The Trawler



Special Edition | Election 2026

Meet Your Candiates

The Election Committee is happy to announce the list of FIPOA Board Candidates for the Class of 2029.

Non-Resident – 3 open position (full-term)
Nancy Cusick
Chris Gray
Barry Hassett
Daniel Holmes
Michael Keaton
Thomas Lichtenstein
Marc Murray

All candidate features and content are presented as submitted. No changes or alterations have been made. Candidates are listed in alphabetical order.

CANDIDATE BIOS



Nancy Cusick

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
I have a deep appreciation for our island and a strong personal interest in maintaining its safety, beauty, and long-term property values. In my professional life, I have managed several different roles over the past 40 years, including business owner for my cooking store for ten years, various sales and management roles, and most recently, professional recruiter. Through these roles, I have developed strong skills in budget management, vendor coordination, conflict resolution, and strategic planning. I plan to leverage this experience to ensure our community operations run smoothly, transparently, and fiscally responsibly.

My Vision and Goals for Our Community
If elected to the board, my primary areas of focus will be:

- Fiscal Responsibility: Ensuring our community dues are managed efficiently to cover necessary maintenance while protecting our reserve funds for future capital improvements.
- Enhanced Transparency: Improving communication between the board and homeowners so everyone feels informed and heard regarding community decisions.
- Property Preservation: Working closely with management and vendors to keep our shared amenities, landscaping, and infrastructure in top-tier condition.

I believe that a great POA is built on collaboration, fairness, and consistent rules enforcement. I would be honored to dedicate my time and professional expertise to serving you all.

Thank you for your time, consideration, and your vote.

Sincerely,

Nancy Cusick
n_cusick@yahoo.com
216-339-1677

Please state your professional/volunteer experience relative to this Board position:
Fripp Island GM task force committee - coordinated GM candidate interviews. Helped to rank final candidates and communicate with all applicants.

Westlake, Ohio community volunteer for various positions including PTA president, girl scout leader, softball coach. soccer coach, Westlake police academy graduate, and many PTA committee chair positions.

Please share how you discovered Fripp and a brief history of your property ownership experience:
Our family has been vacationing on Fripp Island for over 20 years and absolutely fell in love with the island.

Why are you running for the FIPOA Board?:
I want to get involved in community planning and involvement and make a difference.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
The current board is divided on many issues. I would like to help bring the board members together and promote a collegial environment.

Are there any committees, in particular, that you would have an interest in?
Appeals Committee, Election Committee, Strategic Planning Task Force.

Please Explain
I would love to be involved in helping to recruit future talent to our board and have a say in future plans for our island.



Chris Gray

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
Vice President- Bryant Electric Repair and Construction
Tega Cay, SC Mayor 2022-2026

Please state your professional/ volunteer experience relative to this Board position:
RFTS is the Rock Hill Area Transit Study. I served on the board bringing transportation improvements to the area. This involved procurement, planning, budgets, and project delivery to completion. As Mayor I also spearheaded many community outreach groups. Service Saturdays was one of many projects that focused on helping our elderly, disabled and less fortunate neighbors throughout the city with home repairs and various other projects to meet the needs of the community.

Please share how you discovered Fripp and a brief history of your property ownership experience:
My wife has been coming to Fripp since she was a young child. When we married we carried on that tradition with our children. Fripp has been our happy place for many years. We became home owners 3 years ago.

Why are you running for the FIPOA Board?:
I believe that we are to serve and be good stewards of God's blessings. We are blessed by Fripp enabling us to build our family memories year after year. I feel I have the obligation to give back.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
Infrastructure
Assessments
Growth
Staffing
Asset management

Are there any committees, in particular, that you would have an interest in?
Roads, Drainage & Bridges Committee

Please Explain
I have been in heavy highway construction for 30 years.



Barry Hassett

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
I am an accomplished business executive with more than thirty years of increasing global responsibility in the medical device/ biotechnology industry marketing and selling implantable devices, biologics and capital equipment. I currently hold the role of Chief Commercial Officer in a publicly traded company on Nasdaq. I am managing a team of more than 80 people, as well as multiple contracted vendors with multi-million dollar P&L responsibility. I have a proven track record in large company and entrepreneurial environments, with extensive experience of doing 'more with less'. Throughout my career I have demonstrated excellent leadership, interpersonal, analytical and communication skills, developing a reputation for being able to work effectively with all personality types and the ability to broker compromise and agreement in difficult discussions.

Please state your professional/ volunteer experience relative to this Board position:
I have served in this role for the past two years (2025-2026) with direct experience on the Finance Committee, as well as the Fripp Island Resort task force and General Manager Search task force.

Please share how you discovered Fripp and a brief history of your property ownership experience:
My wife and I discovered Fripp vacationing here several times when my children were in middle school and high school (they are currently in their thirties and have blessed us with three grandchildren to date). We love the coastline and the low-key atmosphere on Fripp. When we decided to purchase a beach property, Fripp was the ideal location due to its atmosphere and proximity to our permanent residence in Alpharetta, GA. We purchased our home in February 2021 and the entire family enjoys regular visits to Fripp throughout each year. We do rent our home out when we are not using it and we use Fripp Island Resort to manage our property rental.

Why are you running for the FIPOA Board?:
With my two years experience to date on the FIPOA Board, I continue to see an opportunity to lead and influence important decisions that will position Fripp to satisfy the varied needs and wants of the entire community. It would be an honor to continue to serve the island in that capacity.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
For me, there are three priorities to be addressed in addition to ensuring successful implementation of ongoing initiatives: 1. Completion of the current Finance Committee's work regarding recommendations for a New Basic Assessment and overall funding. With an aging infrastructure and a changing shoreline, the island requires a detailed assessment of its needs and the funding required to support and address those needs. Completion of this initiative will minimize, if not eliminate, the need for Special Assessments moving forward and ensure that we meet the needs of our residents moving forward. 2. Continued assessment and protection of the Fripp environment. With the pending completion of the Front of Island project in 2027, we need to continue to assess and plan to manage the consequences of the changing shoreline and its impact on the marsh. 3. Improved communication. More regular, thorough and effective communication between the POA management and its members will ensure more smooth governance and improve overall community relations.

Are there any committees, in particular, that you would have an interest in?
Finance Committee, Strategic Planning Task Force

Please Explain
Serving on these two teams will enable me to take a direct role in influencing progress on the priorities that I identified above.



Daniel Holmes

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
Currently serving on our Board, joined July 2026 to fill the balance of 2026. I look forward to serving the next three years to serve the island and the resident's best interests.

Please state your professional/ volunteer experience relative to this Board position:
I previously served on the Visit York County Board where I reside. I served for several years but did have to resign when Covid hit to give full attention to my restaurant group of four units.

Please share how you discovered Fripp and a brief history of your property ownership experience:
My wife and I were looking for a vacation property along the coast of NC, SC and Ga. After touring several properties and areas we settled on Fripp for the family feel and security of being on private island.

Why are you running for the FIPOA Board?:
My family has a vested interest in Fripp Island. If our Board performs properly it allows the island to flourish.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
Smart financial decisions, protecting wildlife and the natural surroundings and maintaining a family friendly atmosphere for the residents and guests of Fripp Island.

Are there any committees, in particular, that you would have an interest in?
Wildlife, Environment and Grounds Committee, Strategic Planning Task Force

Please Explain
The natural surroundings and wildlife on Fripp are very valuable assets to the island. Forward thinking and planning will allow Fripp Island to stay on course for a bright future.



Michael Keaton

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
I work full-time, and my current role I serve as the Senior Vice President of Business Development Team for Onity Group — a publicly-traded mortgage and finance company. Prior to joining Onity, I spent 10 years with Shellpoint Mortgage Servicing from 2012 to 2022 as their Chief Servicing Officer and EVP of Operations. Prior to joining Shellpoint, I had several executive-level roles at Resurgent Capital Services between 2002 and 2012, including Senior Vice President of Mortgage Servicing and Loss Recovery.

I began my working career about 32 years ago at Wendover Financial Services, where I spent more than 10 years in various operational leadership roles concluding my tenure there as Vice President of Default Administration.

In particular, with my background I believe I can help us increase timely payment of HOA dues and reduce the costs of communicating with homeowners.

Please state your professional/ volunteer experience relative to this Board position:
We have been homeowners at Fripp since 2020 — initially purchasing a home in the Ocean Cottages, and for the last two years the proud owners of a second home on Veranda Beach Drive.

I have significant amount of relevant work history having been in the mortgage industry since 1992. I understand the needs of homeowners and have a work history that balances the needs of homeowners while at the same time ensuring that assets are managed for top financial performance. If chosen to serve on the FIPOA Board, I will use my background to enhance the experience, lifestyle, and value for homeowners

I currently serve as the business manager for a four-family condo association in Beech Mountain, North Carolina and I previously served on the board of a 36-family condo association in Kure Beach, North Carolina.

I am active in volunteer causes in my hometown of Greenville, South Carolina — everything from teaching Sunday School at Augusta Heights Baptist Church (for middle schoolers) to serving those in need with organizations like Hands on Greenville, Habitat for Humanity, and United Ministries.

You'll see from my work history that I have experience in understanding the needs of homeowners, delivering solutions that add value for homeowners, and doing it in a manner that is fiscally responsible for clients and investors.

Please share how you discovered Fripp and a brief history of your property ownership experience:
We have been homeowners at Fripp since 2020. In mid-2020 we realized our wonderful (but small) condo at Kure Beach wasn't going to work for our growing family. Additionally the Kure Beach / Wilmington area seemed to frequently get hit with hurricanes and the remnants of major storms. We sold our place at Kure and began exploring other areas.

While looking in Hilton Head, our broker suggested we take a look at Fripp. We immediately fell in love with the area and now are proud to own two homes on the island. We will always be part-time residents at Fripp given our family ties to the Greenville SC area. Although, I do hope to be spending at least 50% of my time at Fripp in about 7-9 years (retirement).

Why are you running for the FIPOA Board?:
We have a long-term commitment to Fripp as a secondary home. I have professional (work) experience and volunteer experience that can be put to good use as a member of the FIPOA Board.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
There are things about Fripp that are wonderful and should never change. However, I'll start by sharing two examples of areas where we need to improve. We need to make changes to remain attractive to seasonal visitors and continue to appeal to the next (younger) generation of homebuyers. We are a place of peace, we don't want to be Myrtle Beach, but we also need to bring more non-resort amenities to the island as not all homeowners choose to be members of the Resort.

In my experience, I believe at times the FIPOA needs to be more service-focused. I have seen situations where homeowners receive bureaucratic-style treatment, like what you might receive at City Hall. Homeowners provide the funding for the paid positions at Fripp as well as the funding for key infrastructure initiatives. Let's revitalize how we serve.

Are there any committees, in particular, that you would have an interest in?
Appeals Committee, Finance Committee, Strategic Planning Task Force

Please Explain
I would be happy to serve in any capacity, but Appeals, Finance, and Strategic Planning are the areas where I have the most real-world experience to offer in service to the FIPOA.



Thomas Lichtenstein

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:
20 years in high end private Club management. All with volunteer Board structure responsible for non-profit organization. Up Close experience on how productive, proactive, cohesive Boards can positively impact the lives and value to memberships. Experience in building consensus, culture, brand development and enhancement, handling complaints and divisive issues. Oversaw all operational and capital improvement budgets. Prior to the Club Business, 15 years as owner operator of hospitality management group: Hotels, restaurants, catering and consulting. Currently, for the past 17 years I am in sales and management of a national food distribution and manufacturing company.

Please state your professional/ volunteer experience relative to this Board position:
I served on the FIPOA ad hoc GM search committee, just completed. This solidified my interest that I can positively contribute to the FIPOA. Board Member: Illinois Rest. Assn. Officer: Club Managers Assn. of America

Please share how you discovered Fripp and a brief history of your property ownership experience:
Purchased first home on Fripp in 2002. Conducted unscientific search from our home in Chicago for warm weather barrier island second home. Over 2-3 years traveled as far south as Jacksonville Fl. up into the outer banks. Settled on Fripp: no board walk, no stop lights, no miniature golf

Why are you running for the FIPOA Board?:
I want to make a difference. I believe my Board and business experience can positively impact the how the FIPOA Board operates. I will bring positive, pro-active, transparent, energy and actions to The Board. I will insist on accountability and transparency. Legacy. Not mine. For Fripp. We plan to leave our current home to our Children and Grandkids.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
The acrimony and toxic environment on the Board and in many areas of the Island must be dealt with and minimized. Bring a business like and focused approach to solve problems and make improvements.
Top Priorities:
>> Covenant Enforcement
>> Beautification of the Entry and public areas (Even before construction)
>> Promote Brand Identity
>> Face head on the controversy and divisions created with short term rentals
>> Enhance and promote positive synergies with The Fripp Isalan Resort

Are there any committees, in particular, that you would have an interest in? Shoreline Committee, Wildlife, Environment and Grounds Committee, Strategic Planning Task Force

Please Explain
Our greatest assets: Our beaches, our unique and precious environment.
Must have 5-10 year strategic planning. I find it very interesting that the ARB committee is not noted above. We must address growth on the island and ensure that consistent tasteful and brand sensitive building is strictly adhered to.



Marc Murray

Fripp Island
Property Owners Association

Please provide a brief resume of yourself:

Marc L. Murray, MBA
641 Lexington Avenue, 13th Floor, NY, NY 10022 (212) 634-6326 (office)
1901 Main Street, Suite 1810, Columbia, SC 29205 (SC Home Office) (803) 466-3951 (direct)
1727 Laurel Street, Columbia, SC 29201 (Hobbs Group Advisors/ CPAs, Partner Office)
marc@hobbsgroupadvisors.com
marc@shandonhill.com

Summary

Director, Separate Investment Account Management – Multi-Asset Specialty for individuals and corporations

- Risk Adjusted Achievement – 1.5 Sharpe, SD below 8, Beta below .75 and max draw down 10% since 2005.
- Total Return/Absolute Return Approach using diversified sector and liquidity Manager strategies.
- Ultra-High Net Worth and Institutional Client base
- Special Sector Expertise: Defense, Financials, Energy/Power, Industrials and Technology sub-sectors.
- Former Morgan Stanley Institutional Equity Strategist - Income Builder, Dividend Growth, Closed-end Funds, and International Managers. I worked closely with Product, Research, Sales, and Trading.
- Former Portfolio Manager on the 5-Star Rising Dividend Growth Mutual Fund (sold to Goldman Sachs 2012).

• Team Leader/Team Builder for Equity Research Due Diligence Team – Morgan Stanley, Goldman.
• Lead investor partner Sir John Templeton's Foundation, Grace, and Koch Families, 1998-2015.
• International experience – New York, Tokyo, London, Frankfort, and Hong Kong.

Professional Experience

Hobbs Group Advisors, LLC Columbia, SC and New York, NY 2017 - Present
Equity & Multi-asset Separate Account (SMA) Portfolio Director
• Run an effective team of ten professionals plus OCIO to Manage income builder, global equity strategies/specialized SMAs. Significant Alpha (4+) and Sharpe Ratio (1.5+) outperformance for 1,3-,5, 7 and 10-year periods.
• Responsible for aggregate AUM of $300MM, within structured wealth strategies, including Foundations, Endowments and Captive Insurance structures.
• Provide direct written commentary, thematic content, new investment sourcing & measurement.

Shandon Hill Capital, LLC Columbia, SC, Hilton Head, SC & New York, NY
2009 - Present
Equity Research & Consulting Director
• Provide third party research and private-label commentaries to RIAs, consulting firms, etc.
• Senior Portfolio Manager & Advisory Partner for The Rising Dividend Growth Mutual Fund (formerly ICRDX) - $4B AUM at its height, specializing in dividend growth investing – 5-Star, top 2% Morningstar Fund, sold to Goldman Sachs in 1Q, 2012.

Morgan Stanley New York, NY 2004 – 2009
Portfolio Strategist, Equity Income & GARP Strategies
• Ran Equity Model Portfolio Research, Strategy & executable portfolios for Institutions and Private Wealth Advisors in the US and Asia.
• Significantly outperformed industry benchmarks (by more than 500 bps/ annum) while managing strategieswith over $500MM of aggregate AUM.
• Presented portfolio/market views to individuals, family offices, conferences, CNBC, Yahoo TV.

Bank of America/Merrill Lynch, Columbia, SC 2002 – 2004
Senior Vice President/Group Manager, Institutional Banking
• Managed a portfolio of institutional client business, including asset management & investments, credit products, treasury, and private banking.

• Responsible for credit analysis/ structuring, client due diligence and risk management.
• Led 10 bankers with a $700MM asset/liability portfolio. 12% revenue CAGR while limiting risk.

Training, Education, Licenses and Other Experience/
Interests
New York M.B.A., Finance and Management University

Colby College B.A., Economics, with Honors. Junior year in London.

Licenses NASD/FINRA -- Series 66 (current); 7, 63, 65, 86, 87 (prior), ASA Business Valuation Level I.

Affiliations
Guest lecturer at the Moore School of International Business; National Portfolio Summits Conference Speaker to Foundations, Endowments, RIAs and Qualified/ HNW entities; Columbia Economics Club Member; Past Board Member of The Navigators Global Investment Advisory Committee (two terms/6 years); Columbia Investment Forum; Past Deacon, Redeemer Presbyterian Church NYC.

Interests
Arts, combat sports, basketball, soccer, crew team (three sport college athlete), the outdoors, reading, chess, travel, exploring with family, venture capital, and writing.

Please state your professional/ volunteer experience relative to this Board position:
I have significant not-for-profit volunteering experience in Columbia, SC and New York but have not had the opportunity yet, to be a in a service role on Fripp. Now that my home build is complete, I look forward to serving on the Board.

Please share how you discovered Fripp and a brief history of your property ownership experience:
My wife Laura Groom's family have been owners on Fripp since 1968, in basically the same spot we are now. I began visiting Fripp in 1991 while dating Laura, and have enjoyed visiting quite often since we were married in 1992. Our twenty year old daughter Olivia has felt like she practically "grew up" on Fripp. Laura and I We became owners together in 2020. Fripp, to us, has been a place of Revival and Relaxation. A place of beauty, friendliness and fun.

Why are you running for the FIPOA Board?:
To use my past experience in present service, to help the overall team of key stakeholders protect the island's future.

What do you think will be the major issues to be addressed by the FIPOA Board moving forward?:
1) Protect the island's shoreline and environment against significant challenges. Actions: Listen, learn and resource those making the key

decisions now, that will impact the condition of the island's physical assets for decades to come. Recommendations: are always a Team result, never one individual. I am open minded.

2) Work to ensure more of an island culture of "Fripp Friendly, Fripp Fun." Actions: promote a more agreed upon, clearer ethos of quality, positive energy, kindness, common sense and community enjoyment, from the Board on down to daily life of all who interact on Fripp - all stakeholders (including employees), not simply a few. Boards should resource and consistently communicate, in a simple way, what this means. I'll promote this. Recommendations: to make this a priority on the island and of the Board. Specifics can only be determined by the Team/Fripp Islanders.

3) Enhance and protect the Financial Condition of the island. There has never been a time that this is more important, given all of the assets we have. Missing the mark here will have long range effects. I'd like to be an influence for the positive here - exceeding the mark, if you will. Actions: become knowledgeable about all of the numbers; understanding how the numbers connect to people and on-going projects; working with others to make the right trade-offs, and invest in the right aspects of the island.

4) Improve the way the Board does its job, the way leaders across the island work with each other and focus on results together, not individually. Ultimately, I believe this can and will attract more talent, resources and skill to the Board, as well as vital committees all over the island, than may currently be evident in participation presently.

Are there any committees, in particular, that you would have an interest in?
Election Committee, Finance Committee, Shoreline Committee, Strategic Planning Task Force

Please Explain
Each of these committees fits with and impacts the Major Issues I mention above.

TOWN HALL Q&A

FINANCIAL & FUNDING

1. Long-Term Financial Stability

How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?

POA GOVERNANCE & BOARD OPERATIONS

2. Board Responsibilities and Decision-Making

What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

3. Code of Conduct and Accountability

If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?

SAFETY, SECURITY & EMERGENCY PREPAREDNESS

4. Island Safety and Security

What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?

WILDLIFE, CONSERVATION & SANCTUARY

5. Wildlife Sanctuary and Management

How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?

FINANCIAL & FUNDING

6. Alternative Revenue Sources

What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?

POA GOVERNANCE & BOARD OPERATIONS

7. Communication and Transparency

What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?

POA GOVERNANCE & BOARD OPERATIONS

8. Board Meeting Attendance and Participation

What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?

FINANCIAL & FUNDING

9. Strategic Planning and Priorities

Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?

SAFETY, SECURITY & EMERGENCY PREPAREDNESS

10. Emergency Preparedness and Recovery

How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

11. Conflict Resolution and Professionalism

How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?

FINANCIAL & FUNDING

12. Property Owner Participation in Financial Decisions

What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?

WILDLIFE, CONSERVATION & SANCTUARY

13. Conservation and Property Rights

How would you balance individual property rights with protecting natural habitat, green space, and wildlife?

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

14. Conflicts of Interest and Fiduciary Responsibility

How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?

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TOWN HALL Q&A
NANCY CUSICK

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: I believe the Board's responsibility is to balance affordability today with financial sustainability for the future. Annual assessments should be based on a realistic operating budget, a professionally developed reserve study, and long-term capital planning. I support maintaining adequate reserve funds to reduce the need for unexpected special assessments while ensuring critical infrastructure is properly maintained. When difficult funding decisions are necessary, property owners should receive clear information about the costs, benefits, risks, and alternatives so they understand both the short-term and long-term impacts.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: The most important responsibility of a Board member is fulfilling the fiduciary duty owed to all property owners. Decisions should be based on facts, governing documents, financial analysis, expert recommendations when appropriate, and the long-term interests of the community as a whole. I would carefully review all available information, listen to diverse viewpoints, ask questions, and evaluate both immediate impacts and long-term consequences before voting. Personal interests or political considerations should never outweigh what is best for the POA and the community.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: Every Board member should be held to the same standards outlined in the governing documents and code of conduct. If I believed a potential violation occurred, I would first ensure the facts were thoroughly reviewed, and the individual was given an opportunity to respond. I would follow established procedures, seek legal or professional guidance when appropriate, and support a fair, consistent, and transparent process. Accountability is important, but so is due process and treating all parties respectfully.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?
A: Traffic safety and speeding are among the most visible concerns on Fripp Island, particularly given the mix of golf carts, bicycles, pedestrians, residents, and visitors on shared roadways. I would support reviewing enforcement practices, signage, education programs, roadway improvements, and data-driven solutions to improve compliance and safety. Beyond traffic concerns, emergency preparedness, access control, public safety coordination,

and protection of residents during peak visitor periods should remain ongoing priorities. The goal should be creating a safe environment while preserving the unique character of the island.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: Fripp Island's wildlife sanctuary designation should guide decisions toward maintaining a healthy ecological balance while considering public safety and environmental sustainability. Wildlife management decisions should be based on science, expert input, population data, and conservation best practices. Whether addressing deer populations or other wildlife concerns, I support thoughtful management approaches that protect both the natural environment and the quality of life of residents and visitors.

***6.* Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?**
A: Before increasing assessments, I believe the POA should carefully evaluate appropriate alternative revenue opportunities. Potential options could include grants, sponsorships, public-private partnerships, improved utilization of existing assets, user-based fees where appropriate, and operational efficiencies that reduce costs. Any alternative revenue source should be evaluated based on its financial benefit, impact on property owners, and consistency with Fripp Island's character and long-term goals.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: Trust is built through consistent communication and transparency. I would support timely publication of Board meeting materials, clear explanations of major decisions, regular financial reporting, and opportunities for property owner input before significant actions are taken. I also believe Board members should be visible, approachable, and willing to listen to differing viewpoints. Even when owners disagree with a decision, they should understand how and why it was made.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: If elected, I am committed to being fully prepared for and actively engaged in Board responsibilities. That includes attending Board meetings in person whenever possible, reviewing materials in advance, participating constructively in discussions, serving on committees as needed, and being available to property owners who have questions or concerns. Board service requires both time and effort, and I am prepared to make that commitment.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: Yes. The POA should have a Board-approved strategic plan that aligns budgets, reserve funding, capital projects,

and operational priorities with a clearly defined long-term vision. When evaluating competing projects, I would consider safety, infrastructure needs, legal obligations, financial impact, return on investment, and community benefit. Critical infrastructure and safety needs should generally take precedence over discretionary projects, while ensuring decisions support Fripp Island's long-term sustainability.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: Preparation is essential for a coastal community. The POA should maintain comprehensive emergency response and recovery plans, coordinate closely with local emergency management agencies, regularly review communication systems, and ensure critical infrastructure is protected and recoverable. After an event, priorities should focus on protecting life and safety, restoring access and essential services, communicating clearly with residents, and efficiently managing recovery resources. Routine planning before an emergency occurs is the best way to reduce risks and accelerate recovery.

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: Disagreements are inevitable, but they should always remain professional and respectful. If I disagreed with another Board member, I would focus on the facts, the governing documents, and the issue being discussed rather than personalities. With residents, I would listen carefully, acknowledge concerns, and communicate respectfully even when opinions differ. The Board functions best when members can disagree thoughtfully, remain focused on solutions, and continue working together after a decision is made.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: Property owners should have meaningful opportunities to understand and provide input on major financial proposals before decisions are made. For significant projects, special assessments, or major funding initiatives, the Board should provide detailed information about costs, alternatives, risks, and expected outcomes. While the Board has a fiduciary responsibility to make sound decisions, informed community engagement helps build trust and often leads to better outcomes.

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: Protecting Fripp Island's natural environment and respecting private property rights are both important and compatible goals. The Board should seek solutions that preserve habitat, open space, and wildlife while providing reasonable flexibility for property owners. Decisions should be based on clearly defined standards, fairness, consistency, and sound environmental practices. Maintaining that

balance helps protect both property values and the unique character that makes Fripp Island special.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: Board members must always place the interests of the POA above personal, business, or financial interests. Any actual or potential conflict should be promptly disclosed in accordance with governing documents and applicable policies. When appropriate, the Board member should recuse themselves from discussions and voting. Transparency, disclosure, and consistent adherence to fiduciary responsibilities are critical to maintaining credibility, public trust, and sound governance.

TOWN HALL Q&A
CHRIS GRAY

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: We need to diversify our income to put more tools in our toolbox. There currently are taxes that we are not receiving from the county. Developing relationships with our representatives in our area is crucial. We are not communicating with the folks that control where local, state and federal funds are allocated. That has to change and I will lead the way to change it. Our grant procurement needs attention. We must change the way we are writing grants to increase our award percentage. Impact fees are another way to raise funds. Charge a fee for every new home built, those fees can help supplement funding to repair and build new infrastructure.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: The most important function of the board is to maintain the excellence that is Fripp Island. The first step is to listen to what the needs are according to our residents. Townhall meetings are a good way to get that information. With that information we can then weigh it against the bylaws to produce an agreeable outcome. Sometimes it comes down to money. If it doesn't make dollars, it doesn't make sense. We also need common sense in most cases needs to be exercised.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: An executive session must be called immediately. The case must be presented privately to the board in order bring clarity to the situation. The case will then be weighed against the code to establish if it rises to the level of moral turpitude. If the case does in factor meet the threshold of moral turpitude, then a proper action can be taken. This would include but would not be limited to censure, resignation demands and possible prosecution if applicable.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?
A: Staffing is the most significant challenge. Without a full staff our officers are not as effective as they can be. We need to be competitive in our salaries, benefits and training to ensure we are recruiting and retaining the highest quality individuals. It must be a priority to provide the Chief with funding needed and the teeth in our bylaws to hold folks accountable.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: The name wildlife sanctuary says it all. Fripp has got to be a place in which our

wildlife can thrive. Continuing counting wildlife numbers is foundationally important. With good data we can make incremental adjustments that will keep populations at a manageable level. Working with DNR is mandatory. They oversee everything that walks, flies and swims. Based on DNR's recommendations, development of a wildlife management program will provide a roadmap to successfully maintaining our wildlife without having to work under emergency conditions.

6. Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: Recovering our accommodations and hospitality taxes from the county is primary. We've never seen any of those reallocated to the island because we've never asked. We need to obtain ARPA and REA funding from the state and county. The FHWA should to be tapped for the bridge. The state park service given we provide automatic aid for the Hunting Beach needs to pay their share for the bridge. Grants are also a vital part of funding for any area. Working with our local, state and federal officials we can secure the funding needed to maintain our infrastructure leading to lower assessment fees.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: I'll provide my cell phone number to everyone. If they have a question or concern they can pick up the phone and call me.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: I will commit to attend in person meetings as often as possible. I will participate in Board responsibilities as the need arises.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: I strongly believe in having a master plan that is updated every five years. Essential services would get priority.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: Following state and local guidelines should be our way forward. The safety of our residence and staff is the top concern. Everything that has been built can be built again. There is nothing worth anyone's life on the island. We stock up on essentials water, MRE's, fuel, etc. We do all we can to protect our assets. If that means board members need to grab a shovel and get to work then that's what we do. If the situation worsens, we get everyone off of the island to save lives. When the situation clears we'll work together to rebuild.

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a

resident while maintaining professionalism?
A: Act like an adult and remember Jesus is watching. Adults resolve conflict through communication and debate. Debate is healthy anger is not. Adults confront each other privately. Facebook doesn't need to know because Facebook isn't going to solve anything.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: Have a meeting for discussion. Get the consensus of the people and vote according to the people. We are elected for a reason. The citizens have entrusted the board to make the correct decisions.

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: Both wildlife and citizens have a right to the island. Both have to be able to coexist. Through data collection we can make minor adjustments that ensure property rights are not being violated and our wildlife can thrive. Avoiding massive corrections is the key to balancing both. We need to have those conversations and plans drawn now.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: If there is the slightest possibility of a conflict of interest board members must recuse themselves from that vote. MASC has written extensively on this matter. Their guidelines are available online.

TOWN HALL Q&A
BARRY HASSETT

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: Balancing reasonable annual assessments with adequate HOA reserves requires three key initiatives. First, we must complete review of the rigorous reserve study that the Finance Committee has started. They have done outstanding work reviewing every aspect of the reserve study to make recommendations for a New Basic Assessment. An appropriate annual assessment will minimize, if not eliminate, the need for special assessments which are difficult for most households to plan for. We need to complete that work and present it to the community for review, questions and ultimately a vote. The reserve studies need to be repeated every three to five years to accurately project major repair timelines and costs, preventing surprise special assessments. Ultimately the objective is to establish a tiered reserve structure: capital improvement funds, a dedicated emergency contingency pool, and an appropriate but lean annual operating budget.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: The most important responsibility of a FIPOA Board member is upholding fiduciary duty: protecting the community's long-term financial health, infrastructure, and unique environment. When voting on island issues, I would evaluate information objectively through governing documents, data, and financial impacts, while balancing diverse community interests to ensure decisions serve the collective well-being of all property owners.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: To ensure a fair and appropriate response to a suspected code of conduct violation by a board member, we must develop a consistent process to be applied to all such allegations, including. Right now, we do not have a well defined process for addressing alleged violations and implementing accountability. An outline for this process could include: 1. Ensure Support of Governing Documents: Check bylaws and the code of conduct to ensure viability of allegations. 2. Conduct Investigation: Obtain any additional needed information to provide a thorough review and assessment of allegations. 3. Implement a Fair Review Process: Provide the member with notice of the allegations and an impartial opportunity to be heard. 4. Recuse and Deliberate: Exclude the accused member from executive discussions while the information is reviewed and assessed for a decision by the full Board.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what

actions would you prioritize to address them?
A: Fripp Island's primary safety challenges stem from heavy golf cart traffic during high season, speeding on roads, unauthorized access to the island and enforcement of wildlife regulations (specifically with regard to human interaction). The traffic and speeding are especially concerning because of our pedestrian traffic and free-roaming wildlife like deer. I would prioritize the following: • Strict Speed & Cart Enforcement: Maintain security patrols to strictly and consistently enforce posted speed limits and age requirements. • Enhanced Access Control: Continue to upgrade main gate technology to streamline resident entry while verifying visitor credentials. • Wildlife Interaction Management: Continue enforcement of rules regarding interacting with wildlife.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: Fripp Island's wildlife sanctuary designation means the POA must prioritize coexistence, habitat preservation, and minimally-intrusive management. Rather than resorting to reactive population control, the POA should focus on sustainable, long-term strategies such as prohibiting residents from feeding wildlife to prevent unnatural population expansion and preserving the natural ecosystem. Furthermore, ongoing community education is essential to ensure residents and especially guests appreciate and protect the island's unique environment. Ultimately, management policies should respect natural balances as much as possible, ensuring that Fripp Island remains a safe, protected haven for its wildlife.

6. Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: To fund Fripp Island POA's long-term infrastructure and reserve needs, I would support exploring several other sustainable revenue streams: • User Fees: We can examine the viability of a guest fee for island vacationers, specifically to address road and beach access maintenance. • Environmental & Infrastructure Grants: Securing state, federal, or coastal conservation grants for shoreline management, drainage improvements, and habitat restoration. • Fripp Island Resort Collaboration: Exploring ways to partner with FIR to generate additional revenues for ongoing infrastructure maintenance.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: To improve communication, transparency, and trust between the Board and property owners, I would implement two key initiatives. First, I would increase the depth of information provided in our weekly updates, directly taking on some of the more controversial topics that are being discussed in the community. Second, I would deepen transparency by hosting quarterly interactive town halls dedicated to open Q&A sessions. Consistent, proactive information sharing ensures residents feel heard, valued, and fully informed about community matters.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: In my two years on the board, I have only missed 2 meetings although my attendance at the majority of these has been remote. This is a non-resident position and I work full time which limits my ability to be on island for meetings. However, remote participation does not limit my ability to be educated on the issues being discussed or to participate in the discussion. I am fully committed to being available to meet the obligations of being an informed and active board member.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: Yes, the Fripp Property Owners Association needs a Board-approved strategic plan to align budgets and capital priorities with long-term community goals rather than short-term fixes. To prioritize competing projects, I suggest evaluating them through the following criteria: safety and regulatory compliance, habitat preservation, infrastructure protection (protecting existing assets), enhanced utility to the island as a whole, and finally discretionary enhancements. Projects could be ranked using a weighted scoring matrix that assesses cost and member impact. This ensures transparent, objective decision-making that protects the island, the owners' property values and resident trust in the Board. Development and implementation of a strategic plan is directly tied to available funding. This is a natural corollary to completion of the financial analysis around the reserve study and new basic assessment.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: The POA must assess all existing emergency management plans in conjunction with the PSD and FIR – these will be the 3 primary entities coordinating a response to any emergency that occurs on the island. The management plan must address: mitigation, preparedness, response, and recovery. To ensure preparation, the POA should ensure that clear communication channels are established and that reserve funds are available and allocated. During emergencies like hurricanes, floods, or fires, leadership must coordinate directly with local emergency services, issue timely evacuation or shelter-in-place advisories (if appropriate), and secure vulnerable community infrastructure. In the immediate aftermath, the POA must be prepared to work with local and state authorities to ensure safety assessments can be made, debris can be cleared, access to the island can be restored, as well as essential utilities like water and power. Partnerships should be established in advance with licensed contractors to expedite recovery efforts. Most important, communication with residents must be established and maintained.

11. Conflict Resolution and Professionalism How would you handle a serious

disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: To handle a serious disagreement or confrontation professionally, it is important to not allow the disagreement to become personal. Discussion should focus on objective facts and organizational goals rather than personalities. My personal style is to address an individual one on one to have an open and direct debate regarding the differences and achieve resolution. If that is not achieve, it is appropriate to bring the discussion (again based on objective facts) to the entire board in Executive Session – at the beginning of each new board year there should be consensus among board members to abide by the decisions/recommendations of the majority once debate and vote is complete.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: In my opinion, property owners should retain direct voting authority over all major funding proposals, special assessments, and alternative revenue sources. Because assessments directly impact property equity, forced changes can undermine private investment trust. Requiring mandatory owner approval ensures fiscal accountability, protects property rights, and aligns infrastructure spending with community-supported priorities.

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: Balancing individual property rights with a wildlife sanctuary designation requires careful stewardship. Property owners retain the freedom to enjoy and maintain their land responsibly, provided their actions do not disrupt local ecosystems. By establishing and enforcing clear guidelines, we can ensure the island remains a sanctuary. The island already has strong guidelines established – we must continue to educate the community and, perhaps more important, educate prospective residents about their obligations before they commit to investing in property on Fripp.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: To manage conflicts of interest, I would asses any personal, financial, or familial situations that could compromise my objectivity on any topic of debate. I would disclose these potential conflicts fully and transparently to any stakeholders. If for any reason, anyone else suggested a conflict where I didn't believe one existed, I would encourage board feedback and abide by any majority decision. In the event of a conflict, I would recuse myself from voting on the issue at debate.

TOWN HALL Q&A
DANIEL HOLMES

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A:Reserve funds should be in high interest savings or interest bearing accounts such as CDs to benefit future capital expenditures. Assessments need to be analyzed and prioritized on as needed basis to stay out in front of needs over wants.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: Board members need to offer sound, reasonable input putting the island as a whole as the primary recipient. Additionally our GM and his Team need to have our full support so they can be successful.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: Gather information from all parties first. Discuss as a Board and decide what is best for the island.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?
A: Traffic on our roads. We have heavy family use and a great wildlife on our island. Families and children need to be safe from the many different types of vehicles and motorized devices that operate on our roads.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: Management of our wildlife starts with awareness and education of all that are on Fripp. The coyote population on the island needs to be studied as well.

6. Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: Contractors access to the island needs to be metered. Renters on the island should be as well and anyone renting a home on the island should be allowed a maximum number of cars parked at their rental, any above the max should be parked in a satelite lot with a charge per day. Rental homes should not have cars parked on grass areas. Peak summer weeks lead to the island appearing overrun.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: Promoting participation in the meetings either in person or on zoom so residents can view firsthand the meeting activity. Too often information is circulated via social posts and can distorted and diluted.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: All meetings will be attended, most of course will be on Zoom as I work full time in the Charlotte region.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: All projects regarding infrastructure and coastline should take precedence. The Board should absolutely be required to address each item, discuss, vote then put into action with a Board appointed oversight.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: Clear evacuation routes and plans should be provided. All island residents should be given the expectations of the safest path to safety. Island residents should then be aware that they'll be responsible for themselves based on their decision to stay on island

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: In person verbal communication with that Board member and our GM and his Team present if need be. The Board members must realize that their actions/behavior has a large impact on the smooth operation of our island.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: Allowing the owners to know exactly what is being proposed and then as a group a chance to vote on major financial decisions would be wise.

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: Property owners must always keep in mind that Fripp's wildlife is an important aspect to what makes Fripp special. Renters tend to be targeted for a lot of things that go wrong on fripp. The owners that decide to rent should be held responsible as well.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: All votes by Board members should be made public. Board members should offer clarification on why they voted a certain way as well.

TOWN HALL Q&A
MICHAEL KEATON

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: The first step is proactive and easy-to-digest communications with our homeowners. Ensure that they are aware of why specifically the spend is necessary and on what timing or schedule the funds will need to be disbursed. Clearly communicate the must haves / the must dos, and also provide feedback on projects that enhance the quality of life but might not be "necessary" from a safety, health, or preservation perspective. We keep assessments as reasonable as possible with financial forecasting and project management. Determine when specifically a project needs to kick off, outline a detailed disbursement schedule, and work backwards from there to ensure that we are accruing as needed with respect to timing.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: I'd say that there are two parts to this answer. The most important responsibility for a board member is to advocate for the best interests of all Fripp Island Homeowners. And part of that advocacy is to ensure that homeowners are kept informed with frequent and easy-to-read communications. More short informational communications – bursts of information – as opposed to longer communications that folks may not have time to read.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response? A: If a Board Member appears to have violated the code of conduct, then that information must be confidentially communicated to the board and to FIPOA Leadership. Confidentiality is key, not a topic of conversation for NextDoor, Facebook, or even discussion with family and friends. Treat it fully confidentially. An independent investigation is warranted. First, advise the Board Member of the issue that has been raised, advise that it will be investigated. Depending on the nature of the issue, that may solve itself with an explanation from the Board Member, or if appropriate their voluntary resignation. Then, gather the facts behind what specifically is alleged to have happened, provide the Board Member with the details, and give them the opportunity to respond in writing to the board as a whole. Following the response, the board will need to hold a vote on the matter that could involve termination.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?

A: I must admit there have been times where my thoughts were elsewhere, and I may have driven too quickly through the central area by the tennis courts, fitness center, and the shopping boutiques. And, on one occasion I was given a warning – while only going 5 MPH over the limit it was a warning that I deserved. It might be helpful to have additional signage, flashing lights, or additional "too fast" radar signs to help remind drivers to be more careful. Maybe more signage and warning lights in the area near Springtide Market and the Resort Offices as well. Separate from speeding, I do think that Security should be encouraged to do more to help manage the summertime crowds. Perhaps more proactive patrols in areas where people tend to congregate.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: We chose Fripp as a location for our second home because it is a "place of peace". We truly enjoy the diverse and natural beauty – as well as the diverse wildlife. That said, I do think that our population of deer is perhaps a bit high – a bit too many. I would be curious to know more about what our naturalist recommends in terms of cost-effective methods of population control.

6. Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: I think an easy item is a $10-15 fee for windshield guest passes for renters. That may indirectly become a cost to folks like me who rent our places out, but it seems like a good "consumption based" method for increasing revenue. I would assume that could be administered via our existing system for generating gate passes. I would like to know more about what rights the FIPOA has with regards to retail or food/beverage operation. Admittedly perhaps what I'm suggesting here isn't allowed. Not saying we compete with the resort, but it would be worth exploring opportunities to partner with the resort on new initiatives.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: I touched on this as part of my answer to the first question. Proactive and easy-to-digest communications with our homeowners is critical. Communicate more often, but with shorter 13 paragraph updates. Let's make sure that all homeowners are aware of key financial matters. Provide homeowners with the opportunity to vote or share opinions more often – but without dragging out the timeline to make a decision. Clearly communicate the must haves / the must dos, and also provide feedback on projects that enhance the quality of life but might not be "necessary" from a safety, health, or preservation perspective.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: I am a non-resident homeowner at Fripp. We tend to be at Fripp more often in the

fall, winter, and spring – and more likely to rent our place in late spring and throughout the summer. That said, I can absolutely commit to being in person for meetings on a periodic basis.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: We absolutely must have a long-term strategic plan for the island. This includes periodically surveying all homeowners for their perspectives on "must haves" and "nice to haves" – and then sharing that feedback with the community. We also need to take feedback from our facilities (water, sewer, fire, safety), our professional leadership at the FIPOA, and from each other as board members. Use project management lifecycle planning to determine when specifically a project needs to kick off, outline a detailed disbursement schedule, and work backwards from there to ensure that we are accruing as needed with respect to timing. Then, once again communicate with all homeowners regarding project prioritization and funding requirements.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: To be honest, I'm not sure how well prepared we are. I suggest that we proactively engage our our professional staff – FIPOA Leadership our security team – and ask that they review and comment on any existing documentation or planning materials that we have. We should have a published disaster recovery plan that is available to homeowners in a easy to read format.

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: First of all, there should not be any disagreements between Board Members that become confrontational. We should discuss and maybe debate key policy initiatives, but always with decorum. If a Board Members is incapable of non-confrontational behavior, then they need to be removed from the board. Period – full stop, no excuses for behaving like our politicians do on TV. That said, there are times when we all can be passionate about a certain topic. When that happens we expect folks to take a breath, count to 3, and then remember that we are here to serve Homeowners, not to advance personal causes.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: We should use technology to provide homeowners with the opportunity to vote or share opinions more often – but without dragging out the timeline to make a decision. Communicate more frequently with shorter, easy to digest information – including charts, graphs, and other data to illustrate the decision or the need. Clearly communicate the must haves / the must dos, and also provide feedback on projects

that enhance the quality of life but might not be “necessary” from a safety, health, or preservation perspective.

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: Many of us purchased homes knowing well that we back up to a marsh or other natural area that must be preserved. Others are 15+ year homeowners who may have seen the landscape change in the time since they have owned their property. We need to consider both types of homeowners as we reflect on changes that may be needed to preserve the beauty of our island. That said, I do believe that we need to take steps to thoughtfully and carefully decrease the population of deer on our island – both for homeowner/driver safety and to ensure the health of these animals.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: Under no circumstances should any member of the board benefit financially from decisions made by the board or FIPOA. This is a service role and needs to be treated as such. If I or a family member owned a painting company, and I choose to serve on the board, then under no circumstances should my company be allowed to bid on projects for either FIPOA or the Resort.

TOWN HALL Q&A
THOMAS LICHTENSTEIN

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: Stringent oversight of all Expenditures. Systems and Procedures in place to ensure fiscal responsibility. Require purchase orders for ALL expenditures. Minimum three bids for any purchase over $500. Think outside the box. Manage the POA money like it is your own family's budget. Conduct exhaustive search for all possible State/Federal/County grants that may be available. Explore alternative non fee income options: Contractor Fees: Annual and Daily

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: Be a true fiduciary. Every decision must be based on the long and short term benefits for as many Residents as possible. Never allow short term,short-sighted decisions. HAVE COURAGE. Recuse yourself at any possible conflict. Get expert information.Get resident inputs. Hold all Board members accountable.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A Get the facts . Be completely transparent. Never air dirty laundry in public. Keep meetings behind closed doors. No Drama. No Social Media. Give the accused Board member all possible avenues to explain actions. Must be a unanimous decision to "convict". We must have a zero tolerance policy;if someone breaks a rule or violates ethics or moral standards. Have Courage.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?
A: Our largest budget line item must also be our most important resource:Security. The Board has the obligation to enforce the rules. TOO MANY WARNINGS. Give clear direction to Security that the rules must be enforced. Educate residents first; parking, traffic issues etc. Then enforce and fine. I see, we all see kids and others abusing the cart privileges. Set up speed traps. We cannot wait until someone gets hurt.

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: We need to celebrate our Wildlife Sanctuary Designation. This should be the cornerstone of our brand and marketing efforts. We should partner with the Resort to promote this marketing initiative. We have wildlife and conservation experts. We need to get their professional inputs. Me? Too many Deer. And I thought it is clear to all: DO NOT FEED THE DEER. I would have security instructed to fine violators.

6. Alternative Revenue Sources What alternative revenue sources, beyond

annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: There is a great deal of overlap from my answer from Question Sec. 1 # 1 In addition: for example: The truck traffic is what eats up our roads. There is a straight line proposal to have that act as an additional revenue source to maintain our roads. I believe that volunteerism could also play a large part in these efforts.Work closely with the resort. There are synergies that could create revenues that would benefit both entities.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A:GET OFF SOCIAL MEDIA. All next door stuff must be refudiated and made clear where official information will come from. The newsletters must change format. It is a very tough challenge to send weekly information and to be able to get people's attention. But it can be done. The GM open house type things are a great start, Keep them up. Partner with the resort: Make some meet and greets more social, on the "green". Integrate those events with the Friday Happy Hours. We are partners with the resort right?

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: I would try to make as many as possible. Yes, I am a non-resident, but this is a huge commitment I take very seriously. Zoom is just not the same. I think a minimum of SIX should be a guideline. Let me suggest that I know works: Have a small light, sandwiches etc. spread out in the Board room one hour before each meeting. It is amazing how much can get done before that formal meeting begins, conversation, compromise and the ability to build coalitions and consensus. Yes, I still work full time, but would make special efforts, and mine would entail air travel from Austin Texas to make that commitment work.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: YES YES YES Highest Priority. Prioritize? This is the essence of the Board's responsibilities and duties: Learn, listen and understand the needs, wants, desires of the residents.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: Be Proactive. Listen to the experts. Test systems and procedures on a regular basis. Coordinate all official bodies: State County, our Security and fire departments. Nothing left to Chance. Be compassionate, but strong and decisive. Have Courage

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: Very similar to my answer to Sec. 1, #3 Get The Facts. No Social Media. Completely transparent. No Drama. Must be unanimous. Have Courage. Board Dispute or dispute

with a resident:Handle the same:
with dignity, but all must follow the rules and accept appropriate consequences.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: Educate Educate Educate. Get all the facts as clearly, logically and unbiased as possible. Get Expert inputs. Get Resident inputs, Then Board decision

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: There are actually some really good guidelines in the ARB, unfortunately those rules have not always been followed. Transparency, hear all parties, common sense. But North Star on this one should be simple. We must preserve our Wildlife Sanctuary status at all costs, Please see Sec. 1 #5

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: Keep this behind closed doors. But, And, there is no gray area. Zero tolerance. Get the facts. Complete overlap from Sec.1,#3. No Drama. No Social Media. Total Honesty. Complete Transparency. Ask the tough questions. Hold everyone accountable

TOWN HALL Q&A
MARC MURRAY

1. Long-Term Financial Stability How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?
A: For me, this is a multi-step process for consideration, and the order matters. I'd start by understanding the current financials in-depth. I'd then match the current economics against the Island's stated priorities, requirements, and costs. First Principles thinking leads me to seek an understanding of the foundational financial priorities of the Board and Island (very much including the Resort Owners). In such an analysis, I normally recommend eliminating costs/expenses that do not meet the highest fundamental priorities ("low hanging fruit"). Getting consensus on this is key to moving forward with other important decisions. If clear about this, I next prioritize the remaining necessary current costs (and investments) such that they can be checked and optimized – where can we get more bang for the buck with our current prioritized spend? Again, consensus on this as well as documentation of it within the Board and wider leadership group (GM, Resort, Finance Committee of course, other Committee leaders, etc.) is essential to go forward further. Once clarified, I usually challenge my team(s) to rethink the current priorities against important new initiatives that may provide transformative benefit to the island, and understand their short, medium, and long-term implementation cycles. This is the "tough area" of budgetary discussion because many of these new initiatives have huge perceived upside but little proven evidence of impact. Research on the chosen few of these needs extra emphasis. Some of this research would include outside analysis of other similar islands, best practices for repeatable systems and processes to make better financial decisions. I enjoy the human side of getting to the right answers here, but without great systems/processes over time, good financial outcomes become nearly impossible to execute. In truth, so much of this will be guided and steered by the Pro we have hired, Dave the GM as well as our own Finance Committee, but the other Board members must be engaged. How final approved costs, expected benefits, responsibility in terms of tracking success, etc. all play into what and whether annual assessments and all funding sources are adequately structured to deliver a balanced or strategically prudent budget (sometimes temporarily not balancing the budget is an acceptable strategy if the future surplus or benefit is large enough and clearly achievable). Once I have gone through such a thought process with the Finance Committee, and with a repeatable, proven system in place between the key stakeholder leaders (to include the Resort), then I would feel confident making simple, clear recommendations on the balance of the funding sources and needs as the question above requests. Jumping to conclusions or basing decisions on emotion, often leads to regret. We have the human and financial resources to ensure that we not only avoid regret, but much more likely, we can implement valuable investments in the island that make life fuller for everyone into the future.

2. Board Responsibilities and Decision-Making What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?
A: Each Board Member must have a fiduciary mindset – the benefit to all other Fripp Islanders over their own benefit. To have benefits as outcomes for any of us, Board members must be well prepared to make decisions, willing to act as a team member, open to accepting the decisions of the group and ready to support other Board member teammates and the GM when they need help. Our responsibility is to bring this attitude forward, engage with energy on issues important to the island and support the GM and daily execution teams. If we each bring this, it will have the enviable benefit of creating an environment where many other talented folks in the future will want to volunteer and participate. This might be the biggest benefit of all – created not by the actual voting results but rather the quality of the process to arrive at good decisions.

3. Code of Conduct and Accountability If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?
A: I'd make sure the Board commonly understands the situation and circumstances. After that, in most cases, the next step in my view would be to have the right person or people on the Board meet with the board member in a personal way to find clarity for the potential violation, as well as diffuse any animosity. I always believe people should be given the benefit of a reasonable doubt and if an issue can be resolved with some simplicity and grace, that often leads to the best future of that Board member and the Board as a whole. Clear and serious violations will have consequences. The Board ought to move directly and swiftly to act in the spirit and letter of the applicable regulations. Time lags and undo "side communications" about such issues are always counterproductive. The Board must communicate with each other and eventually with the applicable parties, to include the community, in a way that makes the situation and the response to it very prudent, reasonable, and complete.

4. Island Safety and Security What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?
A: I believe the highest priority is to have properly approved and vetted people on our island. This will ensure those people are acting in a way that supports the island's Ethos, as well as its rules. Chief Gonzales' team already display a fair amount of kindness, patience, and proper procedure. They should be allowed to help first and adjudicate second. Specifically, the priority ought to be to address, quickly, dangerous, and reckless behavior wherever it is occurring, both that they see, and which is reported. There is likely too much of this sort of thing being "missed" while they are handling more minor, administrative tasks. We should equip them with the technology they need to communicate and record what they are facing. Minor infractions should be noted, coded, penalties billed quickly and

efficiently so that the bigger issues or unrest or of someone truly needing help can be addressed. All homeowners must be directly responsible for anyone's actions inside their house, on their property or in the community, I believe all homeowners should be linked into police or security systems, where possible, such that communications can be direct and swift, related to issues on their properties. This may already be in place but I believe that security must be in touch with responsible parties quickly to enable issues to be resolved or de-escalated. It would be great if homeowner security cams or equipment could be easily tied into the security/police on the island for clarity and aid if needed. I believe Fripp has top notch security, police, fire, public service, and community responders. There is always room for improvement. I'd work to resource the groups as needed as a high priority in the budget (which I believe it already is but…). This aspect of the island is SO important to being able to have an Ethos we want. Kind, Helpful, Responsive and Defenders of the island are all terms I think are important to be able to describe our Safety and Security team. One item I would bring forward immediately and communicate to the community on is our disaster, evacuation and restoration protocol for future island incidents – I am not sure this is as developed, capable as it could be, or as clearly understood as it could be. I believe we as an island should have an executable plan in this area, which is much better than "OK" and much better understood than "we have a plan that complies."

5. Wildlife Sanctuary and Management How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?
A: Fripp, through the GM.'s on-the-ground everyday efforts, should be viewed as a "leading wildlife sustaining environment." We must strike an educated balance between the varied needs of all environmental "assets" of the island and its surrounding habitats, with the reasonable development needs of the island. More resources and knowledge should be poured into the ARB team/processes, in addition to the environmental committees and local groups. Fripp can be a creator. Not just acceptor, of Best Practices which need to be getting the right balance for natural and developmental progress on the island. This must not be a fight against each other, but rather, a fight together to get common sense applicable solutions, ideally with a minimum of legal argument. It starts with knowledge and an open mind on everyone's part who are part of focusing on these issues – and we need to take the lead from Dave the GM, who appears to me to have a solid knowledge, the right heart and resolve to educate the island on various practices and actions that can improve the sustaining of the island's environment. Nearly all of us on the island understand what a truly unique and beautiful environment Fripp is. It gets and stays this way through dogged, continued, daily work.

6. Alternative Revenue Sources What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?
A: I'd recommend partnering with the Resort on a multitude of revenue enhancers/events on the island where, for

good value and effort, the POA/community earn additional revenues. We can do that, we have the talent, we have the people and there are many ways to participate in revenue generating activities. I am not a huge fan of "taxes" which suck money from one area to give to another – they often create nothing and are a drag on motivating anyone to create anything, because creators know they will be "taxed." Of course, also there are important considerations of having people pay for the maintenance of what they are using. Those getting a "free ride" ought to be brought into discussions about how to equitably address payments for assets used. So, my summary of this would be: 1) Revenue generating ideas like creating/supporting annual, targeted community events (to include Beaufort and off island folks) which bring in $ at specific times of the year. The Masters started off small! Along those lines, community members would get excited about volunteering for events and knowing that the POA was getting a "cut" for those efforts. I used to live in CA and was a ball boy at the Ojai Valley Tennis Tournament, years ago. That event started on a few tennis courts and expanded into a premier amateur event each year generating a ton of revenue and giving the community great pride in their staging of it (I caught a few balls off the net from John McEnroe he was 17!). Working closely with the Resort, who are true experts in this sort of thing, would benefit everyone in my view, for selected events – of course our island has limits to how much traffic we wish to have, but particularly "off season" events could be revenue generating for the POA. 2) Wildlife education projects at a fairly high level for younger folks in Beaufort could be a valuable revenue generator and connector with the community. Positive PR is never a bad thing! Nor is the money from it. We might even get more young volunteers to help on Fripp with some maintenance items or "brute force" jobs. Habitat for Humanity started small but there may be some similar single purpose efforts on Fripp that could benefit from such "free labor," which revenue generating activities could be built around. 3) Asset use fees would be fair. As long as the assets used have a definable value. Parking, roads, bridges, special event areas the POA has, all have definable value. I know we have some revenue share already but in truth, understanding better the true value of our assets might lead to a rethinking of some revenue shares in the future.

7. Communication and Transparency What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?
A: 1) Hire or find a top-quality communications professional who has had a career of communication achievement – ideally from inside the community but if not, utilize local talent. I believe a strong communications plan as well as an effective system (protocol) of communications must be developed and used in future years. This resource is not to the level of the GM but I believe it is nearly as important – critical to 1) be on the offense to communicate victories and positive impact of Board/ Island actions (we don't current do this well, I believe), 2) be a centralized, skilled resource to defend against today's avalanche of negativism that is a constant in community life these days, 3) work closely with the GM to set the table for

the community truly understanding the initiatives being undertaken without the confusing multinarrative world that most groups live in these days. This is key to having consensus and acceptance in the community of the decisions made, as well as recruiting the resources needed. This function should parallel the Resort communications and perhaps be a somewhat shared resource. The POA and Resort are actually both generally interested in many of the same initiatives to be achieved, and communicated, on the island. Communications are a key part of the community properly understanding these commonalities. Social media should be off limits to Board members but ought to be the purview of skilled communications folks who can synthesize the feelings, viewpoints, and topics of importance to that crowd who like to play in this caldron of opinions. The Board should be made aware of and counseled on how to incorporate specific outside opinions without being pulled into the social media mud. None of the Board members truly have the time or skill to play in this arena, yet it is important to be well informed of the information effectively, in my view. This is where a great communications resource can be responsible for this. In the end, Trust is earned. If the Board works well with Dave the GM, communicating actual accomplishments regularly through Dave's team (with a strong communications resource ideally) better trust will be one result. "Naysayers and negative Nellies" will find themselves alone on an island unless they choose to convert their negative passions into positive actions of the larger group, who are doing, more than talking. I believe this will properly support our current GM given the right communications goals/ plan.

8. Board Meeting Attendance and Participation What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?
A: I expect to be able to attend Board meetings often in-person and when not, certainly via Zoom. I have as many hours as it takes to contribute effectively and regularly.

9. Strategic Planning and Priorities Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?
A: It starts with a clear Vision and First Principles of what are the fundamental aspects of that Vision. Without that, Strategies are often misguided. I am a believer that Vision, Principles, Strategies and Planned Tactics should all be written down as guides to daily operations. Accomplishments, achievements and admitted "failures," along with resources applied to efforts should all be tracked, evaluated, re-evaluated, and used to judge progress. Progress is actual, not imagined, in my view. Being honest about getting the work we all do, from strategy to daily operations, aligned in order to produce intended results, is crucial. Capital priorities follow actual priorities. I believe in the concept of "feed what works" as a key principle to effective budgeting. Competing projects ought to always be prioritized against ultimate Vision, selected Strategies and expected "bang for the buck" from completed projects/efforts. We always

need to listen closely to the GM and his people who are on the ground producing the results, as are Resort employees/mgmt. which needs to be considered alongside what we are doing. If the Vision, Goals and Strategies of the Resort and POA differ tremendously, neither will be as effective nor will they take advantage of opportunities to leverage what each other are doing. This point needs to be closely considered when leverageable opportunities present themselves.

10. Emergency Preparedness and Recovery How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?
A: Learn from other islands, know the protocols for the State, County, other islands, and even national requirements. That should be clear, fairly simple and focused on resources availability, manpower responsibilities, "drilling" with all first responders, resource owners, gov't, military where applicable etc. The Plan has to take into account all of our residents and resident-types, as to their abilities to be part of an evacuation, storm defense and eventual recovery protocols. I am not sure how clear any current plans are to everyday residents. Communications prior are key. Once something happens people need to know the "drill" well before. I was aware of and knew a large prep team at Morgan Stanley in NY on 9/11/2001 who saved nearly every employee's life (2,687 out of 2,700 total on or around the 79th Floor) in the Twin Towers because their safety drill master Rick Rescorla drilled and prepared more than any other firm. Without such proactive drilling and prep, in concert with first responders, it is difficult to react in the middle of an event. Knowing the rules and expectations ahead of time, when it appears it is not needed, is exactly the way to prepare when it is needed. Taking what we have learned from the recent, past disasters is the first place to start. Re-connecting with all of the key responders must be an on-going responsibility of an individual or small group of individuals on Fripp who manage these plans. In the end, communicating the "what to dos" with everyday Fripp Islanders will be the difference between success and something less in a disaster situation.

11. Conflict Resolution and Professionalism How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?
A: Please see my answer to number 3, Round 1. As far as confrontation, Board members represent themselves and the group (entire Board and POA) such that confrontation is never acceptable. Allowing room to communicate views and ask questions to gain understanding is something I always encourage. The decisions are made as a group – no individual carries the weight of being the sole determiner of policies or issues. Professionalism is the standard and seeking to understand, without immediate judgement, is how I will conduct myself.

12. Property Owner Participation in Financial Decisions What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?
A: Property owners should have multiple

avenues of communication, they should be able to volunteer for special studies, committees, advocate for policies, suggest special meetings when appropriate – generally be as active as their motivation takes them to provide data and viewpoints to the GM, as well as the Board. In the end, the GM and Board are tasked by the community to make major decisions. Property owners can be very influential or effective in providing data to support a point of view. Personally, I believe those hired by the Property owners for Board, GM and other exec positions ought to be well qualified to make decisions together on all important issues for vote. On the other hand, I do not have a large disagreement with having all property owners vote on certain financial decisions – I would say that in such cases it can become more of a popularity contest and political context than professional decision. In California for example, their Proposition voting issues can often become a political circus vs. a well-informed, thoughtful decision. My hope is that Fripp financing votes do not end up being determined in this fashion. This is unfortunately more and more common in our culture/society. Let's keep that at a "low ebb" on Fripp!

13. Conservation and Property Rights How would you balance individual property rights with protecting natural habitat, green space, and wildlife?
A: On such a tight- knit, tight-spaced island such as Fripp, it is important for the general enjoyment purposes of all island goers and for environmental sustainability that we have a holistic environmental plan that is well thought out, science supported and integrated. That will leave room for personal property development but within approved protections, as we attempt to do today. I would be supportive of more POA focus, in partnership with the Resort, on continuous re-looks at a holistic island development plan, that highlights, protects and accentuates the natural wildlife and habitat that we have – it is a valuable, unique, priceless set of assets. If a property owner's plans integrate into the island's total balanced development plan (do we truly have one today? Maybe it needs an update given all of the building that has gone on over the past 3-4 years!). While we own land/property on Fripp, given the nature (pun intended) of the environment of the island, we must prioritize protecting its somewhat fragile habitats. It is a privilege to live on Fripp, not a right in my view, despite owning land myself – we share the small island with so many diverse people and wildlife. A balance must always be sought, in my view, with strong bias toward the environment sustainment.

14. Conflicts of Interest and Fiduciary Responsibility How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?
A: I do not have any current conflicts of interest that I am aware of, and if one or more develop, I will disclose them to the Board well in advance of any votes or related decisions I may be involved in. I would recuse myself from any "gray area" topics where I could not work to make decisions, on a team of other Board members, in the best interest of the community first, and not my own best interest.


Fripp Island
Property Owners Association