

## A NOTE FROM ANGELA

Happy Summer! Seems like one day, not long ago, we were complaining about how it just wouldn't get warm and then all of a sudden, it was blazing hot! That's life at the beach, though. And I do LOVE Summertime – longer days, water sports and golf, vacations with the kiddos, long afternoons on the beach, and outdoor music events. But with the warmer weather comes the threats of hurricanes, hail storms and floods. Make sure you are taking necessary precautions and planning for the worst. Articles in this newsletter and on our website can help you stay informed and plan.

I'm excited to tell you that our agency continues to grow and change to better service our clients. Many of you have already talked to our new employees and wondered where others have gone. Two of our agents have recently retired - Betty Stroud September 2017 and Nicole Burgos June 2018. Both were wonderful assets to our agency in terms of working with and supporting our clients. Their hard work and dedication were much appreciated. Our much-loved part time receptionists, Becky Marques and Cindy Kramer, have also left us to pursue other interests. We wish them well with their new endeavors and are grateful for their time with us. They will all be missed. Our newest additions are Deborah Arcand and Stephanie Lukacs. More about them later in the newsletter. I hope you will all stop by the office to meet them both. They are wonderful additions to our family. Our new staff directory is located on the back of this newsletter if you're unsure who can help you when you call in.

Have a safe Summer and don't forget a hat and sunscreen!

*Angela*

## LOWCOUNTRY INSURANCE WELCOMES 2 NEW MEMBERS TO THE TEAM



We would like to announce the addition of our newest agent, **Deborah Arcand**. Deb relocated to South Carolina from Massachusetts where she spent 26 years in the insurance industry. She thoroughly enjoys living in the South and never plans to move back North. She has 3 grown children ages 30 to 35 years old and several family members living here at the beach. Her latest family addition is Jack, a two year old Boston Terrier who is quite a handful, but very loving and loyal.

Our newest addition to the front desk is **Stephanie Lukacs** who is also a new client! Stephanie comes to us with an extensive background of customer service both on the ground (educational arena) and in the air (she was a flight attendant for many years!) She has two grown daughters, Christine and Jayme, who live in Pennsylvania. She lives in Pawleys Island and her hobbies include walking on the beach looking for shells, enjoying nature walks, DIY projects and church activities.



## CLIENT SPOTLIGHT *David & Pat Gould*

PGstudios is a family run business that all started with a pair of shoes. When David & Pat Gould's daughter, Katlyn, was in seventh grade she wanted a pair of shoes for a school dance. They were no ordinary shoes; they were pink shoes with a 3 inch heel. The Goulds knew that these were not the appropriate shoes for a seventh grader and explained to her that she did not have the money to buy them. As parents, they never would have guessed what happened next. She went into her room and came out several hours later with seven pairs of earrings that she had made out of paperclips and beads. She explained that she was going to take them to school and sell them so she could buy her shoes. The next day when she came home from school, she had a huge smile on her face and she could not contain her excitement. She asked them to guess how many pairs she sold and with each guess she said "No". After exhausting choices, they finally gave up and asked, "Okay, so how many did you sell?" And again, they never would have guessed what she said next, "75 pairs!" She had taken orders from her friends. They were shocked and ended up taking her to buy her pink shoes. That was also the beginning of the Gould's jewelry business, Katlyn's Kreations. In 2015, they expanded the business, changing its name to PGstudios to include their passion for photography. The Goulds truly love the natural beauty of where they live, the wonderful sunrises and sunsets, and the magnificent landscapes that surround them.

Over the years, the Goulds have traveled and captured even more of the world's beauty that they want to share with everyone. Their newest venture is the opening of an Esty Shop at [www.etsy.com/shop/PGstudiosShop](http://www.etsy.com/shop/PGstudiosShop) where they currently sell handmade jewelry with photography soon to follow. Selling photography and jewelry brings them closer together as a family, as well as allowing them to share their passions with the world.

Come visit our office and enjoy their beautiful works of photography displayed in our hallways.



## POLICY RENEWALS

Be on the lookout for renewal reminders from our office. You will get an email, prior to receiving your policy renewal, reminding you to familiarize yourselves with the policy limits, deductibles and endorsements. We are here to assist you with any updates to your policies and questions you may have.



Contact Angela Chandler about renewals  
[angela@lowcountryins.com](mailto:angela@lowcountryins.com) or ext 1022.

## CONGRATULATIONS TO OUR SPRING 2018 NEWSLETTER TRIVIA WINNERS Marty & Jacqueline Kersey



Marty and Jaqueline Kersey moved to South Carolina from New England about 21 years ago. They currently live in Lancaster, SC, with a beach house on Pawleys Island. Their plan is to relocate to Pawleys Island within the next 5 years. They are both health care professionals.

Keep a look out for our next Trivia Challenge via email.  
You too could be a winner!!



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## *Department/Staff Directory*

**WE ARE HERE TO HELP!**

### **STAFF DIRECTORY**

**Main Office Line 843-237-1353 Fax 843-237-2510 [www.lowcountryins.com](http://www.lowcountryins.com)**

#### **CLIENT SERVICES -EXISTING CLIENT SUPPORT**

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Jody Keenan Ext 1029

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Stephanie Lukacs main line

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#### **SALES – NEW CLIENTS**

April Jordan Ext 1026

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Deb Arcand Ext 1024

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#### **POLICY RENEWALS**

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#### **LIFE & INVESTMENTS**

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#### **MARKETING & ADVERTISING**

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**LOOK FOR OUR NEXT NEWSLETTER TO BE DELIVERED FALL 2018**

## FIRST ALERT:

### Coastal Carolina University releases annual hurricane outlook.

CONWAY, SC (WMBF) Coastal Carolina University has released its annual seasonal hurricane forecast. The forecast calls for "normal to above normal" hurricane activity.

The Hurricane Genesis & Outlook (HUGO) project at Coastal Carolina University uses a variety of atmospheric and ocean factors to develop a forecast of not only the number of storms that form during hurricane season, but also where those storms may make landfall.

The latest HUGO Outlook predicts a normal or above normal number of named storms this hurricane season. The forecast states the number of named storms will be a "range of 11 to 18 named tropical storms with 15 the most likely number". Of those named storms, HUGO predicts that "5 to 9 will become hurricanes with the 7 the most likely number". The forecast also calls for 2 to 5 major hurricanes with the 3 the most likely number during the 2018 hurricane season.

In an average year, there are 12 named storms, 6 hurricanes and 2 major hurricanes.

In addition to forecasting the number of named storms, HUGO also attempts to make a forecast for the number of potential landfalls on the east coast and gulf coast.

A recent press release from CCU stated, "the HUGO study predicts a landfall probability range of zero to 2 for both coastlines. The most probable scenario calls for at least 1 hurricane landfall on the East Coast and at least 1 hurricane landfall on the Gulf Coast during the 2018 season. The second most likely scenario is that no hurricanes will make landfall on either coast. The third most likely possibility is that 2 hurricanes will make landfall on the U.S. Atlantic East Coast and for 2 hurricanes to make landfall on the U.S. Gulf Coast."

The press release also stated that "scenarios for the 2018 hurricane season are dependent on a number of factors in the latter part of June and in July, according to Len Pietrafesa, research professor in CCU's Burroughs & Chapin Center for Marine and Wetland Studies (BCCMWS) and leader of the HUGO team."

"The key issues at this point in time are 1) how the El Nino will develop and 2) how warm the upper ocean of the North Atlantic will become later in the season," said Pietrafesa.

As the hurricane season develops, further outlooks from CCU and HUGO will be updated.

The press release went on to state that "past HUGO outlook forecasts have proven to be highly accurate. The 2016 and 2015 outlooks were correct in nearly every category (number of tropical storms, number of major hurricanes, landfalls on both the East Coast and Gulf Coast). The 2015 outlook correctly forecast a most likely scenario that no hurricanes would make landfall on either the East or Gulf coasts and also accurately forecast the number of hurricanes at 4. The 2016 forecasts for all numbers were spot on, including 1 landfall on the Gulf Coast (Hermine) and 1 on the East Coast (Matthew)."

While these seasonal outlooks on hurricane season are valuable tools in forecasting and preparing for hurricane season, it is very important to remember that it only takes one storm-making landfall to make a huge impact. Category 4 and 5 hurricanes have struck the US in very slow hurricane season, and the US has sometimes been spared in very active seasons. Now is the time to review your family hurricane plan and prepare for the upcoming hurricane season.

VISIT OUR WEBSITE at [www.lowcountryins.com](http://www.lowcountryins.com) and click on the RESOURCES tab for some helpful HURRICANE PREPAREDNESS tips.