Q: I have 6 months of unexpired unopened ZETIA. I took it for my high cholesterol and my doctor has switched me to something else. Can Serving Our Seniors give it to someone who needs it, but can't afford it?

A: No -- at least not yet. The Director of Serving Our Seniors, Sue Daugherty and the Affordable Medications Coordinator, Tina Elmlinger, RN will be meeting with Ohio Senator Mark Wagoner, Ohio Representative Dennis Murray, a staff aid from US Congresswoman Marcy Kaptur's office and a staff aid from US Senator Sherrod Brown's office on May 23rd to discuss this matter to find a better solution to offers like yours.

Today, the only thing you can do is throw it in the trash. However, there is a recommended procedure for how to dispose of medications. This is how it works: Crush the pills into a powder (if it's a capsule - pull apart each capsule and empty it). Mix the powdered medications will used coffee grounds or kitty litter. Pour this into a container with a lid and throw it into the trash.

If you have unexpired medications that are unexpired, sealed (and evident that they have not been tampered with) we would like to hear from you.

Please send us the following information:

ation:

*The name of the drug you would like to donate

*The dose of the medications you would like to donate

*The quantity of the medication (the # of pills) you would like to donate --if the law allowed you to do so. We would also like to stay in touch with you on this matter -- if you are agreeable -- so please include your name and phone number and send this list of information to Serving Our Seniors, 310 E. Boalt Street, Sandusky. Or e-mail the information to mail@servingourseniors.org

Q: I am going to have knee surgery and won't be able to drive myself to the appointment or home again to Kelleys Island. Can someone at Serving Our Seniors help me with that?

A: If you are age 60+ and live in Erie County, yes we can help you. We can arrange for a volunteer driver to come the K I Ferry service dock and meet you there. He/she can also drive you back home. Seeing as your Knee surgery will prevent you from sitting comfortably on the ferry to return home, the driver and drive you to your home. HOWEVER, the driver is simply a driver. He is prohibited from assisting you up stairs and into your home. There will need to be caregivers or medics that can assist you from this point forward. Call our office for more information at 419-624-1856.

Q: I heard there is a speaker coming to the Senior Lunch Group who is going to discuss "It's Not Always Alzheimer's Disease". When is this discussion going to take place? And where?

A: Serving Our Seniors is working with Dot Simonds to coordinate this. It will take place May 26th 1pm - 2pm. If the lunch group is meeting on that day we intend to have this discussion immediately after lunch at the restaurant. The speaker is great! Very enjoyable and interesting. She is the Director of Programs at the Alzheimer's Association of NW Ohio. Please call Serving Our Seniors at 419-624-1856 if this topic is of interest to you. We will be sure to stay in touch with you as we get closer to the date.

**Sue Daugherty, Director
Serving Our Seniors
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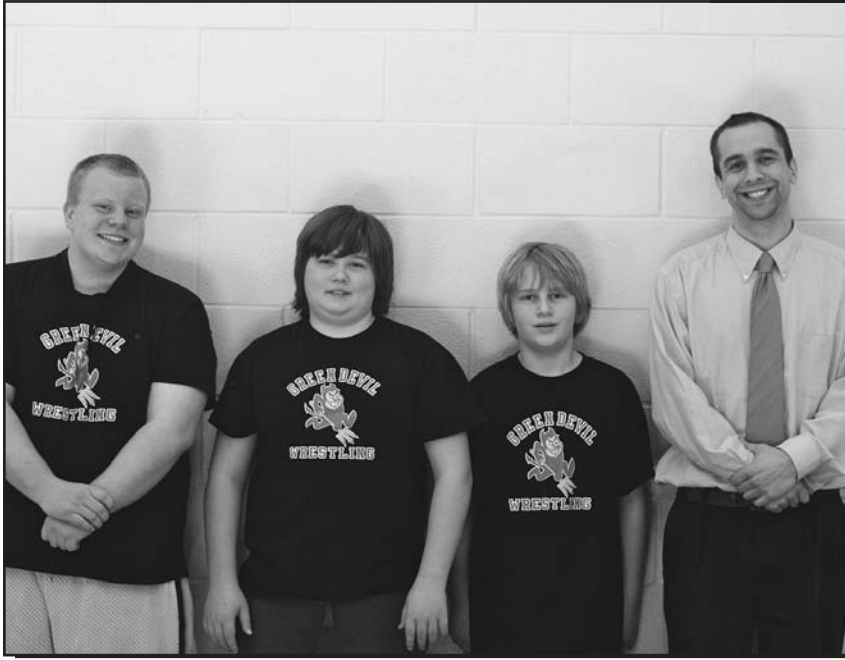
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Kelleys Island School

Left: Kelleys Island School Wrestling Team

Right: Kelleys Island School children provide artwork for Firelands



Kelleys Island School News

Phil Thiede, Superintendent

Congratulations Ty Bell & Michael Krzynowek

Ty Bell and Michael Krzynowek will be the 450th and 451st graduates from Kelleys Island Local School District on Sat., June 4th. Their graduation ceremony will be the 108th from our school. Ty and Michael have been attending college classes at Firelands Campus in Huron, Ohio this past year. Along with their high school diploma, both graduates will have one year of college coursework completed at no expense to either boy's family.

Ty is the son of Joe and Ernie Bell. Ty's future plans are to attend The Ohio State University majoring in engineering.

Michael is the son of Scott and Dorothy Krzynowek. Michael's future plans are to attend Firelands Campus

for his sophomore year. He is still undecided on his major.

On behalf of everyone on Kelleys Island, congratulations to both graduates and best of luck in their future endeavors.

Kelleys Island goes to Washington

Seven Kelleys Island students in grades 7th through 12th, along with three staff members will be visiting Washington, D.C. the week of May 9th through May 13th. We are very fortunate to have the assistance of Matt Noreika, an assistant in Senator Sherrod Brown's office in Washington, D.C., to arrange four congressional tours for the White House, Pentagon, Capitol, and Library of Congress. These tours are much more detailed and personalized than the tours given to the normal tourist visiting

Washington, D.C. Matt also arranged for our group to have a private meeting with Senator Brown in his office.

During our trip, we will also be visiting Arlington National Cemetery, the National Mall, Ford Theatre, the Smithsonian Museums, Voice of America studio, and the Supreme Court. Our normal daily schedule will run from 8 AM in the morning until approximately 8 PM in the evening. I am sure our students will come back with memories to last them a lifetime.

Upcoming May/June events for Kelleys Island School

Wed, May 4 - Toledo Art Museum - Grades 2nd to 10th

Thurs, May 5 - Staff Meeting - School starts at 9:30 AM

Mon, May 9 to Fri, May 13 - Washington, D.C. Trip - Grades 7th to

12th

Thurs, May 19 - Kelleys Island Board of Education Meeting - 9:45 AM

Thurs, May 19 - Science Day Field Trip - Cedar Point - Grades 2nd to 10th

Wed, May 25 - Cleveland Indians Game - Grades 2nd to 10th

Thurs, May 26 - Art Show - 6 PM - KI Gym

Mon, May 30 - Memorial Day - No School

Fri, June 3 - Last Day of School - Awards Assembly and Picnic - 11 AM

Sat, June 4 - Kelleys Island Graduation - Gym

Thurs, June 9 - Kelleys Island board of Education Meeting - 9:45 AM

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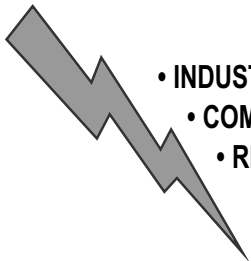
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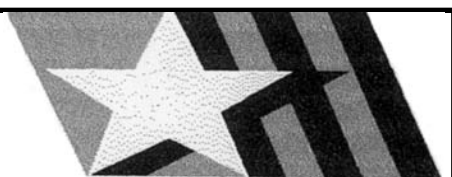
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**Know what's below:
call before you dig**

Submitted by Tom Konecny, Hancock Wood

Whether it's a dreamed up deck addition or a landscaping masterpiece, summer weather is a great time for outdoor improvement plans to actually play out.

But if your planned projects include digging, like planting a tree or bringing in a backhoe for trench work, you'll have to wait a few more days so the job can be done safely. Underground utilities, such as buried gas, water, and electric lines, can be a shovel thrust away from turning a summer project into a disaster.

To find out where utility lines run on your property, dial 811 from anywhere in the country a few days prior to digging. Your call will be routed to a local "one call" center. Tell the operator where you're planning to dig and what type of work you will be doing, and affected local utilities will be notified.

In a few days, a locator will arrive to designate the approximate location of any underground lines, pipes, and cables with flags or marking paint so you'll know what's below. Then the safe digging can begin.

Although many homeowners tack-

ling do-it-yourself digging projects are aware of "Call Before You Dig" services, the majority don't take advantage of the service. A national survey showed that only 33 percent of homeowners called to have their lines marked before starting digging projects, according to the Common Ground Alliance, a federally mandated group of underground utility and damage prevention industry professionals.

Although light gardening typically doesn't call for deep digging, other seemingly simple tasks like planting shrubs or installing a new mailbox post can damage utility lines. A severed line can disrupt service to an entire neighborhood, harm diggers, and potentially result in fines and repair costs.

Never assume the location or depth of underground utility lines. There's no need: the 811 service is free, prevents the inconvenience of having utilities interrupted, and can help you avoid serious injury.

For more information about local services, visit www.call811.com.

How to care for your septic tank and septic system

A great reminder, submitted by Ernie Bell, from About.com

Septic System Ongoing Maintenance

On Kelleys Island, taking care of your septic system is of major importance. We have a mix of older and newer systems here and below are some common sense guidelines to remember.

Divert rainwater from the septic drainfield

A soggy drainfield won't absorb and neutralize liquid waste. Plan landscaping, roof gutters and foundation drains so that excess water is diverted away from the septic drainfield.

Don't overload the septic tank and drainfield

Check faucets and toilets for leaks; make repairs if necessary. Use aerators on faucets and flow reducer nozzles on showers to help lower water consumption.

Reduce water levels for small loads of laundry.

Wait until the dishwasher is full to run it.

Use a displacer to reduce the amount of water needed to flush the toilet, or install low-flow toilets.

Keep trees away from the septic system

Discourage root damage by keeping trees at least 100 feet away from the septic system.

Trees with very aggressive roots, such as willows, should be even farther away from the system.

The toilet isn't a garbage disposal

Never flush cat litter, disposable diapers, sanitary napkins, tampons, paper towels, facial tissues, coffee grounds, or cigarette butts and filters. They'll clog your septic tank in less time than you might imagine.

Use garbage disposals wisely

A garbage disposal can double the amount of solids added to a septic tank. Choose a top-line disposal that grinds food into tiny particles that are easier for a system to digest.

Do not pour grease down the drain

Grease can clog the septic drainfield, making it impossible for soil to absorb liquids. If that happens, you'll need to have a new drainfield.

Avoid hazardous chemicals

Varnish, paint thinners, motor oils, gasoline and other similar chemicals can ruin your system and are a hazard to groundwater. Dispose of them properly.

Protect the system from damage

Do not drive over the drainfield, build a structure on top of it, or cover it with concrete or asphalt.

Do plant grass on the drainfield to minimize soil erosion.

Perform regular maintenance

Solids must eventually be pumped from the tank. Many experts advise a family of four with a 1,000 gallon septic tank to have the tank pumped after 3-5 years of full time use. Other experts say you can go much longer between pumping operations.

Never attempt to open a septic tank yourself. Gases and bacteria in it are dangerous.

Laundry Tips to Help Keep Your Septic Tank Healthy

Laundry contributes a great deal of water to the septic system and there are a few tips you should follow to prevent problems:

Don't run laundry wastes directly into the drainfield; it should be run into the septic tank. Soap or detergent scum will plug the soil pores in the drainfield and cause the system to fail.

Normal amounts of detergents and bleaches can be used and won't stop the bacterial action in the septic tank.

Inexpensive detergents may contain excessive amounts of filler or carrier and some of the fillers can be montmorillonite clay that is used to actually seal soils. The best solution is to use a liquid laundry detergent, which seldom have clogging fillers that may harm a septic system.



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Kelleys Life goes to lifeguard school



Not a page got wet when Kelleys Life attended Holly Miller's Lifeguard Class held at Margaretta High School in March. One of the classes included the different types of lifeguarding that could be found on the island—such as on sandy beaches, private and camp pools, and rocky shores. Holly has been offering a week-long learn to swim class every August for island children at Camp Patmos for many years.

Fixed Annuities vs. CDs: Is One Better Than the Other?

For most people, the answer to this question is it depends. While some features are similar, fixed annuities and bank certificates of deposit (CDs) also have characteristics that differ. What works for you may depend on which features best fit your financial situation and investment objectives.

Are you looking for safety?

Both CDs and fixed deferred annuities are generally considered "low-risk" investments compared to other investment options. CDs are sold by banks; fixed annuities are issued by insurance companies. In most instances, CDs are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per account. Fixed annuities are not insured by the federal government, but are backed by the financial strength of the insurance company that issues the annuity. Of course, annuity guarantees are subject to the claims-paying ability of the issuing company, so when considering a fixed annuity, make sure the issuing company is financially sound. You can get an idea of the financial strength of a company by referring to an independent rating company such as Moody's, A.M. Best, or Standard & Poor's, which evaluate the financial strength of insurance companies and publish ratings based on their assessments.

How long is your investment horizon?

CDs are often used for short-term accumulation. CDs are issued in a variety of maturity periods, from as short as one month to three years or longer. On the other hand, fixed annuities are better suited for long-term accumulation. Most fixed annuities have maturity periods of five years or longer, although some fixed annuities have maturity periods as short as two years. In any case, most CDs and fixed annuities assess a penalty for taking money out of your account prior to the maturity date. Some CDs allow you to withdraw interest as it's earned. However, if you want to withdraw principal, you'll likely be assessed an early withdrawal penalty. Likewise, many fixed annuities allow you to receive earned interest, and some annuities even allow a limited penalty-free withdrawal of up to 10% of the account value annually. But annuity withdrawals exceeding any penalty-free amount will also be subject to a withdrawal or surrender charge.

What type of return do you want?

Both CDs and fixed annuities credit interest to your account. The rate of interest is often based, at least in part, on the maturity period of the vehicle: the longer the investment period, the higher the interest rate likely to be offered. CDs generally pay a fixed interest rate for the entire term. The interest rate paid by a fixed annuity may change annually, subject to a minimum interest rate that lasts for the entire term. There are some fixed annuities that pay a fixed rate of interest

for a fixed period of time, usually to maturity. While the interest rates of CDs and fixed annuities with similar maturity periods are often similar, since most fixed annuities have longer maturity periods than CDs, the interest rate offered may be a little higher than a CD with a shorter maturity term. It's also worth noting that fixed annuity companies guarantee a minimum interest rate for the term of the annuity, and sometimes, may guarantee a higher interest rate for a certain period of time.

Are taxes an issue?

If income taxes are a concern, be aware that the interest you earn on your CD (presuming it's not held within an IRA) is taxable in the year it's earned, even if you don't take the money. Conversely, the interest earned in a fixed annuity is not subject to income tax until you actually take the money out. With a fixed annuity, you have a little more control over when you'll pay taxes on your interest earnings. Also, interest earnings from CDs must be included as income when calculating whether a portion of your Social Security benefits will be subject to income tax. However, interest earned within a fixed deferred annuity (so long as it's not withdrawn) is not included in this calculation.

Withdrawing money at maturity

When your CD matures, you're able to take the principal and any interest earnings out in a lump sum, or you can usually renew the CD for the same or a different term, and often at a different interest rate. You can do the same thing with money from a deferred annuity. You'll be taxed on the interest earnings at that time, and, if you're not at least age 59½, you may also face a 10% tax penalty on earnings as well, unless an exception applies. However, a deferred annuity provides you with the option to convert your account to a stream of payments that can last for your entire life. Known as annuitization, this gives you the option to receive periodic payments (e.g., monthly, quarterly, or annually) from your annuity for a fixed period of time, such as ten years, or for the rest of your life.

While some features are similar, fixed annuities and bank certificates of deposit (CDs) also have characteristics that differ. Fixed annuities are not FDIC insured, are not issued by a bank or government agency, and are not a deposit.

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Gar carcass found



Cecily Schaefer found a gar carcass while searching for sea glass on the north beach in mid April. Gars, once plentiful, are a rare find in Lake Erie, some even thought them extinct. Good hunting Cecily!



Nest with the Birds May 19-22 Kelleys Island Audubon Club

Birding has become one of the most popular past times or hobbies of today. Kelleys Island just happens to be the home of one of the most well-established birding festivals in Ohio, with its springtime "Nest with the Birds-Bird Kelleys Island!" event.

This year's NWB will be held from Thursday May 19, through Saturday, May 21. Birders come from all over Ohio and adjoining states, as well as from much further away for the spring

migration.

On Thurs. May 19 our long time Kelleys Island researcher and well known bird banding leader, Tom Bartlett will present a program at St. Michael's Hall on the "Birds of Lake Erie". A potluck will be held at 6:00 with the program to follow at 7:00. All are welcome.

Greg Miller, who is featured in the book "The Big Year" which chronicles three birders as they scour the U.S. in

a race to see who can count the most birds in one year will once again be leading hikes for the festival.

The book is being made into a movie starring Jack Black in his role and other comedic acting geniuses, Steve Martin and Owen Wilson as the other two birders. Greg will be leading walks on Thurs. May 19 at 8:00 and 4:00 and Fri. at 8:00 AM. Check in at St. Michael's Hall for the route.

Sat. morning May 22, Tom and his

crew will have the nets set up at Long Point for bird banding. Come and watch the process and adopt a bird as it wings its way north. This begins early and goes on to the early afternoon.

Further information on the Kelleys Island Audubon Club is available at the website www.kelleysislandnature.com or at 419.746-2258.

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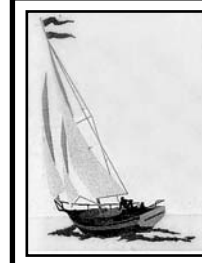
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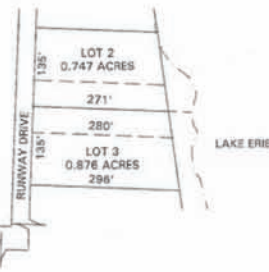
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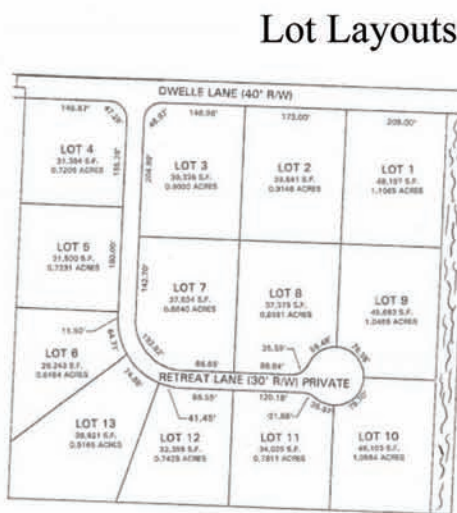
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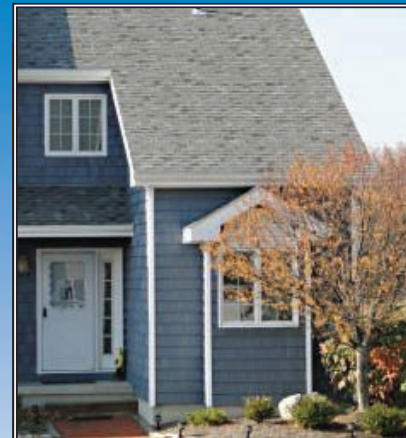


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