

September 27, 2018Volume 47, No. 90
75 cents

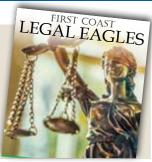
PonteVedraRecorder.com

Not your average newspaper, not your average reader



First Coast Legal Eagles

Pages 19-30





Business Weekly

In the Arts



EUROPEAN SPECIALIST

FREE ENGINE SCAN
SCHEDULE A SERVICE TODAY!



Schedule a service today! 998.9992 worldimportsusa.com





EUROPEAN SPECIALIST



Schedule a service today! 998.9992 worldimportsusa.com

INSIDE

One of Us

Page 6

Calendar

Pages 28-29

Business Weekly

Pages 32-34

In the Arts

Pages 35-37



Hugh Osteen

Florida Market Manager hugh@opcfla.com (843) 858-0128

Susan Griffin

Publisher susan@opcfla.com (904) 686-3938

Jon Blauvelt

Editor jonb@opcfla.com (904) 686-3939

Samantha Logue

Reporter samantha@opcfla.com (904) 285-8831, ext. 3945

Paris Moulden

Page Designer/Reporter paris@opcfla.com (904) 285-8831, ext. 3943

Benjamin Naim

Reporter ben@opcfla.com (904) 285-8831, ext. 3941

Ed Johnson

Senior Account Executive ed@opcfla.com (904) 285-8831, ext. 3940

Kristin Flanagan

Account Executive (904) 285-8831, ext. 3950

Suzanne Kirby

Account Executive Suzanne@opcfla.com

April Snyder

Sales Assistant aprils@opcfla.com (904) 285-8831, ext. 3937

Bob Bueno

Circulation Manager bbueno@opcfla.com 904-463-0962

Subscription Rates, Bulk Mail:

One year, \$35; six months, \$20. Rates not applicable in Canada or overseas. To subscribe, call (904) 285-8831.

Send us your news

We welcome submissions of photos, stories, columns and letters to the editor. Let us know what's happening. Email submissions to **pvrecorder@opcfla.com** or bring them by our office at **1102 A1A N., Unit 108, Ponte Vedra Beach.** Submissions may be published in the paper, on our website or on our social media platforms.

Visit our website at www.pontevedrarecorder.com



Find the Recorder on Facebook at www.facebook.com/ThePVRecorder

Also, check out the **Ponte Vedra**

Recorder channel on YouTube.



Find us on Twitter

@PonteVedraNews

and on Instagram

@pvrecorder

WHAT'S THIS?



Do you know what this is?
Email your answer to

Email your answer to jonb@opcfla.com by Monday at 5 p.m.

All correct entries will be entered into a random drawing to win tickets for two adults and two children to the Jacksonville Zoo. In order to allow as many families as possible to win, participants are only eligible to win a ticket prize pack once every four months.

No readers correctly identified last week's photo. As a result, we're going to give you all another chance to guess! Good luck!

ADOPT A PET

CAT (S) OF THE WEEK

Garfield and his brother Odi are both up for adoption at the Pet Center. They are both males and about



3 months old. They came in together as strays, which means some traits may be unknown. Come visit them today here at the Pet Center! #45025/45024



DOG OF THE WEEK

My name is Trixie, and I am a 3-year-old female mix dog who was dropped of by my owners at the pet center. Come visit me today here at the pet center! #38334

Any new pet being introduced to a new home will need time to adjust to its new environment. Please reinforce house training and behavioral training, and be mindful of interacting with other pets.

St. Johns County Pet Center

Cat adoptions at the St. Johns County Pet Center are \$30 for males and \$40 for females. Dog adoptions are \$45 for males and \$60 for females. Adoption fees include microchipping, neutering/spaying, rabies vaccinations and shots. The pet center is located at 130 N. Stratton Road off U.S. 1 between County Road 210 and International Golf Parkway. Business hours are Tuesday through Friday 9 a.m. to 4:30 p.m. and Saturday 9 a.m. to 4 p.m. The center is closed to the public on Sunday. On Monday, the office is open by appointment only to claim a lost pet. For more information, please call the **St. Johns County Pet Center at (904) 209-6190**.



Solutions correspond to last week's puzzles.





Sophisticated Coastal Living at its Best! Ponte Vedra beach / Oceanfront

This home is the epitome of southern charm with over 8,400 sq. ft. that showcase spectacular ocean views. The open living areas, including large formal dining room with grand fireplace, lend themselves to entertaining everything from large celebrations or simply enjoying intimate moments near a roaring fireplace, 5 bedrooms and 5.5 bathrooms \$6.100.000



Most Desired Oceanfront Location in NE Florida Las Mirandas / Oceanfront Condo This first-floor unit was totally renovated with the finest finishes & craftsmanship. Includes an office, staurnia floors, mahogany doors & built-in custom cabinetry. **2 bedrooms & 2 bathrooms**

+ powder room \$1,700,000



The Perfect Beach Escape Las Mirandas / Oceanfront Condo Located between The Lodge and the Cabana Beach Club, this second-story condo gives elevated views of the beach while maintaining the unit's privacy and security. Includes a large covered balcony and ground floor storage. 3 bedrooms & 3 bathrooms \$1.625.000



Move-in Ready on Exceptional Lot The Plantation at Ponte Vedra

Located on one of the most extraordinary lots in all of The Plantation, this property recently underwent a makeover and is move-in ready. The beauty outside of the home is reflected throughout with stunning views of the pool, lake, and golf course creating the ideal space for indooroutdoor living. 4 bedrooms, 3.5 baths \$998,000





Elizabeth Hudgins, REALTOR® 904.553.2032 cel 904.280.0486 office direct

elizabeth@elizabethhudgins.com www.elizabethudgins.com

"From Cottages to Castles' Florida Network Realty





LANDRUM STUDENT WINS SCHOOL WRITING CONTEST FOR ESSAY ON CALIFORNIA **BAIL SYSTEM**

SaiPranati Prakash, an eighth-grade student at Alice B. Landrum Middle School in Ponte Vedra Beach, displays her essay on the California bail system and its newly implemented plans, which was selected as the winner of the school's Arielle & Yvonne political writing contest.

Photo courtesy of SaiPranati Prakash





COLLECTION



SAWMILL LAKES \$379,000

Move-in ready home with fresh paint, new carpet, new epoxy on garage floor, & lovely lake views! Offers 3 bedrooms, 2 baths, an eat-in kitchen, plantation shutters, & tile flooring. Master suite features garden tub, separate shower, & double vanities. MLS 954717

Fara Bowen | 904.738.4420 FaraBowen@WatsonRealtyCorp.com



SAWGRASS CC \$475,000

Charming pool home situated on a corner lot on Lake Lynn in the sought-after enclave of Northgate. Features an exterior made of Hardie board & cedar, lanai with pool & sitting/dining area, & extensive use of pavers. HOA fees are \$215 per quarter. MLS 921385

Steve Falor | 904.252.2284 SteveFalor@WatsonRealtyCorp.com



OXFORD ESTATES \$649,700

This custom-built, lakefront cul-desac home with multi-generational plan, 1st floor master, & guest suites is better than new with upgrades galore! Enjoy sunsets over the lake from the beautiful screened pool with summer kitchen. Gated with no CDD fees! MLS 957403

Patti Mohr | 904.813.4430 PattiMohr@WatsonRealtyCorp.com



THE GROVE NORTH \$798,500

Located on a peaceful pond across the street from the ocean, this home sits on a picturesque lot nestled among the oaks. Offers an open floor plan, kitchen, dining room, family room with fireplace, & Florida room. The master suite features a grand fireplace, private study, & access to a courtyard with spa. MLS 938555

Missy Dekay | 904.613.2445 MissyDeKay@WatsonRealtyCorp.com



PALM VALLEY \$799,000

Stunning home on private 1+ acre in Ponte Vedra Beach! Offers 3 spacious bedrooms, 3.5 baths, a large office, living room, & family room overlooking the expansive pool & patio. The epicurean kitchen features a gas cooktop, 2 full-size refrigerators, & wine/ beverage chiller. MLS 929208

Jim Zeller | 904.772.5592 $.\\ Jim Zeller@Watson Realty Corp.com$



MSD Board approves final millage rate, budget for 2018-2019

By Jon Blauvelt

The Ponte Vedra Beach Municipal Service District (MSD) Board of Trustees voted 5-0 last Wednesday, Sept. 19 to approve its final millage rate and adopt its budget for Fiscal Year 2018-2019.

The MSD's rolled-back millage rate is 0.326, and the final adopted millage rate is 0.375, exceeding the rolled-back rate for Fiscal Year 2017-2018 by 3.42 percent.

The MSD's total budget for Fiscal Year 2018-2019 is \$898,800, with total revenues and balances and total appropriated expenditures and reserves balancing each other out.

The approved budget shows that the MSD is expecting to receive \$694,000 in ad valorem taxes. Estimated interest of \$3,800, a cash balance of \$201,000 and the tax dollars bring the total revenue and balances for the MSD to \$898,800.

Law enforcement and sanitation represent the most expensive line items on the budget, with \$323,000 allocated for the additional services of the St. Johns County Sheriff's Office (SJSO) and \$190,920 allocated for Republic Services. The MSD contracts SJSO to designate five deputies specifically to patrolling the MSD. In addition, the MSD contracts Republic to provide the district with an extra garbage pickup and side door pickup, which are not privileges afforded to the rest of St. Johns County.

The budget shows that \$115,000 is allocated for reserves in October and November, when the MSD is waiting to receive its ad valorem tax dollars, which typically come in at the end of December or early January. \$45,000 is allocated for an Emergency Clean Up Fund, and \$73,800 is allocated for Current Year Contingency Reserves.

Another line item of note is \$10,000 for code enforcement services, which the MSD trustees have been discussing at recent meetings. The hope is for a county code enforcement officer to consistently take a trip to the MSD to check on certain issues and complaints. This initiative, however, has not yet been confirmed. In addition, \$34,000 is allocated for street lights and a combined total of \$19,600 is allocated for landscaping services and beautification.

Other items on the budget include several administrative services, such as the MSD's website, annual newsletter and office supplies, as well as support services like the Tax Collector and Property Appraiser. The board is allocating an additional \$3,000 this coming year for its office (from \$3,000 to \$6,000) as the trustees are anticipating a move from their current space in the County Courthouse Annex, which has been purchased by the PGA Tour for its new headquarters.

Total appropriated expenditures and reserves amount to \$898,800

To view the entire approved budget, visit www.pvmsd. org/WP and click on Financials.



Photo by Benjamin Naim

Sophie Grace, 12, will play Kaitlyn in the upcoming Lifetime movie, "Terror in the Woods," which premieres Sunday, Oct. 14 at 8 p.m.

Ponte Vedra girl to star in upcoming Lifetime movie, 'Terror in the Woods'

By Benjamin Naim

Ponte Vedra's own Sophie Grace, 12, will star in the film "Terror in the Woods," which premieres on Sunday, Oct. 14 at 8 p.m. on the Lifetime channel.

Grace's character, Kaitlyn, is a 12-year-old with schizophrenia who attacks her brother as a sacrifice to an Internet character — Suzerain.

"She doesn't know what's real and what's not," Grace explained. "As the story goes on, you really start to feel for her because in some scenes you can just see how sad and confused and lost she is. It doesn't justify what my character did or make it right."

According to Grace, she was born to act. After signing up for classes to hone her craft, Grace's coach connected her with an agent who helped the new actress get her first audition.

A few days after trying out for a role in "Terror in the Woods," Grace and her mother were shopping at a local Publix supermarket when they received the news that Grace won the role out of thousands of actors.

"I was so excited," she said. "There were stuffed animals everywhere and I hugged them. We were in the middle of the store, but it was just so much fun."

Grace said walking onto the movie set for the first time made her nervous, but she quickly felt at home as she settled into her role and the jitters went away when the camera started recording. Playing Kaitlyn was a unique challenge, Grace noted, but she enjoyed the opportunity to take on a multi-layered character.

"I really like characters with a lot of depth and a lot of layers that you have to peel away throughout

MOVIE continues on Page 10

Ponte Vedra and Nease students announced among National Merit Scholarship Program semifinalists

Officials of National Merit Scholarship Corporation (NMSC) recently announced the names of approximately 16,000 semifinalists in the 64th annual National Merit Scholarship Program.

The following students from Ponte Vedra and Nease are included:

Nease High School

Richard W. Bachmann Elise M. Belkin Zachary E. Fifield Timothy Hoang Tushaar S. Kamat Joanne Lee Mira G. Menon Atharva R. Palande Ajay S. Sarma Kiran N. Shah Alessia J. Venturi Daniel M. Vlasov

Ponte Vedra High School

Willa D. Buresh Riley A. Dimberg Ashton R. Dowling Amit Jaliparty Gabrielle L. Keller Chiara M. Licata Peter D. Lucchino Adam R. Nasir Nathan W. Yant These seniors have an opportunity to continue in the competition for some 7,500 National Merit Scholarships worth more than \$31 million that will be offered next spring. To be considered for a Merit Scholarship® award, semifinalists must fulfill several requirements to advance to the finalist level of the competition.

Over 90 percent of the semifinalists are expected to attain finalist standing, and about half of the finalists will win a National Merit Scholarship, earning the Merit Scholar® title.

County Commission votes to approve millage rates, final budget for 2019

By Jon Blauvelt

The St. Johns County Commission voted last Thursday, Sept. 20 to adopt its millage rates and budget for Fiscal Year 2019

The county's rolled-back millage rate is 6.9128, and the final aggregate millage rate is set at 7.2511. The percentage

increase from the rolled-back rate is 4.89 percent. According to Jesse Dunn, the county's director of the Office of Management and Budget, the purpose for the increase over the rolled-back rate is to fund operations including capital outlay and deferred maintenance in the General Fund, Fire District Fund and Transportation Trust Fund. The commissioners

voted 5-0 to adopt the millage rates, which encompass specific rates such as the Fire District Fund millage rate and County Transportation Trust Fund millage rate, among others.

The county's final budget for Fiscal Year 2019 is \$840,609,758. As discussed by Dunn, the budget focuses on many of the issues highlighted this year. He

said it adheres to the budget guidelines set forth by the Commission in February 2018, which included 2 percent operating costs and a 3.2 cost index applied for all employer, employee and retiree healthcare contributions, among other guidelines.

COUNTY continues on **Page 7**

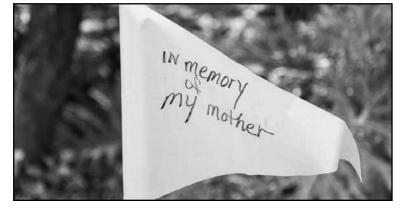
12th annual Pink Ribbon Golf Classic set for Oct. 4





The Pink Ribbon
Golf Classic is
scheduled for
Thursday, Oct. 4
at the Ponte Vedra
Inn & Club. Last
year's Classic and
other events raised
\$262,000 for local
breast cancer
research and
related services.

Photos courtesy of Sara Strom



Other events planned to support mission

By Benjamin Naim

Organizers of the 2018 Pink Ribbon Golf Classic are hoping to reach a fundraising goal of \$300,000 to help both Mayo Clinic-Jacksonville and Baptist Medical Center Beaches in their effort to research and treat breast cancer.

The Women's Golf Tournament will kick off the action on Thursday, Oct. 4 at the Ponte Vedra Inn & Club. Jacksonville's only all-women charity golf tournament will involve 160 lady golfers, plus dozens of local sponsors, donors and volunteers.

A cocktail party will take place one week later on Thursday, Oct. 11 at a home in Marsh Landing from 6 to 9 p.m. The party features a silent auction including over 20 works of original art donated by prominent local artists. Tickets are \$100 per person and quantities are limited. Then, a Flag Day is set for Friday, Oct. 19, and the David Yurman Trunk Show at Underwood Jewelers in Ponte Vedra Beach will take place Nov. 8-10, with a portion of all sales to be donated to Pink Ribbon. A cocktail party and check presentation will take place on the first night of the trunk show on Nov. 8 at Underwood's.

"All the money stays locally and there is absolutely no paid staff involved," said Sara Strom, a Pink Ribbon volunteer who leads the organization's publicity efforts. "We are a 501c3 under the umbrella of Baptist Health Foundation."

Strom said one of the nonprofit's major goals for 2018 is to help purchase a PET/CT scanner — which provides an advanced nuclear imaging technique — for the Wilson Cancer Center at Baptist Medical Center Beaches.

"At the moment PET scans are only offered one day per week in a mobile unit and the experts have told us that these scans are very useful for evaluating how patients are responding, how

their tumors are responding to chemotherapy," she said. "When people have advanced cases, this helps them determine quickly whether the course of action they're pursuing is helpful. It helps them with assessment during the treatment."

Strom noted that Pink Ribbon organizers visit Baptist Medical Center Beaches and Mayo Clinic to assess their needs, and the medical facilities respond with proposals.

"Mayo has a Jacoby Center for Breast Health and they are trying to fund innovative therapies," she said, "new treatment options for women who are undergoing chemotherapy or other cancer treatments — and there is research involved."

Mayo Clinic doctors are learning how to minimize hair loss for women who are undergoing chemotherapy, Strom added.

"They're looking at lymphedema studies," she said. "Lymphedema is an unfortunate side effect. If lymph nodes are removed from under the arm there is a very high risk of developing lymphedema, which is a very painful swelling of the arm and it causes a great deal of discomfort."

Strom asserted that funds raised from Pink Ribbon events will go a long way to help support breast cancer research and treatment options.

Regarding Pink Ribbon's founders, Joanne Ghiloni and Nancy Morrison, Strom said they have given a great deal of their energy to establish the nonprofit.

"They've worked very hard and also personally give very generously," she said. "They have family stories that make this a very special, important and meaningful project for them —and that's true of a lot of these ladies. When it's someone very close it gives it extra meaning."

For more information on Pink Ribbon events, including how to register or donate, visit the organization's website at www.pinkribbonjax.org.

A Ponte Vedra Beach resident, Michael Linnington is the CEO of Wounded Warrior Project (WWP). He brings 35 years of military experience and leadership to the Jacksonville-based organization.

Michael Linnington

Can you please briefly tell us about your background?

I grew up as one of six boys in Cape May, New Jersey, and went to military high school and military college. I graduated in 1980 from West Point, where I met my wife. I've been married for 37 years, and I have two adult children and two grandchildren.

What are you most proud of when you reflect on your career?

That's a difficult thing to pinpoint after 35 years of military service. Obviously, I look back on my time leading troops in combat, America's sons and daughters, in Iraq and Afghanistan as a brigade commander as being a notable time in my career. I also enjoyed being commandant of cadets at West Point. You're responsible for the leadership development of 4,400 cadets, and their military and physical development as well. Given what we're asking our young leaders to do in today's Army, that was important to me. I am also proud of my time overseas in Berlin during the Cold War, and three years as a battalion commander in Korea. As a civilian after my time in the Army, I was the director of the POW/MIA Accounting Agency (DPAA), which was responsible for worldwide return of our nation's heroes from past wars. Expanding the ability of our nation to do that and to do it well was an achievement I'm proud of as well.

What's most rewarding about your work at Wounded Warrior Project?

For me, it's spending time with wounded, ill and injured service members, and their families. It is really inspiring to see what our veterans have done in tough combat operations and witness them persevere during difficult rehabilitation, recover and realize their dreams — reaching their full potential as civilian leaders in communities all across America

I come to work happy every day because I'm surrounded by passionate, caring teammates who want to positively help our wounded veterans, and their families. They are all totally committed to our mission, and the warriors we serve. More than 40 percent of our 650 employees are veterans themselves — many recovered wounded warriors. So, for me, working at WWP is really a continuation of my 35 years of military service.

What are some of the goals for Wounded Warrior Project moving forward?

We must stay relevant to the warriors we serve. As I think about WWP's future, it's really the future of the hundreds of thousands of warriors (and their families) that we've served over the last 15 years. We survey our warriors annually, and they provide tremendous insights on areas of their greatest need, and that's where we invest. Recently, that's been more focused attention on mental and physical health and wellness, but future investments may focus on research and cures for toxic exposures. As our warriors age, their needs continue to grow. A bit surprising to me is that despite smaller numbers of U.S. servicemembers deployed overseas, we are seeing tremendous growth in those signing up for the programs and services we provide: 56 a day! Keeping up with this need and providing for those that have given our country so much, is what keeps me up at night.



Photo by Jon Blauvelt

What do you enjoy most about living in Ponte Vedra Beach?

To me it's the people. The people in this community are successful, generous and they care. They're also a very diverse group of leaders; corporate, nonprofit, government and healthcare — and they all engaged in a big way. It's also a very active lifestyle here in Ponte Vedra, which makes living here a lot of fun.

Ponte Vedra is also a beautiful place. You have the beaches, warm weather and you have friendly people who are genuinely happy to see you every day. I won't say I've always lived in places where that's true, but it's certainly true here in Ponte Vedra. Having our office in Jacksonville and living at the Beaches and being part of the Rotary Club of Ponte Vedra Beach makes living in Ponte Vedra really cool.

What do you like to do in your free time?

I enjoy this active lifestyle of Northeast Florida. I do travel a bit, so I'm not here as often as I'd like. But my wife and I spend time out in the fresh air. We love to ride bicycles, and we walk the beaches. We do also spend a bit of time up in Virginia with the grandkids. We do what most families do: we're engaged with many community activities with the Rotary, the Chamber and our local church, and when we have time to reflect and spend time out in nature, we do it. We just bought bicycles, so we've joined the cycling community. I ride with a group named Dawn Patrol. We ride every weekend, and it's just a great thing to get out and hang out with a group of people that really enjoy being around each other.

Edited by Jon Blauvelt

County

Dunn noted the budget addresses upcoming property tax reform to ensure continuity of services. If such reform is passed on the ballot this coming November, he said tax reform will reduce property taxes in excess of \$10 million annually beginning in Fiscal Year 2020. The Property Appraiser's certified valuation determined an 8.9 percent taxable value growth increase for Fiscal Year 2019 resulting in an incremental \$14.6 million in property taxes, said Dunn. As a preemptive response to the potential tax reform, \$8.1 million of the \$14.6 million will be appropriated into Fiscal Year 2019 operations, with \$6.5 million set aside into reserves for Fiscal Year 2020.

In addition, Dunn said the 2019 budget increases investment into deferred maintenance to preserve existing infrastructure and balances recurring operating costs with recurring revenues without using reserves to do so. The budget, he noted, also preserves reserves to address unanticipated challenges. The county's total reserves represent almost \$227,000,000.

The budget process, which began in February 2018, also included continued examination of cost recovery for services and carryforwards.

The tentative budget workbook, Dunn said, came in at \$840,660,313. Because the commissioners voted not



Selection of

- Professionally installed wall-to-wall carpet
- Large assortment of in-stock area rugs including Dash & Albert, Karastan, Nourison
- Sisal, Seagrass, Jute
- Custom sized carpets and rug pads

1421 3rd St. South Jacksonville Beach

247-0438

www.carpetconceptsinc.com



Since 1966



to levy the East Ponte Vedra and Vilano Beach MSTU on Sept. 4, that number was taken out of the budget, bringing it to \$840,080,706. Between the tentative budget and advertisement of the final budget hearing, the Office of Management and Budget found two corrections, including almost \$22,000 in a general fund ad valorem adjustment and a \$48 Vilano Street Lighting District ad valorem adjustment. The final budget advertisement on Sept. 17 brought the budget to \$840,058,758. At the Commission's most recent meeting on Sept. 17, the commissioners approved a few items that ultimately resulted in the adjustment of the 2019 budget, bringing the final number to \$840,609,758.

The budget passed 4-1. Commissioner Jeb Smith was the dissenting vote, voicing his reservations with two recommended Full Time Employees (FTEs) in the budget and a few of the other line



Jill Moore Senior Mortgage Loan Officer 904.623.8412 iill.moore@tiaabank.com TIAABank.com/jmoore NMLS ID #648916

LET'S TALK

We can help you find a mortgage with terms that support your financial goals. And when you're ready to close, wel'll work to make your transaction as smooth as possible.



About Dr. Camarda

& Camarda Wealth

marda has been

repeatedly named by Barron's* as "one of the best financial

advisors in America," one of WORTH

Chairman Jeff

Magazines'* "Top 250 advisors" in the US,

featured in the Wall Street Journal for

years, and he's been quoted as a financial

expert in the national press for decades.

Barron's* has called advisors like Jeff "the

best people in the business" and "truly

great financial advisors" and says that they

are "accepted in the industry" as the "top

1%" who set "the highest standards of

their profession." Forbes says it "scours...

financial services industry" and has "un-

covered great advisors" like Camarda "that

are leading the way" and apply "best prac-

tices" to deliver a "high-quality experience

CFP®, ChFC®, CLU®, CFS® and BCM™ des-

ignations**, and currently holds the CFA®

investments expert and EA tax expert

designations, as well as graduate degrees

in financial planning, including a PhD in Financial and Retirement Planning, Dr.

Camarda has written hundreds of articles

and dozens of financial reports, white-

papers, and guides, and founded Wealth

Education Radio. He is also an award-win-

ning academic researcher into advisor

competence and ethics. Camarda Wealth

is A+ rated by the Better Business Bureau

and has offices in Ponte Vedra Beach and

Fleming Island.

clients." Camarda's completed the

Should You Be Talking To a Different Kind of Financial Advisor?

Fee-Only. Fiduciary. Exceptional Training.

No investment commissions...clients come first!



Dr. Camarda's Weekly Wealth Nugget **THE DANGERS OF AMATEUR ESTATE PLANNING**

I'm not talking about wills and trusts prepared by specialized estate attorneys. I'm more concerned about the do-it- yourself variety that can have unforeseen consequences that can be devastating. Below are a couple of quick examples among many.

A big mistake is putting bank and brokerage accounts in joint names with your children. This is not the best way to leave money to them when you die. Use POD designations or wills/trusts instead. One reason is simple: If your child is sued, goes through a divorce, or has another legal issue – auto accident, for instance -accounts so titled are on the table and could be lost to both you and your child. Beyond this, there control, divorce risk, and other pitfalls to avoid.

Another mistake is not using a living trust – combined with a proper power of attorney – where you have a lot of your family's assets on which you depend for retirement income in one spouse's name, like in an IRA or 401(k). These accounts can't be titled in joint names. If, for example, your spouse loses competency and a judge appoints a guardian, there is no assurance that the guardian is going to see that your needs are met. His or her duty lies elsewhere. There are many other dangers that can lead to being locked out of important retirement assets, but the cure is simple – get a proper estate plan. In many cases, the cost of the work will be returned dozens – if not hundreds – of times in saved probate costs and taxes, not to mention the inestimable value of dodging the kind of bullets we've been discussing here. And if you are concerned about asset protection from financial predators – and you should be! - estate planning is a very effective time to address this as well.

Free Reports on:

- **Investment Dangers**
- **Annuities Straight Talk**
- Advanced Estate Planning
- Retirement Income Secrets
- **Social Security Optimization**
 - Investors' Asset Protection
 - Fiduciary Advisor Evaluation

FREE REPORTS & SERVICES TEND TO GO RAPIDLY CALL TODAY 888-CAMARDA











Fiduciary & Fee Only YOUR Interests FIRST

camarda.com

No investment or annuity commissions PhD-GRADE WEALTH CARE Always looking for productive, ethical advisors to join the Camarda team!

Ponte Vedra Democratic Club, Blue Wave Coalition group hold advanced screening of 'Fahrenheit 11/9'

Michael Moore's latest documentary sets sights on Trump, but spreads blame around

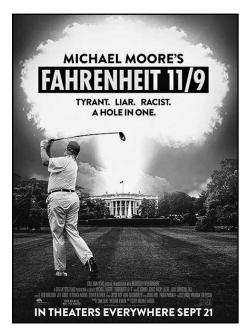
By Paris Moulden

The Ponte Vedra Democratic Club, along with the Blue Wave Coalition of St. Johns County, held a private, advanced screening of Michael Moore's new movie "Fahrenheit 11/9" on Wednesday, Sept. 19, at Cinemark Tinseltown Theaters in Jacksonville, and implored attendees to get out and vote Nov. 6.

"We have a very real opportunity to elect a Democratic governor," said Robin Dion, chair of the Blue Wave Coalition. "We cannot sit this one out."

The Blue Wave Coalition of St. Johns County is a collaboration of 10 organizations in the county focused on electing Democratic candidates.

Laura Atkinson, president of the Ponte Vedra Democratic Club, said she and fellow club members were there to "dispel the myth that there are no Democrats in



Ponte Vedra."

"All of our votes count, and they do make a difference," she said.

The movie, which was released nationwide Friday, Sept. 21, is a reference to Moore's 2004 film "Fahrenheit 9/11" and to Nov. 9, 2016, the day after Donald Trump beat Hillary Clinton to become the 45th president of the United States.

Moore, who predicted a Trump victory ahead of the election, explores how it happened and how he believes Trump was able to take advantage of growing disenfranchisement with the political system.

A big part of the movie is devoted to the handling of the water crisis in Moore's hometown of Flint, Michigan, which he said was purposefully directed at lowerincome and minority residents. Moore's anger at the situation is primarily targeted at Michigan's Republican Gov. Rick Snyder, who he aligns with President Trump by suggesting that Snyder's poisoning of his own people "in plain sight" would have been inspiring to Trump.

Although the movie is certainly critical of Trump and the current GOP, Moore also has harsh criticisms of the Democrats. particularly the establishment, which he accuses of being out of touch and complacent. Moore also lambasted former President Bill Clinton's policies regarding gay rights and mass incarceration, both Bill and Hillary Clinton's relationship with Goldman Sachs and then-President Barack Obama's handling of the Flint water crisis.

Not surprisingly, however, Moore's harshest attacks are for Trump himself, from his relationship with his oldest daughter Ivanka, to what Moore said is Trump's history of racial discrimination and misogyny.

"Fahrenheit 11/9" is not all doom and gloom, though. Moore shows optimism for the future, praising more revolutionary movements in the country, highlighted by the candidacy of progressives like Alexandria Ocasio-Cortez of New York and Rashida Tlaib of Michigan; the teacher strike in West Virginia; and, primarily, the students-turned-activists in the wake of the Marjory Stoneman Douglas school shooting in Parkland.

Moore's message of the dangers of disenfranchisement and the importance of being counted was a sentiment shared by the local Democratic group leaders at the

"We're living in a really dangerous and tenuous time," Dion said prior to the movie. "We're watching our democracy crumble every day before our eyes."

For more information of the Ponte Vedra Democratic Club, email Atkinson at lva711@comcast.net. For more information on the Blue Wave Coalition, visit www.bluwavecoalition.org.

New UNF poll shows Gillum ahead of DeSantis for governor, Nelson and Scott tied for Senate

The Public Opinion Research Lab at the University of North Florida has a new poll of likely voters that reveals Andrew Gillum in the lead for the upcoming gubernatorial election in Florida, with Ron DeSantis close behind, and Sen. Bill Nelson locked in a dead heat with Gov. Rick Scott in the upcoming Senate election for the state of Florida.

The poll, comprised of likely Florida voters, shows that 47 percent of respondents plan to vote for Gillum, the Democratic candidate in the upcoming election for Florida governor, while 43 percent plan to vote for the Republican candidate,

Of those likely voters, 10 percent don't know who their choice will be. Among Democrats, 85 percent indicate they plan to vote for Gillum, 6 percent for DeSantis and 9 percent don't know where they'll cast their vote. Eleven percent of Republican likely voters said they will vote for Gillum, while 81 percent indicate they'll vote for DeSantis; eight percent don't know.

Regarding the upcoming U.S. Senate race, when asked who they would vote for if the election were held today, 45 percent of likely voters indicated they would vote



Andrew Gillum



Ron DeSantis

for Nelson, the Democratic candidate, 45 percent would vote for Scott, the Republican, and 8 percent didn't know. Of Democratic likely voters, 78 percent claimed they will vote for Nelson, while 9 percent said they will vote for Scott; thirteen percent don't know. Among Republican respondents, 12 percent said they will vote for Nelson, 83 percent for Scott and 4 percent don't know.

"It's still early in the election season and even though Gillum has a small lead. a lot can happen in the next six weeks," said Dr. Michael Binder, faculty director of the Public Opinion Research Lab at UNF. "Nelson and Scott are currently tied, but one bit of hope for Nelson is that more Democrats are unsure who they will vote for and partisans will come home



Bill Neslon



Rick Scott

in November. With polling numbers this close, the candidates that are most successful getting their voters to the polls are the ones who are going to win. Historically, Florida has had very close statewide elections, and this year is shaping up to be no different."

Additionally, the poll reveals that respondents show high support for restoring felon voting rights. When asked whether they would vote "yes" or "no" on a proposition to restore the voting rights of Floridians with felony convictions, 71 percent of likely voters claimed they would vote "yes" on the proposition, with 21 percent voting "no." Only 8 percent didn't know how they would vote. Regarding race, 82 percent of African-American respondents indicated they would

vote "yes" on the amendment, while 69 percent of white respondents and 65 percent of Hispanic respondents claimed they would vote "yes" on the proposition.

"These results reflect the status of African-Americans as the population most directly affected by Florida's felon disenfranchisement laws," said Dr. Natasha Christie, chair of the Department of Political Science and Public Administration at UNF. "With such a large majority of likely voters saying they would vote "yes" on Amendment 4, this indicates views on this issue are becoming more progressive overall throughout the state, regardless of race."

When asked about the most important problem in Florida, education — 20 percent — led the way, followed closely by healthcare and environment with 18

"Democrats across the state have been highlighting both healthcare and the environment, a message that appears to resonate with a lot of voters," Binder noted

For details about the methodology of the survey and additional crosstabs by partisanship, sex, education, race and age, go to www.unf.edu/coas/porl/2018FLFall.aspx.

COASTAL WINE MARKET PRESENTS CHECK DONATION TO CHEMO NOIR FOLLOWING CRUSH CANCER EVENT



Photo courtesy of Coastal Wine Market & Tasting Room

Katrin Casey, the founder of local nonprofit Chemo Noir, receives a check donation from Steven Lourie, co-owner of Coastal Wine Market & Tasting Room, for \$1,500. The nonprofit, which provides financial support for cancer patients undergoing treatment, raised funds at a recent CRUSH Cancer event held at the local wine shop.

UPCOMING EVENTS IN NOCATEE

Keep in mind the following events taking place in Nocatee over the next week:

Food Truck Friday

Friday, Sept. 28 from 6 to 9 p.m., Swim Club Green

Some of Jacksonville's favorite food trucks will gather at the Swim Club Green to serve members of the community local one-of-a-kind, gourmet food and snacks. This event will feature live music by the Paul Lundgren Duo. Drinks will be available for purchase at the bar, including select craft beers and wines. There will also be a Kidzone with bounce house inflatables (weather permitting).

Family Movie Night

Saturday, Sept. 29 from 7:45 to 9:45 p.m., Zipline Field

Nocatee invites residents and their guests to come out and enjoy this month's Movie Night featuring "Jurassic World: Fallen Kingdom." Complimentary popcorn will be available for attendees to enjoy. Beverages and candy will also be available for purchase at the bar. Some seating is provided, but bringing chairs or blankets is suggested. Bug spray is also recommended. This event is weather permitting. Please email fun@nocatee.com to RSVP.

UnWined Wednesday

Wednesday, Oct. 3 from 7 to 9 p.m., Nocatee Room

Join in for a midweek pick-me-up at this new social and cocktail hour, Un-Wined Wednesday. This free event will feature live music from Allana Prince. There will be wine specials and beer and mixed drinks will also be available to purchase at the bar. Please email fun@nocatee.com to RSVP.

Family Bingo Night

Thursday, Oct. 4 from 6 to 7:30 p.m., Splash Waterpark

Bring the kids out for a night of family fun at Family Bingo Night. This free family event will include Bingo and a variety of other board games. Bingo will begin at 6:15 p.m. The Splash Bar will be serving select beer, wine and mixed drinks. Please note: The Waterpark closes at 6 p.m. Children must be accompanied and supervised by their parents for the duration of the event. There will be no staff supervision. Please email fun@nocatee.com to RSVP.



Nocatee residents, guests enjoy wine tasting at Nocatee Uncorked

Nocatee residents and their guests flocked to the Splash Waterpark on Saturday, Sept. 22 for the community's Nocatee Uncorked event.

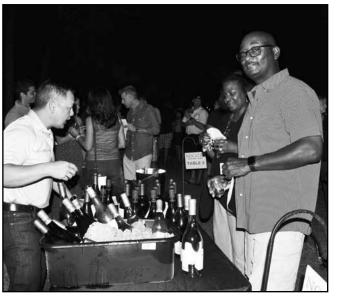
Attendees enjoyed a variety of over 60 select wines, light hors d'oeuvres and live music by Hello Celia and Saxophonist Pierre Kendrick. Distributor representatives were on-site to educate on all the different wines.

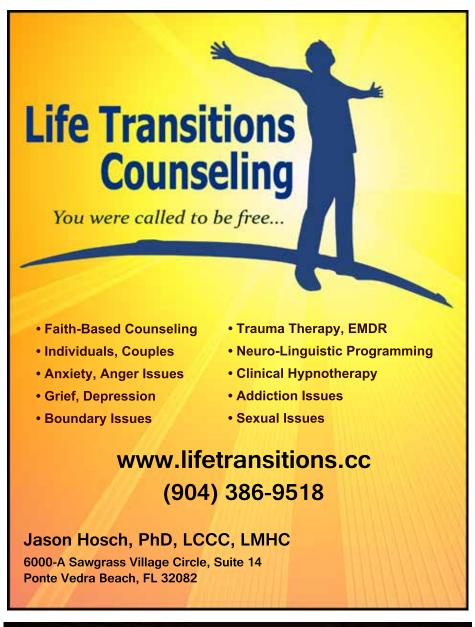














Movie

the movie," she said. "That's what makes acting, acting for me. You really transform into a completely different person and I guess that's my strong suit in acting, that I can really get into a new character and then come right back to me."

Furthermore, reading "I Never Promised You a Rose Garden" by Joanne Greenberg prepared Grace for her role. The novel chronicles a girl struggling with schizophrenia, like Kaitlyn.

"I read that book twice because I really wanted to be able to think like Kaitlyn and understand what she was going through," she said. "At first, I wasn't comfortable with playing her because I couldn't relate to the bigger side of her, but after I did my research and I learned more about her, I felt like I could connect with her and sympathize with her."

For Grace, a leading role in "Terror in the Woods" is just the beginning.

"I want to spend the rest of my life doing this," she added. "The days (on set) just blew by for me, I was having the time of my life. This really is my passion."

JOIN US FOR AN OPEN HOUSE



Ponte Vedra Beach Campus

Wed., Oct. 10, 9-11 a.m. Tue., Nov. 13, 6-8 p.m.

Whitehurst Campus

Wed., Nov. 7, 9-11 a.m. Tue., Nov. 27, 6-8 p.m.

Bartram Campus

Tue., Nov. 6, 9-11 a.m. Thu., Nov. 8, 6-8 p.m.

San Jose Campus

Fri., Oct. 5, 8 a.m. Fri., Nov. 2, 8 a.m.

Explore a World of Opportunities

Bolles Life includes a superior curriculum and the greatest variety of high-quality educational offerings in Northeast Florida for grades Pre-K to 12. Extraordinary opportunities and grand discoveries await you in our vibrant, global community.

Join us for an Open House to experience a day in the life of our students. We encourage you to see for yourself how our high-caliber teachers engage students in exciting, active and challenging learning. Try Bolles Life for a day and you might not want to leave!

Discover the possibilities at Bolles. To find an upcoming Open House, please visit www.Bolles.org or call (904) 256-5030

Four Unique Campuses

Ponte Vedra Beach Pre-K-5 Whitehurst Pre-K-5 Bartram 6-8 San Jose 9-12

Day and Boarding School from Pre-K through Grade 12.



The Garden Club of St. Augustine to hold 50th annual Christmas Tour of Homes Dec. 2

The Garden Club of St. Augustine is holding its 50th annual Christmas Tour of Homes on Sunday, Dec. 2 from noon to 5 p.m. Ticket sales begin Oct. 1.

This St. Augustine tradition offers ticket holders the opportunity to view the decorated interiors of some of the City's most beautiful homes while taking in exquisite floral arrangements and displays throughout.

The homes on the tour showcase an array of architectural styles from various periods and are all located in downtown St. Augustine, south of King Street, in the neighborhoods of Lincolnville and Bayfront.

Tickets for the event, called "Christmas in the City of Lights," are \$30 and include a walking tour; a program and map highlighting each of the six homes decorated by members of the Garden Club; and a formal Tea and Boutique located at the River House from noon to 4 p.m.

At the River House, in addition to complimentary, homemade refreshments and the view on the terrace, guests will find a raffle and an array of handmade gifts, decorations and treats available for purchase.

Limited complimentary trolley service is available from the parking garage on West Castillo. The trolley will run from noon to 4:30 p.m. from the garage to the River House and the homes in between. Service is provided by Old Town Trolley.

Advance ordering for this event is strongly advised as tickets have sold out for eight years running. Interested people may order tickets online at www. gardenclubofstaugustine.org or by phone at (904) 342-2901. A small number of



Photos courtesy of the Garden Club of St. Augustine

tickets will be sold at Flowers By Shirley, as well as these locations on Anastasia Island: Carter's Jewelry, Leonardi's, Southern Horticulture, Tre' Sebastian and Whetstone Chocolates. These locations will accept cash or check only.

The Garden Club of St. Augustine, founded in 1926, is a large group of members separated into 10 flower "circles" or small groups. There is a monthly general meeting for all members, as well as individual monthly meetings for each circle.

If you have a green thumb, enjoy arranging flowers or would like to learn, please visit the organization's website. Garden Club is not just for ladies; male members are welcome too.

For more information, call the St. Augustine Garden Club at (904) 686-9320.







Photo courtesy of Vilano Beach Main Stree

The Vilano Beach Town Center was designated one of the first five designated trail towns in the State of Florida on Sept. 14 in Titusville. Pictured from left to right: Paul Haydt, East Coast Greenway coordinator for Florida; Sallie O'Hara, Vilano Beach Main Street executive director; Samantha Browne, bureau chief of the Office of Greenways and Trails (OGT); Becky Alfonso, Florida Bicycle Association executive director; Doug Alderson, assistant bureau chief and trail town coordinator for OGT; Vivian Browning, Vilano Beach Main Street President; and Katie Bernier, OGT government operations consultant.

Vilano Beach Town Center designated a Florida Trail Town

Vilano Beach Town Center was recently designated as a Florida Trail Town at the Sept. 14 Florida Department of Environmental Protection's Office of Greenways and Trails council meeting held in Titusville, joining Malabar, Clermont, Titusville and Dunedin as one of the first five designated trail towns in the State of

A "trail town" in Florida is a community located along or in proximity to one or more long-distance, nonmotorized recreational trails, including cycling, paddling, equestrian or hiking trails where users can venture off the trail to enjoy the services and unique heritage of the nearby community. At the meeting, Vilano Beach Main Street President Vivian Browning was on hand to present the Town Center's application and answer questions on why this designation was sought.

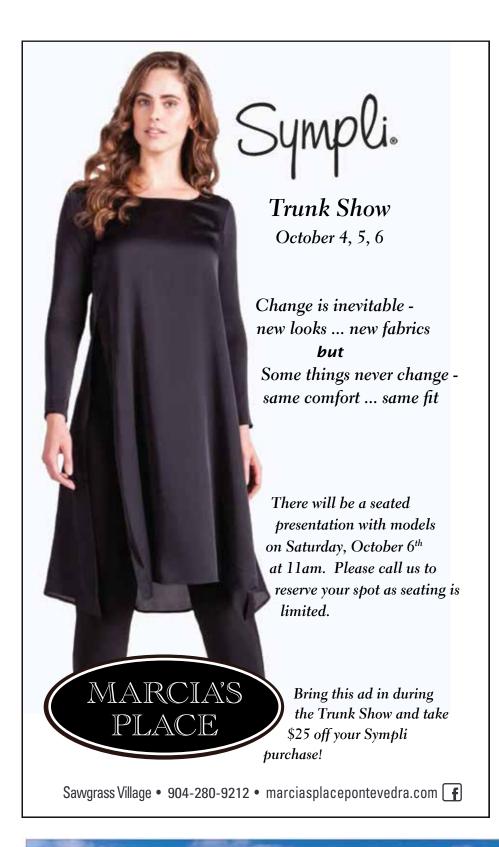
"We knew we needed a revitalization that would create a commercial/ residential district which would bring local services and would be a sustainable, pedestrian-friendly Town Center that would also celebrate and protect

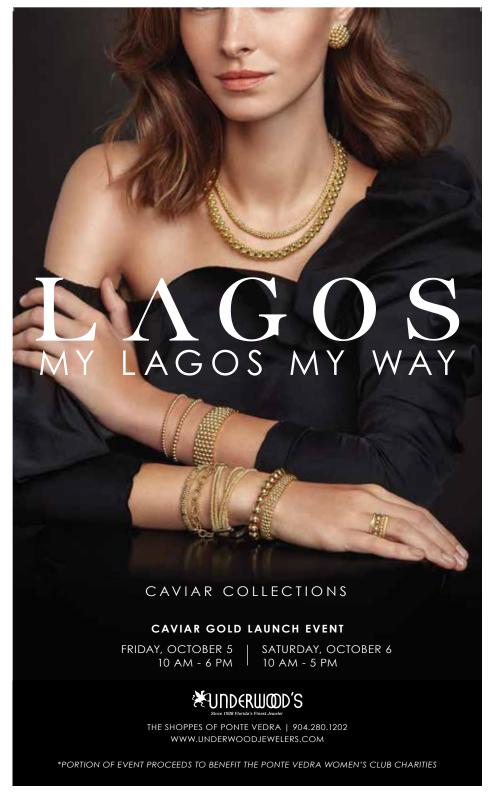
our recreational and environmental assets," Browning said. "The designation is sure to energize foot traffic to the Town Center, stimulating business investment and opportunities for further growth. All will greatly benefit from the alternative modes of transportation and enhanced services. Locals will be the majority of participants."

VILANO continues on Page 13











Vilano

The trail town designation comes on the heels of several visioning improvement designations, including: becoming a 1999 Waterfronts Florida Community, a member community along the nationally designated 2002 A1A Scenic & Historic Coastal Byway and a 2003 Florida Main Street community. St. Johns County staff and commissioners aided Vilano Town Center and its citizen leaders in moving toward a pedestrian and cycle friendly community, on top of numerous grants and much technical assistance. Oct. 17 marks the 10th anniversary of the completion of the Town Center Streetscape and Infrastructure Project.

The Vilano Town Center boasts wide sidewalks, recreational pavilions, restaurants, camp grounds, a Publix, hotels, docks, boat ramps, shops and multiple parks with beach access on the Atlantic Ocean and river access at Matanzas Inlet. Converging in this state-designated Main Street community is the A1A Scenic and Historic Coastal Byway, with an emerging 10-foot-wide A1A Multi-use Trail from Vilano to Ponte Vedra. Multiple trails in Ponte Vedra and Palm Valley remain in development and continue northward along A1A, which now has bike lanes, to Fernandina Beach. The Florida Circumnavigational Saltwater

Paddling Trail converges from the ocean to the inlet. The Vilano Town Center from ocean to river is a short 30-minute walk.

Doug Alderson, assistant bureau chief and trail town coordinator with the Florida Office of Greenways and Trails, encour-

aged other communities to use the trail town designation process as a mechanism of growth, stating: "Vilano Beach earned this designation by providing great signage and safe access for bicyclists and pedestrians to its many downtown amenities. The town is also uniquely situated to offer camping and great food to long-distance paddlers on the 1,515-mile Florida Circumnavigational Saltwater Paddling Trail, so this designation is indeed a win-win for both the town and trail users."

Specialists in Marketing & Selling Premier Properties in Exquisite Settings



FREIDA PRINCE REALTOR®

904.923.2300

SUSIE MULLINAX REALTOR® 904.910.1121

Virtual Tours and Additional Photos at

www.FREIDAandSUSIE.com





Chic Coastal Contemporary Shows like a model & better than nev Breathtaking 4BR, 3.5 BA, Bonus Room & Study. Wide-plank tile flooring, white kitchen with quartz counters, designe lighting, fenced yard, Coastal Oaks at Nocatee 66 Bonita Vista Dr. \$599,900



Fantastic Value in The Harbour Palatial 6,621 SF 2-story pool home on marsh with navigable estuary plus 50 ft deep-water dock in the harbour. Soaring ceilings, travertine in social areas, 4BR/6BA, study, game room, gym & flex room. 24624 Harbour View Dr.



HANCOCK

North Island at Marsh Landing Meticulously maintained 6BR, 6BA & study pool home. Gourmet granite & gas kitchen, butler pantry w/2nd Bosch dishwasher, wine room & walk-in bar, huge family room views pool & acres of pristine marsh. 4-car garage. 370 Royal Tern Rd S. \$1.545.000

We don't just sell homes, we sell service – personalized service.

Our team is ready to help with true concierge service.

Our 10 licensed, multi-million dollar producers have over 150 years of combined experience. Our expertise, not only in buying and selling, but in living, makes a difference. We provide intimate knowledge of the area including schools, restaurants, medical facilities, culture, social activities, community events and more. Northeast Florida is a vibrant place to call home. Our team is committed to helping you plant your roots here!

CALL US TODAY AT 904-686-2430 OR VISIT US AT www.mlccrealty.com

Two Convenient Locations

25655 Marsh Landing Parkway | Ponte Vedra Beach, Florida 32082 1300 Marsh Landing Parkway, Suite 107 | Jacksonville Beach, Florida 32250

MARSH LANDING COUNTRY CLUB

Jacksonville to the Beaches | Country Club Communities | Intracoastal & Oceanfront Properties

BUY or SELL with us and receive a Full Golf Membership to Marsh Landing Country Club with no Initiation Fee (\$25,000 Value)

Finance with

PATRICK LASHER

at Hancock Bank and receive up to $\$5_{r}000$ in credit towards your closing. Call 904-545-7354 for details.

CICI ANDERSON 904.537.0457

MICHELLE FLOYD 904.343.5067

DAVID J. DARCH 904.962.4884



TRICIA BOWERS 904.254.0446



JULIE CHILDERS 904.270.9710

CHRISTY WENGER 904.945.1873



NEWMAN ROSSIE 904.591.4856



SHELLY WILLIFORD 904.887.1655



KELLEY PIERCE 808.781.6619

BRUNO COUTURIER 904.655.9879



STORM READINESS



Photo by Samantha Loque

St. Johns County Emergency Management Deputy Director Jeff Alexander informs St. Johns County Chamber of Commerce Ponte Vedra Beach Division members about the threats posed by hurricanes at a Sept. 19 luncheon held at Sawgrass Country Club.

Understanding hurricanes: St. Johns County Chamber members encouraged to be prepared, know risks

By Samantha Logue

On Sept. 19, as the Carolinas began their walk down the long road to recovery following the devastation incurred by Hurricane Florence, St. Johns County Emergency Management Deputy Director Jeffrey Alexander encouraged local members of the St. Johns County Chamber of Commerce to stay vigilant.

"The tropics are quieting down after having six storms out there all at once, and we're looking like we're going to get a bit of a respite from it, but it's coming back," he warned the attendees of a luncheon for the Ponte Vedra Beach Division of the Chamber at Sawgrass Country Club. "Don't think that we're out of the woods, because hurricane season runs all the way to the end of November."

Alexander, who recently served as the operations and logistics chief for St. Johns County during Hurricanes Matthew and Irma, said it is imperative that residents obey mandatory evacuation orders when they are issued.

"This is really all about keeping people alive," he said. "We can't save your property, we can't save structures ... but we can save lives. Everything else we can replace or repair."

As 90 percent of those who die during hurricanes are killed by water, Alexander explained that evacuation zones are determined according to the level of storm surge an area is projected to experience. Noting the damaging impacts of Matthew and Irma, he added that a direct hit from a



Photo courtesy of Lucia Miller

St. Johns County Chamber of Commerce Ponte Vedra Beach Division Director Toni Boudreaux gathers with Jim Moyer of Fields Auto Group, Alexander and State Rep. Cyndi Stevenson.

full-force hurricane could leave much of St. Johns County underwater.

"Keep in mind folks, Irma and Matthew were big hurricanes, mean hurricanes, nasty hurricanes that didn't touch us," he said. "We were on the periphery edge of Irma as she disintegrated, and Matthew — a Category 4 that for four days was pointed literally at downtown St. Augustine — took a 1 degree turn before it hit us, which meant it passed 30 miles off of our coast. ... Because the storm turned and we got the periphery edge of Matthew, we had tropical storm conditions, not hurricane conditions, and we did OK."

HURRICANES continues on **Page 18**

FEMA pushes for disaster preparedness plan during peak of hurricane season

September is National Preparedness Month, and while many communities in the Southeast are still recovering from last year's historic natural disasters, FEMA encourages residents to take the time now to choose disaster preparedness as a personal priority this year.

"Last year was especially difficult for communities across our region," FEMA Region IV Administrator Gracia Szczech said. "The Southeast endured severe storms and tornadoes, and the fifth costliest hurricane — Irma — in our nation's history. We cannot guarantee that we will not see another year like 2017. But we can help our region's 61 million residents understand how they can reduce their personal risk and help make their communities more resilient."

National Preparedness Month focuses on the need to be ready for disasters and emergencies.

"September is also the peak of hurricane season, so preparing now is even more critical for families and businesses in the Southeast," Szczech said. "Pre-

paredness is a shared responsibility. While government plays a role, individuals, organizations and businesses have important things to do to be ready for the unexpected."

FEMA is concentrating on the following preparedness themes in September to help residents create their own plan.

- Make and practice your family's preparedness plan so your family knows how to reconnect and reunite when an emergency strikes.
- Learn life safety skills. Neighbors and coworkers are often the first to take action immediately after a disaster strikes. Train to be a citizen responder through CPR and first aid training or learn how to be the help until help arrives.
- Check your insurance coverage. Most homeowner's insurance policies do not cover damage or losses from flooding, earthquakes or high winds in hurricaneprone areas. If you're not insured against those hazards, talk to your agent.

FEMA continues on Page 18

Local Allstate agency owners and licensed sales professionals earn grant for American Red Cross to support disaster relief work

Fifteen Allstate agency owners from Jacksonville recently came together to secure a \$14,000 Allstate Foundation Helping Hands® Grant to benefit the Northeast American Red Cross chapter. The grant will support the American Red Cross' mission to respond to disaster in a moment's notice by providing relief to emergency responders, as well as financial assistance to those affected by the disaster.

By volunteering their time to help install smoke detectors in community members' homes, the agency owners licensed sales professionals earned \$1,000 grants each for the American Red Cross. The Northeast American Red Cross chapter will use the \$14,000 grant to further its disaster relief work throughout the state.

"Our Allstate volunteers see firsthand the opportunities and challenges facing the communities they serve," local Allstate agent Shilene Singleton said. "Giving back is core to who we are at Allstate, which is why we're all proud to volunteer to help promote fire safety and save lives, while raising funds for residents who have been or may be affected by a disaster."

The Northeast American Red Cross chapter is one of thousands of organizations this year to receive Allstate Foundation Helping Hands Grants secured by agency owners, personal financial representatives and licensed sales professionals on behalf of the nonprofits where they volunteer. The grants support organizations addressing domestic violence, youth empowerment, disaster preparedness, hunger and other causes.

Participating Allstate agency owners include (in alphabetical order):

- Lashawna Alexander, Jacksonville
- Randall Bogani, Jacksonville
- Gary Bowers, Jacksonville
- Mandy Bowers, JacksonvilleBritni Burkins, Jacksonville
- Hugh Cain, Alachua
- Elna Coble, Jacksonville
- Alexandra Cowans, Jacksonville
- Roderick Crabbe, Orange Park
- Tory Hamlin and team, Jacksonville
- Donald Johnson, Jacksonville
- Angela King, Saint Johns
- Jolita Ray, Jacksonville
- Shilene Singleton, Jacksonville
- Janice Wright, Jacksonville



Order Your Hurricane Shutters for the 2019 Hurricane Season!

"Since 1982 many hurricane protection companies have come and gone. Weather Guard, Inc. is North Florida's oldest and largest manufacturer." - Doug Thomas, Sr.



LANAI ENCLOSURE OPEN



LANAI ENCLOSURE CLOSED



ROLL DOWNS OPEN-DEPLOY IN SECONDS



ROLL DOWNS CLOSED-DEPLOY IN SECONDS



ACCORDION SHUTTERS



COLONIALSHUTTERS



ARCHED PANELS



FABRICSHIELD®





FULL VIEW BAHAMA



ARMOR SCREEN®



CALL FOR A FREE ESTIMATE

Ormond Beach, Florida 32174 www.WeatherGuardShutters.com CGC057134



Photos courtesy of Community Hospice & Palliative Care

The color guard stands proud at the Community Hospice & Palliative Care's conference.



Attendees of Community Hospice & Palliative Care's Sept. 21 conference, "Caring for the Military/Veteran Caregiver," make an emotional connection.

Community Hospice & Palliative Care hosts 'Caring for the Military/Veteran Caregiver' family conference

On Friday, Sept. 21, Community Hospice & Palliative Care's "Caring for the Military/Veteran Caregiver" family conference welcomed caregivers and caregiving experts who presented on topics relevant to the experience of caring for veterans of any age.

The conference was held at WJCT Public Broadcasting in Jacksonville. Topics for the 2018 conference included "Supporting Our Hidden Heroes: The Military Caregiver Journey, "Operation Family Caregiver: Supporting Military Caregivers," "VA Healthcare Benefits and City of Jacksonville VA Services."

"There is help out there, for times of depression, when you're having anxiety, when you feel alone," said Jennifer Mackinday, caregiver of her younger brother James, an Army veteran who joined the military after 9/11 and sustained multiple serious injuries during his service. "There are people and services to help."

For more information about how Community Hospice supports active military and veterans, visit www.communityhospice.com/services/veterans-care.



Conference guest Mary Daniel is accompanied by her faithful service animal.

Tom Coughlin Jay Fund and Analytics Partners announce partnership

The Tom Coughlin Jay Fund Foundation and Analytics Partners (AP), a local analytics and data warehouse firm, have announced their partnership to create an analytics tool that allows the foundation to better understand how programing impacts Jay Fund families

"Our entire organization fell in love with the mission of the Jay Fund from our very first encounter," Analytics Partners CEO Lisa Davis said. "From the beginning, my entire team was always looking for ways to do more. As a smaller firm, a large donation of capital wasn't in the cards, however I was willing, and so were my amazing employees, to donate their time, knowledge and services to produce an analytics solution that would provide value and help the Jay Fund to continue helping families."

AP's relationship with the Jay Fund began many years ago with just two volunteers. From that time, AP has become a volunteer staple for the Jay Fund and recently donated over \$115,000 in services to build out an advanced analytics solution that allows the Jay Fund to better prioritize and grow the scope of their programs to better serve families facing the unthinkable.

JAY FUND continues on Page 17





Palms Presbyterian to hold Blessing of the Animals service Oct. 21

Palms Presbyterian Church recently announced it will hold its second annual Blessing of the Animals service on Sunday, Oct. 21, outside in the Palms' Oasis Garden.

All types of pets (dogs and cats, birds and rabbits, chickens

and fish) are invited to the special service, which begins at 4 p.m. The service is a celebration of the love people share with their pets and a blessing in celebration of St. Francis of Assisi, who is known as the patron saint of animals and the environment.

All dogs must be on a leash and all cats must

be in a carrier to ensure a welcoming and inclusive environment. Those who may have lost a pet are invited to bring a photo to remember those who have crossed over the Rainbow

Bridge.

Palms Presbyterian asks each visitor to bring pet food as an offering, which will be donated

to the Jacksonville Humane Society. All pets will receive an engraved tag to commemorate the special day and their blessing.

For more information, call (904) 246-6427 or visit www.palmschurch.org. Palms Presbyterian Church is located at 3410 S. Third St. in Jacksonville Beach.

Jay Fund

"From stacking wine glasses to building real time analytics, AP finds a way to BE THERE for our partners at the Jay Fund and every opportunity is an honor," said Jessica Young, sales director and volunteer program director for AP. "Awareness and philanthropy doesn't always mean writing a check. Donating your time and talents allow organizations like the Jay Fund to keep more funds available to the families in need. Everyone has a skill or talent that could be a valuable donation."

Jay Fund Executive Director Keli Coughlin said AP is truly a partner of the Ponte Vedrabased nonprofit.

"From giving their time to volunteer at events to sharing their talent in building a customized tool to allow us to better analyze programs and serve Jay Fund families," Coughlin said. "Analytics Partners has allowed the Jay Fund to BE THERE for more families tackling childhood cancer."

Upcoming events at St. Paul's by-the-Sea Episcopal Church

St. Paul's by-the-Sea Episcopal Church is offering the following events over the next several weeks:

Regular service schedule

- Wednesday: 10:30 a.m. Eucharist
- Sunday: 7:30 a.m. Contemplative Eucharist (no music); 10 a.m. Eucharist; 11:30 a.m. Sandals, Shorts and Steel Drum Service

■ People are encouraged to grab a mat and come to the church every Wednesday at 11:30 a.m. for yoga. All ages and skill levels are welcome.

Civil Dialogue: A Habit of the Heart

■ Rev. Louanne Loch has invited UNF Professor Rev. Gregg Kaufman of the Kettering Foundation to facilitate conversation over complex societal issues. The conversation will be held on Oct. 3, 10 and 17 at 6 p.m. in the Parish Hall (1150 5th St. North, Jacksonville Beach). Heavy snacks will be provided.

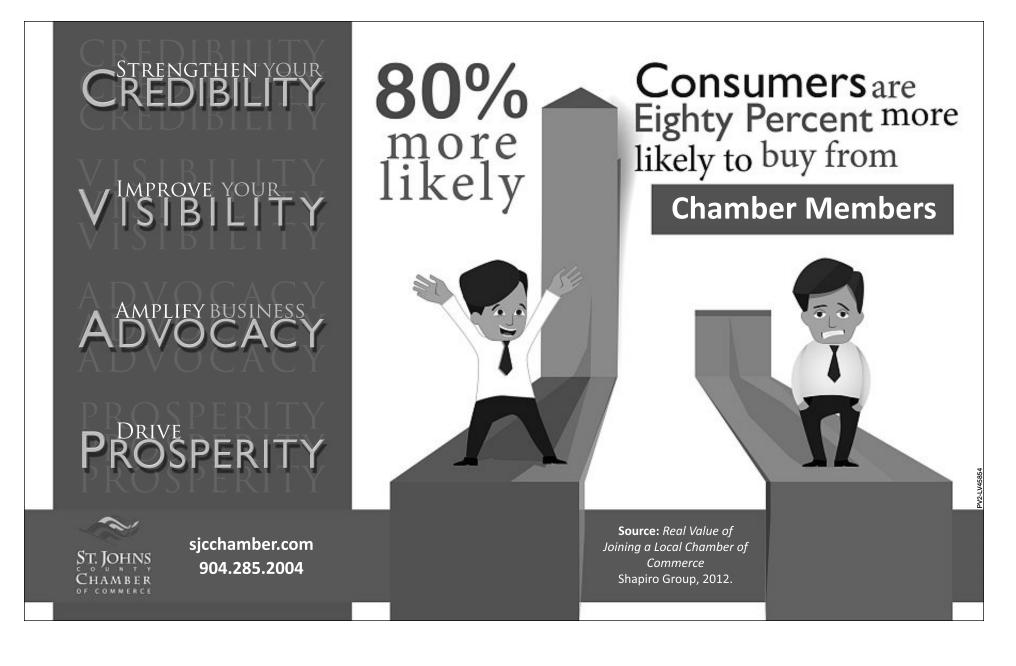
Lunch and Learn: Infection Protection

■ October's Lunch and Learn on Oct. 2 at 11:30 a.m. focuses on "Infection Protection." With cold and flu season approaching, the session will cover ways to prevent infections, including when to receive immunizations. Guests are encouraged to bring a lunch to the Christopher Lobby (465 11th Ave. North, Jacksonville Beach).

Pet blessing

■ The church's annual Blessing of the Pets service will be held on Oct. 7 at 7:30 a.m. and 10 a.m. in celebration of St. Francis. Attendees are asked to crate any pets who are not on a leash.

St. Paul's by-the-Sea Episcopal Church is located at 465 11th Ave. North in Jacksonville Beach. Visit www.stpaulbythesea.net for more information.





OBITUARIES

John Bolling

John W. Bolling, 91, of Ponte Vedra Beach, died Sept. 18, 2018. Arrangements by Quinn-Shalz, A Family Funeral Home & Cremation Centre.

John Edwards

John Cornwall Edwards, 90, of Atlantic Beach, died Sept. 13, 2018. Arrangements by Quinn-Shalz, A Family Funeral Home & Cremation Centre.

Oswald Francis

Oswald C. Francis, 66, died Sept. 13, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com.

Tommy Hanson

Tommy P. Hanson, 84, died Sept. 13, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com.

Larry Peterson

Larry Peterson, 67, of Orange Park, died Sept. 13, 2018. Arrangements by Quinn-Shalz, A Family Funeral Home & Cremation Centre.

Anthony Pisani

Anthony "Tony" Pisani, 91, died Sept. 17, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery (904) 285-1130 – www.pontevedrdavallev.com

Regina Whitman

Regina "Jeannie" Whitman, 84, died Sept. 19, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery (904) 285-1130 – www.pontevedravalley. com.

Margaret Youngblood

Margaret Wales Youngblood, 98, of Jacksonville Beach, died Sept. 18, 2018. Arrangements by Quinn-Shalz, A Family Funeral Home & Cremation Centre.

Hurricanes

Continued from 14

While Alexander acknowledged that evacuating can be a hassle, he urged residents to remember that they don't necessarily have to go far.

"You don't have to go thousands of miles to get away from a hurricane, you just have to get out of the hurricane evacuation zone," he said. "Step over the line; that's all you have to do."

Stressing the importance of being proactive, rather than reactive, Alexander also encouraged both residents and business owners to have a line of credit ready and make sure they have flood insurance.

"Folks, you live in Florida," he said.
"Florida's a swamp, it's always been a swamp and it will always be a swamp.
You can flood, no matter where you live."

FEMA

Continued from 14

■ Save for an emergency. Anticipate initial out-of-pocket disaster expenses for lodging, food, gas and more. A 2016 survey by the Federal Reserve revealed that 44 percent of Americans indicated they would not have enough money to cover a \$400 emergency expense.

Also, FEMA is encouraging people to download and use the agency's free app, which provides safety tips to help prepare for and recover from natural and man-made hazards. The FEMA app also provides weather alerts from the National Weather Service for up to five locations across the nation. In addition, the app offers family communication plans, a customizable checklist of emergency supplies and maps of open shelters and disaster recovery centers. The app is available on the Apple App Store and Google Play.





An Open Letter to Our Beaches Neighbors

On behalf of the Atlantic Beach Country Club's Board of Directors and Membership, we would like to extend a heartfelt thank you to the residents, businesses and government officials of the Beaches communities for your support during the Web.com Tour Championship that concluded this past weekend.

We are very proud to partner with the PGA Tour and be able to host this year's Championship event. Our partnership and the ability to share Atlantic Beach Country Club with the golfing public is a reflection of our quality golf course and club amenities, as well as the uniqueness of the Beaches community, which demonstrated the best of Southern hospitality in welcoming the tournament's golfers, spectators and national media.

In particular, we would like to thank the Atlantic Beach Police Department, Atlantic Beach Ocean Rescue and Jacksonville Fire and Rescue Department's Engine Company 55 for protecting the safety and well-being of all those who came to enjoy the tournament. It was certainly a collective endeavor, from the 500+ tournament volunteers and residents who opened their homes to players and caddies, to local police, paramedics, firefighters and elected officials.

In addition to the international television exposure and local media coverage, it is estimated that the tournament contributed over \$5 million to the Beaches communities and Jacksonville local economies. We are equally proud to be associated with an organization like the Web.com Tour, which supports 50 local charities.

Again, thank you for your support and we look forward to our ongoing partnership with the Web.com Tour Championship and the PGA Tour.

Andy Pitler President Board of Directors Atlantic Beach Country Club Robert A. Stone, Jr., CCM, CCE General Manager/COO Atlantic Beach County Club



FIRST COAST LEGAL EAGLES

SPECIAL SECTION • SEPTEMBER 27, 2018



- Ruiz Law moves to Ponte Vedra Beach
- How to handle sibling disputes over a power of attorney
- Tips on finding the right attorney

Family-centered law firm specializing in immigration and personal injury moves to Ponte Vedra Beach

By Jon Blauvelt

A boutique, bilingual law firm specializing in immigration and personal injury has relocated to Ponte Vedra Beach.

Located at 2112 Sawgrass Village Drive across from Publix, Ruiz Law (www. ruizlaw.net) opened its doors in early September after spending eight years in the Baymeadows area of Jacksonville. The firm is led by Elisabeth "Lisa" and Marco Antonio Ruiz, a couple who lives in Ponte Vedra Beach with their three young children.

"We just thought we like it so much out this way," Lisa Ruiz said. "It would be even better if we had our office here."

Lisa said she and Marco had been looking for a new office for the past year and were unable to find the right size and price point. Working with Katie Kirchner of Strategic Sites, however, they found the office space in Sawgrass Village and fell in love with its convenient location and proximity to other small businesses.

At first, Lisa admitted, there was some apprehension because the firm wasn't sure if their clients would be happy about the move. Yet so far, she said it has worked



Photo by Jon Blauvelt

Lisa Ruiz stands in front of the new office for Ruiz Law in Ponte Vedra, which is led by Lisa and her husband, Marco.

out, since many of them work in the area and are able to stop by during lunch or after work.

"It was somewhat of a scary transition just because we weren't sure, but it's going well and smoothly," Lisa said, adding, "You just can't beat the 10-minute commute."

Everyone on staff at Ruiz Law is bilin-

gual because many of the firm's clients are Spanish speaking. Lisa noted that her team must be fully bilingual because the court system and agencies they work with expect high-level English.

"We pride ourselves in that," Lisa said. "We do like to assist the immigrant community."

Most of the employees at Ruiz Law, Lisa said, are second-generation immigrants themselves. Lisa's father is from Peru, and Marco's parents are from Colombia.

"We take that role very seriously in that we feel like we help bridge the gap between the native-born Americans and the people who have come here from other countries," Lisa said. "I think that's something that I especially have been passionate about pretty much my entire life."

Lisa was raised in South Florida and Marco was born in Manhattan. They eventually met in Atlanta, where they went to high school. Lisa's father was a pastor of a Baptist church who regularly worked with immigrants.

Lisa graduated from Georgia Institute of Technology with a Bachelor of Science in international affairs. She then attended Florida Coastal School of Law where she received a Juris Doctorate. Marco graduated with a Bachelor of Science in communications from the University of North Florida. He also went on to attend Florida Coastal School of Law where he ultimately received a Juris Doctorate.

RUIZ continues on **Page 27**

FIRST COAST LEGAL EAGLES

Baron Bartlett Hunter Faulkner Bartlett & Faulkner, PA Real Estate Law (904) 285-9993

Barry Zisser
Elliot Zisser
Jonathan Zisser
Katherine Johnson
Joseph Alvarez
Zisser Law
(904) 353-3222

Carolyn S. Zisser Zisser Family Law (904) 249-8787

Dan W. Armstrong, P.A. Probate, Estate Planning & Elder Law (904) 280-0058 Janet E. Johnson, P.A. Criminal Defense Attorney (904) 634-8991

Jeremiah R. Blocker, Esq. Jason Odom, Esq. Joshua A. Cossey, Esq. Dr. Stephen F. Shaw, Esq., Ph.D. David Sacks, Esq. North Florida Lawyers, PLLC (800) 742-1190

John R. Crawford, Esq. Kristine M. Scott, Esq., L.L.M Marks Gray (904) 285-8760

L. Lee Lockett, Esq. Lockett Law DUI & Criminal Defense (904) 858-9818 Mitchell A. Stone, PA Criminal Law & DUI Defense (904) 396-3335

Philip W. Vineyard, Esq. Vineyard Legal Services (904) 329-7232

To be included in our next issue, please contact The Ponte Vedra Recorder at (904) 285-8831.

Football and Fireball: A sometimes volatile combo



Lee LockettGuest Columnist

By Lee LockettSpecial to the Recorder

Tailgating early and often on the First Coast is a time-honored tradition, and I cannot count the times I've been asked, at a tailgate party no less, whether or not one should take the

breath test. Other times it's a simple, "Do I have to take the sobriety exercises" if asked by an officer? Then, there are the repeated questions covering driver's license suspensions that occur as a result of a DUI arrest.

Well neighbors, I'm going to attempt to answer these questions as straightforward as a head coach at a postgame presser.

Just kidding, no "coach speak" here. Just the cold, hard facts.

We need to execute!

How many times have we heard a football coach tell the media that after a big loss? Well, in the legal context, we can use that phrase by emphasizing the importance of understanding your rights during a traffic stop.

Whether you decide to tell an officer that you are driving home from a Jaguars game and had 10 beers and two Fireball shots is up to you, but you should at least be aware of your options. There is no requirement that you answer these types of questions.

In fact, where one invokes their Fifth Amendment rights, such a response is inadmissible in court. That's important because many people feel that it looks bad if they invoke, not realizing that it can never be used in court against them.

However, some level of cooperation is required such as providing your identification and other documents such as your registration or proof of insurance.

Fourth down, the fourth quarter and the Fourth Amendment

What do these three things have in common? Nothing. But hey, this is a football-themed article so give me some leeway. All kidding aside though, all three of these things can be critically important at different times.

Fourth down in the fourth quarter can oftentimes be the biggest play of a football game. And the Fourth Amendment may be your biggest play on the roadside. For those needing a middle school refresher, the Fourth Amendment protects us from unreasonable searches and seizures. That being said, some courts have ruled that collecting evidence during roadside sobriety exercises is a "search" that triggers Fourth Amendment concerns. Thus, politely declining an officer's invitation to audition for your freedom on the side of the road is an option at your disposal.

Although no attorney can give you specific legal advice for a hypothetical



encounter, knowing your options is a good thing.

The Fourth Amendment also comes into play when being asked to search one's person or vehicle. While there are certain scenarios where an officer does not need one's consent to search (e.g. inventory search post-arrest and search incident to arrest), it's important to keep in mind that there is no obligation to allow an officer to search your clothing or your vehicle unless the officer has a lawful basis to do so.

Time out!

Time to catch your breath, or prevent an officer from doing so, if you know what I mean. Although breath tests are allowed under what is known as the "search incident to arrest" exception to the Fourth Amendment's warrant requirement, citizens in Florida have been given an option to refuse these tests.

However, where one refuses the breath test, their license will be suspended administratively, and they could incur an additional criminal charge if they have refused in the past.

For those who do blow, their license is also suspended administratively should they blow over the legal limit.

Drive sober or get pulled over!

We've all seen those banners posted at football games. And while encouraging people to drive sober is a noble campaign, it's actually a misstatement of the law.

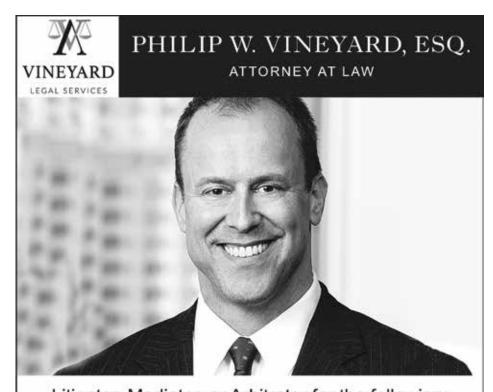
There is nothing on the books that even remotely suggests that you can be pulled over for not being sober. What our DUI laws prohibit is consuming so much alcohol (or drugs) that one's normal faculties become impaired. Thus, consuming an amount of alcohol that leaves your normal faculties in an un-impaired state

is not unlawful. Although one's normal faculties are weakened when consuming alcohol, "weakened" and "impaired" are not the same.

Think about it. If it was against the law

to consume any amount of alcohol while driving, there wouldn't be a big ol' parking lot down at the stadium, right?

Lee Lockett, of LockettLaw, is a Jacksonville DUI and criminal defense attorney.



Litigator, Mediator, or Arbitrator for the following:

Legal and Financial Malpractice
Labor & Employment
Construction and Design Defect
Personal Injury/Wrongful Death
Business Disputes
Insurance Coverage

904.329.7232 • philip@vamsjax.com VINEYARDATTORNEYS.COM

How elder care attorneys make great assets

Few people want to imagine growing old, but a time comes in every person's life when he or she must begin planning for their golden years, including making arrangements regarding their healthcare and housing. Elder planning can be confusing, but having an experienced, knowledgeable person on your side can make all the difference.

Elder care attorneys can offer expertise in areas of managed care and government plans that can help individuals retain more of their personal assets, even when their ability to control those assets is compromised. Elder lawyers are well versed in programs such as Medicare and Medicaid and can help clients navigate their way through other potentially complex issues and programs as well.

Elder care attorneys and those who specialize in estate planning may have specific knowledge of any or all of the following areas:

- Social Security and disability claims and appeals
- Preservation of assets
- Tax planning
- Conservatorships and guardianships
- Elder abuse and fraud recovery
- Housing issues and nursing home placement
- Estate administration
- Managed care

According to the National Academy of Elder Law Attorneys, Inc., finding an elder care or special needs attorney can take a little research. Specialized senior groups like AARP or groups advocating for certain diseases, may be able to offer information regarding local elder care attorneys. You also can consult with an attorney you trust and ask for a recommendation. You may want to choose a



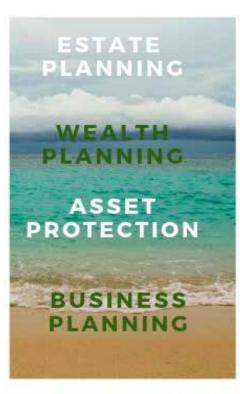
Photo sourtesy of metrocreativeconnection.com

Elder planning can be confusing, but having an experienced, knowledgeable person on your side can make all the difference.

NAELA Member Attorney, so you can rest easy knowing the attorney is meeting national standards. You may also seek referrals from friends or family members.

If finances are a concern, address these concerns with the attorney. Some will charge hourly or offer a flat fee. Rates may be negotiable, and keep in mind that the money spent on retaining an attorney may pale in comparison to finances that could be wasted by going through the legal process alone.

Overall, elder care attorneys can help seniors and their heirs navigate the confusing waters of estate planning and managed care.







PRESERVE YOUR WEALTH FOR YOUR FUTURE



904.285.8760 | MARKSGRAY.COM

JACKSONVILLE JACKSONVILLE BEACH LAKE CITY

Mitchell A. Stone, P.A.

Board Certified Legal Services

When Experience Counts

SPECIALIZING IN CRIMINAL LAW & DUI DEFENSE

Our goal is to provide all of our clients with the highest quality of legal representation and the best defense under the law



If you or someone you know is facing charges, has been contacted by law enforcement or needs legal advice, please call

(904) 396-3335

1830 Atlantic Blvd.
Jacksonville, FL 32207
mitch@jacksonvilledefense.com
Cell: (904)536-9309

(nights, weekends, emergencies)

www.JacksonvilleDefense.com



Tax law changes create incentive to speed up divorces

Overhaul will eliminate alimony deduction for settlements in 2019



Lawrence Datz

By Lawrence DatzSpecial to the Recorder

People who might pay alimony, or payors who want to modify it, might want to consider taking action sooner rather than later. Regardless of which side of the

issue you're on, big changes will affect original and modification judgments for alimony after Dec. 31.

For decades, alimony payors could exclude the alimony they paid from their taxable income, and recipients had to pay income tax on alimony they received, so long as the alimony met

certain criteria. For judgments entered after Dec. 31, all that will change and will change dramatically thanks to the recent federal tax law overhaul. The changes are prompting many family law attorneys and financial planners to advise our potential alimony-paying clients, or those actually paying who want a change, to act fast.

People with premarital agreements providing for alimony are not safe from the tax law changes. Effectively, because of the income tax reforms, alimony might cost the payor more than what he or she contemplated, not to mention the recipient might wind up with more spendable alimony. Once a couple is married, a premarital agreement is often difficult to amend, but it might be worth it to avoid unforeseen consequences. If the parties to a premarital agreement waived alimony, as they often do, they will be unaffected by the new tax laws.

For those now contemplating filing

DATZ continues on Page 26



IRS AND ALIMONY: AT A GLANCE

The IRS has strict requirements for alimony deductions. For payments to qualify as deductible alimony under a pre-2019 agreement, the following IRS rules are covered:

- The spouses don't file a joint return with each other;
- The payment is in cash (including checks or money orders);
- The payment is to or for a spouse or a former spouse made under a divorce or separation instrument;
- The divorce or separation instrument doesn't designate the payment as "not alimony;"
- The spouses aren't members of the same household when the payment is made (this requirement applies only if the spouses are legally separated under a decree of divorce or of separate maintenance);
- There's no liability to make the payment (in cash or property) after the death of the recipient spouse; and
- The payment isn't treated as child support or a property settlement.

Rogers Towers attorneys named Charter Fellows of Construction Lawyers Society of America

Rogers Towers shareholders G. Kenneth Norrie and Cheryl L. Worman have been selected as Charter Fellows of the Construction Lawyers Society of America (CLSA).

A board-certified construction lawyer and chair of the firm's construction department, Norrie is a graduate of the University of Florida and received his Juris Doctor degree from Harvard University Law School. Norrie has represented owners, contractors, architects and engineers in a range of litigated matters, from contract disputes to building failures and personal injury claims.

Worman is also a board-certified construction lawyer and serves on the firm's board of directors. Worman graduated from the University of West Florida and received her Juris Doctor degree from Stetson University College of Law, magna cum laude. Worman regularly represents clients in construction defect claims, road construction, insurance coverage disputes, business litigation and medical malpractice defense.

The CLSA is an invitation-only international honorary association composed of preeminent lawyers specializing in construction law and related fields. Fellowship is limited and selective, with lawyers being invited into fellowship upon a proven record of excellence and ac-

complishment in construction law at both the trial and appellate levels. Lawyers nominated or selected may be in any discipline in the construction law arena, including contract specialization, negotiations, litigation, arbitration, appellate and/or surety law, but who have in addition superior ethical reputations.

The CLSA seeks a high level of diversity in its selection process. Fellows are generally at the partner or shareholder level, or they are independent practitioners with recognized advanced status among their peers. The CLSA is dedicated to promoting superior advocacy and ethical standards in construction law and fostering a scholarly and advanced exchange of ideas in all practices related to the specialty.

Rogers Towers, P.A., founded in 1905, is a Florida law firm with offices in Jacksonville, Ponte Vedra Beach, St. Augustine, Amelia Island and Fort Lauderdale. The firm provides legal services in the areas of: banking and financial; litigation; construction; corporate; labor and employment; environmental; eminent domain; elder law; family law; health law; immigration; intellectual property; land use; public finance; real estate; taxation; transportation and logistics; trusts and estates; and wills. Visit www.rtlaw.com for more information.

Law Offices of Malcolm Anthony to host grand opening event for new office

The Law Offices of Malcolm Anthony are holding a grand opening event on Wednesday, Oct. 10, to display and celebrate the firm's new office.

To be held at 814 A1A North Suite 105 in Ponte Vedra Beach, the event will start at 4:30 p.m. with a ribbon cutting ceremony and follow with a reception from 5 to 7 p.m.

Malcolm Anthony, P.A., is a criminal defense law firm that handles cases ranging from DUIs to drug arrests and other serious crimes. According to the firm's website, Anthony has been named one of Jacksonville's Top Criminal Defense Lawyers by Jacksonville 904 Magazine, declared AIDUIA's 2017 Top 10 Best DUI Lawyers, rated a 10.0 by Avvo. com and given the highest possible rating in both legal ability and ethical standards, by LexusNexis/Martindale-Hubbell (AV Preeminent).

Visit www.malcolmanthony.com for more information.

How to handle sibling disputes over a power of attorney



Dan ArmstrongGuest Columnist

By Dan ArmstrongSpecial to the Recorder

A power of attorney is one of the most important estate planning documents, but when one sibling is named in a power of attorney, there is the potential for disputes with other

siblings. No matter which side you are on, it is important to know your rights and limitations.

A power of attorney allows someone to appoint another person — an "attorney-in-fact" or "agent" — to act in place of him or her – the "principal" — if the principal ever becomes incapacitated. There are two types of powers of attorney: financial and medical. Financial powers of attorney usually include the right to open bank accounts, withdraw funds from bank accounts, trade stock, pay bills and cash checks. It could also include the right to give gifts. Medical powers of attorney allow the agent to make healthcare decisions. In all of these tasks, the agent is required to act in the best interests of the

principal. The power of attorney document explains the specific duties of the agent.

When a parent names only one child to be the agent under a power of attorney, it can cause bad feelings and distrust. If you are dealing with a sibling who has been named agent under a power of attorney or if you have been named agent under a power of attorney over your siblings, the following are some things to keep in mind:

- Right to information. Your parent doesn't have to tell you whom he or she chose as the agent. In addition, the agent under the power of attorney isn't required to provide information about the parent to other family members.
- Access to the parent. An agent under a financial power of attorney should not have the right to bar a sibling from seeing their parent. A medical power of attorney may give the agent the right to prevent access to a parent if the agent believes the visit would be detrimental to the parent's health.
- Revoking a power of attorney. As long as the parent is competent, he or she

ARMSTRONG continues on Page 26

Our broken bail system



Janet Johnson Guest Columnist

By Janet JohnsonSpecial to the Recorder

What happens to people charged with crimes before they even go to trial can be as much of a punishment as anything they receive after being convicted.

Money bail, which is imposed in state court in Florida and many other jurisdictions, is a hot topic in America and an area where people on both sides of the criminal justice system are advocating for change.

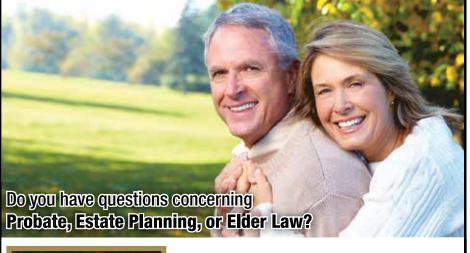
Pretrial release in Florida generally comes in the form of money bail, the cost of which can be prohibitively high for poor defendants. In fact, often monetary bond is so high, on charges as low as misdemeanor possession or driving without a valid license, that they are tantamount to no bond. Many defendants remain in jail awaiting trial, meaning that many innocent people stay in jail waiting to be acquitted, essentially serving incarceration for crimes they did not commit. Thirty-four percent of defendants in the U.S. are kept in jail before their trials because they cannot

afford bond, according to an article written by Theodore Kupfer in the National Review on July 12, 2018.

States like New Jersey, Connecticut and Illinois have enacted sweeping bail reform that has withstood challenges in federal court. The 8th Amendment of the U.S. constitution prohibits the government from imposing "excessive bail." For many indigent defendants, any monetary bond is excessive. Class action lawsuits have largely been successful, and bail reform has gained in popularity in both red and blue states. Jackson, Mississippi agreed to stop using money bail in misdemeanor cases as part of a legal settlement, according to a story published in the Washington Post on July 4, 2016.

But this has been a long-standing, ongoing discussion. In 1964, then-Attorney General Robert Kennedy criticized the monetary bail system as placing a greater weight on a defendant's wealth than on his guilt or innocence or the weight of the evidence against him. But bail is a big business netting some \$2 billion in profits annually for bail bond companies. Everyone familiar with Dog the Bounty Hunter knows that these are profits the bondsmen aggressively

JOHNSON continues on Page 26







904.280.0058

Complimentary in-office consultations

822 AIA N. Ste#310 • Ponte Vedra Veach, FL 32082 www.DanArmstrong.com

PV3-LV37226



Janet E. Johnson, P.A.

CRIMINAL DEFENSE ATTORNEY

Janet Johnson is committed to aggressively defending people accused in all criminal matters in state and federal court. In practice since 1994, she is a member of the Florida Bar, The Federal Bar, Colorado Bar, as well as the Florida Association of Criminal Defense Lawyers. She has been on the faculty of FACDL "Blood, Breath & Tears" annual DUI seminar. Ms. Johnson

appears as a legal commentator on CNN, HLN, GMA, and Fox News. She has been awarded the very highest possible rating, the AV preeminent rating TM , from Martindale-Hubbell $^{\otimes}$ and was named a fellow to the prestigious Litigation Counsel of America TM , as well as one of the ten best criminal defense attorneys nationally for client satisfaction by the American Institute of Criminal Law Attorneys.

Areas of criminal law that are handled by Janet Johnson: Driving While Impaired, DUI Defense • Robbery/Burglary • Armed Robbery • Assault & Battery • Juvenile Cases • Date Rape • Domestic Violence • Sex Offenses • Child Abuse/Exploitation • Health Care Fraud • Drug Trafficking/Possession • Shop-Lifting, Vandalism • Probation Violations • White Collar Crime • Federal Cases. Please call our office for a free initial consultation.

3219 Atlantic Blvd., Jacksonville, FL 32207 904.634.8991 janetejohnsonlaw.com

The hiring of a lawyer is an important decision that should not be based solely upon advertisements. Before you decide, ask us to send you free written information about our qualifications and experience.

PV3-LV42055

Tempering the expectations of clients



Joseph Alan Alvarez Guest Columnist

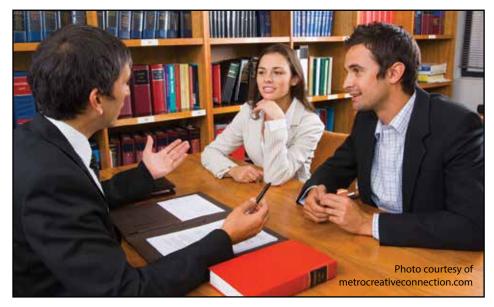
By Joseph Alan AlvarezSpecial to the Recorder

Attorneys have a duty to advocate for their clients' best interests. Of course, depending on the circumstances, that duty may include tempering expectations

clients may have about the outcome of his or her cases. This is true for every type of law an attorney may practice.

As a young attorney who primarily focuses on family law cases, I can only discuss the experience that I have representing clients who go through family difficulties. This may include divorces, child custody (timesharing), child support, terminating parental rights, criminal battery and domestic violence related to civil injunctions. One of the most valuable and critical meetings that I have with my clients is the original consultation. This consultation is a formal meeting at a client's request for them to seek legal advice.

The consultation is crucial for any attorney for a number of reasons. First, it's important to know the client and/or their families on a personal and confidential



manner. Second, it serves as a good time to answer any questions the client may have. Third, the consultation enables attorneys to advise clients on the law and how the law applies to the facts of their cases. Lastly, the consultation provides an opportunity to discuss the client's expectations (what are they seeking when their case concludes?). I would like to focus on my fourth reason.

As an attorney practicing law for only two years, I will be the first to admit that I have an abundance still to learn. But during my short stint as a family law attorney, I have come to realize that the advice given to your clients at the consultation has a drastic effect on their cases. I try to always play "devil's advocate" in my original consultations because I think it is important for my potential clients to know what they will be up against. When I started practicing family law, I was given the advice that family law clients are "the best clients at their worst moments."

I am always reminded of this quote when I have consultations and meet clients for the first time. Depending on the facts of a case, this quote reminds me to never finish a consultation without discussing the expectations a client may have about his or her case. This includes playing "devil's advocate." I try to be cognizant in my consultations by advising my clients of what they are up against and to never make decisions based on their emotions. This includes advising them of the cost, the reasonableness (or unreasonableness) of their expectations and most importantly when children are involved, the best interest of any child.

The cost in family law cases, to say the least, can get astronomical in a blink of an eye. However, most clients that are advised of the potential costs from the beginning are more likely to understand whether their expectations add up to the cost. One of my top priorities in any consultation is advising my clients of the costs that it would take to meet their expectations, and whether or not their best day in court would likely lead to satisfying those expectations. Of course, there is always a case where money must be spent to successfully represent your clients. Unfortunately, I see more money spent unnecessarily because lawyers do not control their client's expectations.

ALVAREZ continues on Page 27





A boutique law firm representing clients in family and criminal law matters.

Here at Zisser Law our qualified legal team is dedicated to your specific case. Elliot Zisser is a Florida Board Certified Marital and Family Law attorney who deals with complex financial, custodial, business, and valuation issues. Mr. Zisser is also a former Florida Chapter President of the American Academy of Matrimonial Lawyers who frequently lectures on important family law matters. Barry Zisser has achieved several awards in Family Law due to his experience gained through his many years of practice. Jonathan Zisser practices significantly in criminal defense and family law, as well as the areas in which those issues intersect. Katherine Johnson and Joseph Alvarez have a strong focus in family law, all while bringing compelling energy and a resilient work ethic to Zisser Law. Please visit www.zisser.net or gives us a call at (904) 353-3222 to see how we can help you today.



Tips for finding the right attorney

Attorneys can help people at various times in their lives. Much like doctors specialize in particular types of medicine, attorneys also tend to focus on one area of the law. For example, some lawyers might specialize in criminal law, while others may help their clients with estate planning.

Choosing an attorney is an important decision, and one that many people will need to make at least once during their lifetimes. The following tips can help people find an attorney to help them with whatever legal advice they need.

- Book an initial consultation. Initial consultations are typically free of charge and these meetings often give people a first impression of an attorney before they have to spend any money. Initial consultations are a great opportunity to gauge an attorney's personality and demeanor, determine his or her experience and even his or her outlook for your particular case. Book consultations with as many attorneys as necessary until you feel comfortable making a decision.
- Be ready to ask questions. Attorneys should not be the only ones to speak during a consultation. Make a list of general questions and questions specific to your case and don't hesitate to ask them. Ask about the attorney's ac-

cessibility should he or she become your attorney, making sure to determine if the attorney or someone else, such as a paralegal, will be your primary contact during your case. Many people are most comfortable with attorneys to whom they can speak to directly throughout their case, and that's an important point to consider for people who may never have needed an attorney in the past.

- Discuss costs. Attorney fees are not immaterial, no matter how serious a case might be. Attorney fees vary widely, and professional legal advice is often expensive, especially when cases are complex and lengthy. Expect to sign a contract regarding fees before an attorney begins working on your case. Many attorneys will provide cost estimates, so get those in writing.
- Seek recommendations. As noted, many people require the services of an attorney at least once in their lifetimes. Don't hesitate to ask family, friends or coworkers for recommendations. Word-of-mouth can be a great way to find a reliable, trustworthy attorney. In addition, certain organizations may be helpful. For example, AARP might recommend lawyers who specialize in estate planning.

Attorneys help people who need legal advice. Finding the right one involves careful consideration of a host of factors.

Johnson

Continued from 24

protect. It is not surprising that the bail bond companies would be hesitant to cede these profits and support non-monetary release. However, there is a new frontier of profit for these companies, and many are transitioning to alcohol testing and GPS monitoring. While these are often costly, they are being utilized as alternatives to monetary bond.

Ultimately, however, it is a case of a powerful special interest fighting to maintain the power they have amassed. It will take brave legislative action to finally break this system from which many have profited, but which has cost the poorest in our society the most, rendering our jails debtors' prisons. Brave legislators are in short supply lately. One can only hope this will be a rare issue where some profiles in courage will be produced.

Janet Johnson is a criminal defense attorney in Jacksonville who practices in state and federal courts. White collar crimes, including fraud, embezzlement and tax evasion, are among her areas of expertise. She is rated AV Preeminent on attorney rating website Martindale-Hubbell and has been named to the American Institute of Criminal Law Attorneys' Top 10 Best Attorneys list. Johnson is also a legal analyst for CNN and HLN.



Photo courtesy of Stockvault

Datz

Continued from 23

for divorce, modifying an existing judgment or amending a premarital agreement, now is the time to act. Divorces, modifications and amendments to premarital agreements are likely more time-consuming than what the uninitiated might expect. Though attorneys and financial professionals undoubtedly try to accommodate their clients, time imposes limitations. For those involved in litigation, the wheels of justice might not turn at the speed one wants.

Good attorneys consider the goals of their clients, whether it is to minimize/maximize alimony or to eliminate the need for alimony altogether. One should not lose sight of the fact that the change in the alimony tax laws was designed to increase the tax collected on alimony, offsetting some of the other savings for other taxpayers. The more alimony is taxed, the less money is available for alimony.

Family law attorney Lawrence Datz is a former president of Florida's Association of Family and Conciliation Courts. His firm, Datz & Datz, concentrates on family law with a focus on complex and high-asset divorce law cases.

Armstrong

Continued from 24

can revoke a power of attorney at any time for any reason. The parent should put the revocation in writing and inform the old agent.

- Removing an agent under power of attorney. Once a parent is no longer competent, he or she cannot revoke the power of attorney. If the agent is acting improperly, family members can file a petition in court challenging the agent. If the court finds the agent is not acting in the principal's best interest, the court can revoke the power of attorney and appoint a guardian.
- The power of attorney ends at death. If the principal under the power of attorney dies, the agent no longer has any power over the principal's estate. The court will need to appoint an executor or personal representative to manage the decedent's property.

If you are drafting a power of attorney document and want to avoid the potential for conflicts, there are some options. You can name co-agents in the document. You need to be careful how this is worded, or it could cause more problems. The best way to name two co-agents is to let the agents act separately. Another option is to steer clear of family members and name a professional fiduciary.

Sibling disputes over how to provide care or where a parent will live can escalate into a guardianship battle that can cost the family thousands of dollars. Drafting a formal sibling agreement (also called a family care agreement) is a way to give guidance to the agent under the power of attorney and provide for consequences if the agreement isn't followed. Even if you don't draft a formal agreement, openly talking about the areas of potential disagreement can help. If necessary, a mediator can help families come to an agreement on care.

Dan Armstrong, of the Law Offices of Dan W. Armstrong, P.A., is an elder law attorney serving Ponte Vedra Beach who specializes in elder law, estate planning and corporate law.



Marco and Lisa Ruiz gather with their children. The Ponte Vedra Beach couple relocated their law firm, Ruiz Law, from the Baymeadows area to Sawgrass Village in Ponte Vedra Beach in early September.

Ruiz

Lisa has been practicing immigration law for over 10 years, while Marco has recently begun practicing personal injury, an area in which the firm is aiming to grow. They have been living in Ponte Vedra Beach with their family for about three years and worship at Beach Church in Jacksonville Beach.

Overall, Lisa said their firm focuses on being family-centered, down-to-earth and honest, providing good customer

service to all clients regardless of their status or income level. She added that the firm can provide local assistance to families and is empathetic to their daily struggles, doing everything in its power to make families whole again and keep them together.

"I think we've realized that what our job is is to help people with their problems," Lisa said. "For that, you need to be able to connect with them. ...

"I don't know how huge of a law firm we'll ever become but I feel that we try to keep a clean conscience," she added. "It's something that's important to us."

Alvarez

This is also true when it comes to timesharing issues between parents. When children are discussed in my consultations, I make it a priority to discuss the detrimental effects contested issues may have on children in a divorce. If there is no evidence of a parent committing harm to their child(ren) and that parent wants to continue to be in their child(ren)'s life, then I will advise my clients that a child(ren)'s best interest is to have two parents in their lives. Unfortunately, I often witness children in the middle of

contested timesharing cases when there is no need for it. Far often this is the case because of a client's high demands and that client's attorney not providing the necessary advice, which would only benefit the child(ren) in this scenario.

Attorneys have an obligation to advise their client's on whether or not they are able to meet the expectations their clients may have. Those expectations can be tempered immediately at the original consultation. If those expectations are not discussed, then that attorney is not satisfying the duty they have with their client.

Joseph Alvarez is an associate attorney at Zisser Law, where he specializes in criminal and marital law.

BARTLETT & FAULKNER, P.A.

ATTORNEYS AT LAW



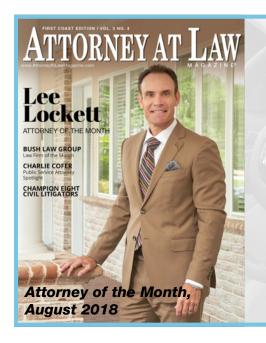


Experienced and knowledgeable real estate attorneys.

PONTEVEDRALAW.COM

904. 285. 9993

230 Canal Blvd., Suite 4 Ponte Vedra Beach, FL 32082



DUI DEFENSE

WHEN BAD THINGS **HAPPEN TO GOOD PEOPLE.**

ALL DUI CASES INCLUDING:

DUI Manslaughter, Boating Under the Influence

GENERAL CRIMINAL DEFENSE MATTERS INCLUDING:

Driving While License Suspended, Drug Charges including Trafficking, Assaults/Batteries

LICENSED IN FEDERAL AND STATE COURT



904.858.9818 **OPEN 24 HOURS!**

FIRSTCOASTDUI.COM

Hablamos Español!

Thursday, Sept. 27

Friday, Sept. 28

Saturday, Sept. 29 Sunday, Sept. 30

Wellness Fair

Ponte Vedra Wellness Center will host a Wellness Fair Sept. 27 from 4:30 to 6:30 p.m. at the First Atlantic Bank building, located at 100 Corridor Road S. in Ponte Vedra Beach. In addition to a party offering food and music, this year's Wellness Fair will feature a variety of local wellness and healthcare providers. Each wellness table will offer a complimentary item, service or special offer to those in attendance. For more information, call (904) 273-2691.

Ponte Vedra High School PTO discussion panel

The Ponte Vedra High School PTO will host a discussion panel Sept. 27 from 7 to 8:30 p.m. at the PVHS Auditorium. The panel will give parents insight into how teenagers think. Eden Kendall of 'River City Live' will lead the panel. Ponte Vedra High School is located at 460 Davis Park Road in Ponte Vedra Beach.

First Coast Card Club meeting

The First Coast Card Club will host a meeting at the Anastasia Island Library Sept. 27 at noon. The library is located at 124 Sea Grove Main St. in St. Augustine Beach. Contact (904) 829-0643 for more information.

Christ Episcopal Church September workshop

This workshop, entitled "All About You: Your Career & Your Personality Profile," will take place Sept. 27 from 9 a.m. to noon at Christ Episcopal Church in Ponte Vedra Beach. This presentation will be hosted by Dr. Priscilla Berry.

Louie Anderson at Ponte Vedra Concert Hall

Louie Anderson will perform Sept. 27 at 7:30 p.m. (gates open at 6:30 p.m.) at the Ponte Vedra Concert Hall, located at 1050 A1A N. For more information and to purchase tickets, visit www.pvconcerthall.com. Louie Anderson is one of the country's most recognized comics with a career spanning more than 30 years. He is a best-selling author, star of his own standup specials and sitcoms, and he continues to tour the country performing to sold-out crowds.

Ponte Vedra Beach Library semi-annual book sale

The Ponte Vedra Beach Library will host a semiannual book sale Sept. 28 from 10 a.m. to 5:30 p.m. Interested attendees can also sign up to become a member of the Friends of the Ponte Vedra Beach Branch Library at the door. The library is located at 101 Library Blvd.

Twilight Movies at the Parks

The community is invited to watch "Home" outside under the stars. This event will feature an oversized movie screen and free popcorn, Sept. 28 at Donner Park at 8 p.m. Visitors are encouraged to bring chairs or blankets to the showing. Donner Park is located at 2072 George St. in Atlantic Beach. Children under 15 must be accompanied by an adult. For more information, contact Special Events Director Timmy Johnson at (904) 247-5828 or tjohnson@coab.us.

Palencia Food Truck Friday

A food truck will be located on Market Street in Palencia Sept. 28 from 5:30 to 8 p.m. Additionally, the event will feature an artisan/farmers market. For more information, call (904) 429-7861.

'Cabaret' at the Limelight Theatre

"Cabaret" will be performed on the main stage at the Limelight Theatre Sept. 28 at 7:30 p.m. Tickets cost \$26 for general admission, \$24 for seniors and \$20 for students and military. The theatre is located at 11 Old Mission Ave. in St. Augustine.

Croctoberfest

Hosted by the St. Augustine Alligator Farm Zoological Park, Croctoberfest is a brew-at-the-zoo event featuring live music, local breweries and local restaurants from the North Florida area (including St. Augustine) Sept. 28 from 6 to 9 p.m. Tickets cost \$55. Proceeds will benefit the IUCN Crocodilian Specialist Group to help the threatened Malayan Gharial, an unusual species of crocodile from southeast Asia. For more information and to purchase tickets, visit www.alligatorfarm.com. The St. Augustine Alligator Farm Zoological Park is located at 999 Anastasia Blvd. in St. Augustine.

St. Augustine Amphitheatre Farmers Market

The St. Augustine Amphitheatre Farmers Market will take place every Saturday morning from 8:30 a.m. to 12:30 p.m. The market features more than 100 tents with local produce, flowers, baked goods, handmade arts and crafts and more. The St. Augustine Amphitheatre Farmers Market is located at 1340 A1A S. in St. Augustine.

Cuppy's Coffee Cafe grand opening

Cuppy's Coffee Cafe, a unique café-style restaurant offering specialty, gourmet coffee, steamed bagel sandwiches and fruit smoothies, has opened its first location in Jacksonville. The cafe will host a Grand Opening event Sept. 29 at 9 a.m. in the Super Target shopping center, located at 13740 Beach Blvd., #113. To celebrate, the restaurant will donate 10 percent of all proceeds to the Veterans Airlift Command, which provides free air transportation to post 9/11 combat wounded warriors and their families for medical and other purposes. For more information, call (904) 547-8797 or visit www.cuppyscoffeecafe.com.

2018 Walk to End Alzheimer's

Take the first step to end Alzheimer's by participating in a fundraising walk starting at 9:30 a.m. at the River to Sea Preserve at Marineland. Registration starts at 8 a.m. Marineland Dolphin Adventure will provide free admission for the day to all walk participants. Marineland is located at 9805 N. Oceanshore Blvd. in Palm Coast. For more information, www.alz.org.

Bike Your Park Day

Timucuan Parks Foundation is celebrating National Public Lands Day with a Sept. 29 event entitled Bike Your Park Day. Everyone is invited to join for a family-friendly bike ride on wooded trails through a variety of natural preserves in northeast Duval County. For more information, email info@timucuanparks.org. Cyclists should meet at Betz-Tiger Point Preserve at 13990 Pumpkin Hill Road in Jacksonville at 9 a.m. The ride is expected to last until about noon.

Sandals, Shorts and Steel Drum Service

Every Sunday from 11:30 a.m. to noon, St. Paul's by-the-Sea Episcopal Church invites guests to put on sandals and shorts for a more casual worship service featuring the tropical sound of steel drum music. The church is located at 465 11th Ave. N. in Jacksonville Beach.

Salt Air Farmers Market

The Salt Air Farmers Market will feature homegrown produce, local art and more. This event will take place Sept. 30 from 10 a.m. to 2 p.m. at 9505 Oceanshore Blvd. in St. Augustine. For more information, visit www.saltairfarmersmarket.com.

'The House with a Clock in its Walls'

Based on the beloved children's classic written by John Bellairs and illustrated by Edward Gorey, this film features a magical adventure telling the tale of 10-year-old Lewis who moves in with his uncle in a creaky old house with a mysterious tick-tocking heart. "The House with a Clock in its Walls" is showing Sept. 30 at the IMAX Theater at World Golf Hall of Fame. For showtimes and ticket prices, visit www.world-golfimax.com. The IMAX Theater at World Golf Hall of Fame is located at 1 World Golf Place in St. Augustine.

Florida Chamber Music Project

The Florida Chamber Music Project will kick off its sixth season with Turina's "La Oracion del Torero" and Johannes Brahms' String Quartet No. 1 in C minor Sept. 30 at 3 p.m. (gates open at 2 p.m.). The Florida Chamber Music Project is celebrating its sixth year of providing chamber music for the Northeast Florida region. Often described as music performed in an intimate setting by an ensemble of friends, chamber music is aimed at listeners of all ages. This event will be held at the Ponte Vedra Concert Hall, located at 1050 A1A N. For more information and to purchase tickets, visit www.pvconcerthall. com or call (904) 209-0399.

Having a Garage Sale?

Let our readers know!

4 lines of text for ONLY \$14

(each additional line is \$2.15)



Call April at (904) 285-8831 x3937 or email aprils@opcfla.com

YOUR AD COULD BE HERE

Call (904) 285-8831 for more info.



www.pontevedrarecorder.com

Monday, Oct. 1

Tuesday, Oct. 2

Thursday, Oct. 4

Senior Pilates

Enjoy this Senior Pilates class Mondays from 10 a.m. to 11:30 a.m. and Wednesdays from 10:30 a.m. to noon at River House, located at 179 Marine St. in St. Augustine. Admission costs \$4 for members or \$5 for non-members. Students will need to bring a yoga mat and straps. Call (904) 209-3655 to register. Pilates is a form of exercise that results in an improved core of stability, flexibility, strength and energy.

MOSH Mondays

The Museum of Science and History's MOSH Mondays feature discounts including buyone-get-one-half-off admission for adults, 10 percent off MOSH-branded items in the museum shop, 10 percent off memberships when signing up in-person and 10 percent off birthday packages when signing up in-person. MOSH Mondays also feature rotating weekly programs. MOSH is located at 1025 Museum Circle in Jacksonville. Visit www.themosh.org for more information

Coastal Wine Market & The Starling host 'Give Back Night'

Coastal Wine Market and the Starling will be hosting "Give Back Night" Oct. 1 from 5:30 to 8:30 p.m. at 641 Crosswater Parkway in Nocatee (Coastal Wine). A portion of the beer, wine and food sales will go toward the Starling's mission to raise money for the Annual Walk to End Alzheimer's in November.

Spirit Night at Tijuana Flats

Join the National MS Society for Spirit Night at Tijuana Flats Oct. 1 from 5 to 8 p.m. Proceeds from all food and beverage sales will benefit the North Florida Chapter of the National MS Society. Fundraising will help provide programs and services for the more than 18,000 people impacted by multiple sclerosis in North Florida The event will also raise awarenes for the 32nd annual Bike MS PGA TOUR Cycle to the Shore later in October. Tijuana Flats is located at 41 Settlement Drive in Ponte Vedra

Tapas Tuesday

The Cummer Museum of Art & Gardens presents Tapas Tuesday at the Cummer Cafe every Tuesday from 5 to 7:30 p.m. View the sunset on the Cummer Cafe patio while listening to local musicians and enjoying beer, wine or artfullyinspired tapas for sale at the Cafe. Reserve your table by calling (904) 899-6022. For more information, visit www.cummermuseum.org. The museum is located at 829 Riverside Ave.

Prenatal yoga

Prenatal and postnatal yoga is designed to help women cope with the changing needs of their body before and after pregnancy and birth. The public is invited Oct. 2 at 6 p.m. to share individual experiences with other women and gain empowerment through yoga, meditation and quided visualization. This approach is gentle and safe for women in all stages of pregnancy, and once recovered from birth, but prior approval from a healthcare provider is advised. This event will take place at the Y Healthy Living Center, located at 170 Landrum Lane in Ponte Vedra Beach.

Divorce Aftercare Women Need

Divorce Aftercare Women Need (DAWN) will meet Oct. 1 from 6:30 to 8 p.m. at 108 Sea Grove Main St. STE C in St. Augustine, and Oct. 2 from 7 to 9 p.m. at 4312 Pablo Professional Court in Jacksonville. Call (904) 241-0012 for more information.

Improv Show with Mad Cowford

Jack Rabbits will host an Improv Show featuring Mad Cowford Oct. 2 from 7 to 9 p.m. Audience members can give suggestions to performers and turn them into games, scenes, stories and more. Every show features unique, locally sourced comedy. Jack Rabbits is located at 1528 Hendricks Ave. in Jacksonville.

Jaws of the Sea

To be held Oct. 2 at 10 a.m., participants will learn all about sharks at this free event at Nease Beachfront Park. For more information, visit www.sjcfl.us/Recreation or call (904) 209-0323. Nease Beachfront Park is located at 3171 Coastal Hwy. in St. Augustine.

Toastmasters Club

Toastmasters Club #5199 of Ponte Vedra Beach meets every Wednesday at 7:30 a.m. at THE PLAYERS Community Senior Center. These meetings help attendees improve public speaking and gain leadership skills. The senior center is located at 175 Landrum Lane in Ponte Vedra Beach. Email Lucy Reep at lucyreep@gmail.com for additional information.

Wednesday, Oct. 3

Yoga at the church

Grab a mat and enjoy a weekly yoga session at St. Paul's by-the-Sea Episcopal Church each Wednesday at 11:30 a.m. All ages and skill levels are welcome. St. Paul's by-the-Sea Episcopal Church is located at 465 11th Ave. N. in Jacksonville. Call (904) 249-4091 Ext. 103 for more information.

Wednesday Market at St. Augustine Beach

The St. Augustine Beach Wednesday Market offers oceanfront shopping at the St. Johns County Pier Park every Wednesday starting at 8 a.m. Approximately 60 to 80 vendors can be found at the market selling locally grown produce, baked goods, prepared foods, arts, crafts and more. Visit www.sabca.org for more information.

Sierra Club Program

Oceana activist Erin Handy will discuss the threats to Florida's coastlines, marine wildlife, tourism, fishing industries and quality of life at this Sierra Club event Oct. 3 at 6 p.m. To be held at the Ponte Vedra Beach Branch Library, Handy will cover the very real possibility of seismic testing and offshore drilling off the coast of Northeast Florida and what actions citizens can take to negate these threats. All members and non-members are welcome. The Ponte Vedra Library is located at 101 Library Blvd. For more information, email Brian Paradise at bgparadise@comcast.net.

Pumpkin patch

Rype and Readi's Downtown Farm Market will host a pumpkin patch Oct. 3 from 9 a.m. to 6 p.m. For more information, visit www.rypeandreadi.com.

Yoga for Survivors

The Y Healthy Living Center at the Ponte Vedra YMCA will host a Yoga for Survivors class Oct. 4 at 11:30 a.m. Cancer patients, survivors, caregivers and others with range of motion and pain limitations are invited to join in this gentle and safe yoga practice, which is free and open to the public. Call (904) 202-5376 or visit www.baptistjax.com/ymca to reserve a spot. The Ponte Vedra YMCA is located at 170 Landrum Lane.

Everyone Can Conserve: Reptiles

Join the GTM Research Reserve and St. Johns County at THE PLAYERS Community Center in Ponte Vedra for a free family conservation night Oct. 4 from 6:30 to 7:30 p.m. People of all ages are welcome to learn about birds and nature at this special event. Additionally, participants will have the opportunity to make bird houses to take home. Dinner will be provided for those who make reservations. For more information, visit www.gtmnerr.org/event/everyone-canconserve-reptiles.

Florida Mental Health Summit

Mental Health America of Northeast Florida will present the annual Florida Mental Health Summit Oct. 4 at the University of North Florida's Adam W. Herbert University Center. The summit is aimed at examining the dimensions of how to increase engagement and improve outcomes for those on their mental health journey. For more information, call (904) 738-8420 or email tina@mhajax.org.

Throwback Thursday: 'The Tillman Story'

"The Tillman Story" is showing at the Corazon Cinema and Cafe at noon as part of the cinema's Throwback Thursday event. For more information and to purchase tickets, visit www.corazoncinemaandcafe.com. The Corazon is located at 36 Granada St. in St. Augustine.

Free calendar listings for community groups and nonprofit organizations are published at our discretion on a space-available basis. Send your event at least 10 days before publication. Submit events to ben@opcfla.com or call (904) 686-3939.



Friends of the LIBRARY BOOK SALE

Seymour's, the beach's only used book store, presents its fantastic Bag Day Sale Saturday, September 29th, 2018

> Fill a regular grocery bag for \$10 Enjoy many moments of pleasure

> > 10:00AM-4:00PM

Seymour's book store is located inside the Ponte Vedra Library, 101 Library Blvd. in Ponte Vedra Beach

ON GOVERNMENT AND PUBLIC POLICY

TUESDAY, OCTOBER 2



Lee Rainie

Director of Internet and Technology research at the Pew Research Center

" The Internet Turns 50. What's Next?"



LEWIS AUDITORIUM 14 Granada Street, St. Augustine, FL **NO ADMISSION CHARGE** WWW.FLAGLER.EDU/FORUM



Jason Odom • Jeremiah Blocker Joshua Cossey • Steve Shaw • David Sacks

Experienced and Effective Representation for Individuals and Companies

PRACTICES

- Commercial Litigation
- Copyright & Trademark Disputes
- Employment Law
- Estates & Trusts
- Land Use & Real Estate
- Personal Injury
- Wrongful Death
- Criminal
- Family Law

(800) 742-1190 **F 9 0**



www.northfloridalawyers.com



COVERING THE BEST CITY IN FLORIDA

Pleasingly Affordable

- ☐ One-Year Subscription \$35
- ☐ 6-Month Subscription \$20



Name			
Address			
City	State	Zip	
Email			

For fastest service, call 904.285.8831

*At the end of your subscription, you will be automatically renewed at our renewal prices then in effect. A bill will be sent at the end of your subscription term. Cancel at anytime for a 100% refund on unmailed copies.

ZISSER FAMILY LAW LIFE CHANGING LAW

Nothing is more important than family.

As the first woman-owned Family Law practice in Jacksonville, we've had four decades of real-life experience serving families in transition. So, we understand the challenges families face in the legal arena. We've become accomplished at developing the roadmap for achieving the most desirable outcomes and creating positive change in the home.

If you need a premarital agreement, are ending a marriage or having issues after a divorce, we will help you make change easier—and for the best.









302 Third Street, Suite 6, Neptune Beach, FL 32266 904.249.8787 zisserfamilylaw.com







WE PROVIDE THE FINE ART
OF EFFECTIVE CAPITAL IMPACT

Quality of Life Advisory Services

-Financial Advisory Services

-Personal Fitness Training

-Event Planning

-Art Consulting

-Neuroscience Advancement

& Biomechanics

Raisonné & Hammer Price Corporation

904-774-1135

RAISONNEANDHAMMERPRICE.COM

THE CARE, THE PEOPLE,

The Palms

AT PONTE VEDRA

ASSISTED LIVING & MEMORY CARE



MORNINGSIDE

OUR MEMORY
CARE SPECIALISTS
PROVIDE THE BEST
IN CARE!

JOIN US!
ALZHEIMER'S ASSOCIATION
SUPPORT GROUP MEETING
1ST WEDNESDAY AT NOON
EVERY MONTH

CALL TODAY! 904.686.3700

PALMSATPONTEVEDRA.COM 405 SOLANA ROAD, PONTE VEDRA BEACH, FL 32082

WE SPECIALIZE IN MEMORY CARE!



LOCATED IN THE HEART OF PRESTIGIOUS PONTE VEDRA BEACH!

- 24/7 On-SITE NURSING
- ON-SITE THERAPY INCLUDING HYDROWORX
 THERAPY POOL
- Month to Month Lease Agreement No Buy In's!
- FIVE STAR ELEGANT STYLE DINING ANYTIME BISTRO
- RECREATIONAL ACTIVITIES FITNESS CENTER
- PERSONALIZED CARE PLANS
- Tours Daily!

THURSDAY, SEPTEMBER 27, 2018

Send us your business news to pvrecorder@opcfla.com

www.PonteVedraRecorder.com



Fall spa specials unveiled at One Ocean Spa

To celebrate the arrival of crisp, cool weather, The Spa at One Ocean Resort & Spa will be introducing a few seasonal treatments starting Oct. 1. Included among the spa's specials will be two treatments in honor of Breast Cancer Awareness month: the Think Pink Pedi and Pink Moonshine Body Renewal.

Throughout the month of October, in addition to offering other seasonal specials, The Spa at One Ocean will embrace the fight for a cure by donating \$5 from every booked "pink" treatment to In The Pink, a non-profit boutique and salon in Jacksonville Beach, dedicated to helping women heal, cope and survive the effects of

The list of seasonal specials the spa will be offering includes:

Blackcurrant Cosmopolitan Mani/Pedi Splendor

Available: Oct. 1-Dec. 31

Cost: The 90-minute treatment is priced at \$130, including gratuity.

The Blackcurrant Cosmopolitan Mani/Pedi Splendor treats tired hands and feet to a soak infused with notes of passionfruit and wine to soften and caress the skin. A ripe, organic vodka body polish smooths skin with a medley of sugar, vitamin-rich raspberry and Square One organic vodka, followed by a coating of bubbly, activefoaming body wash of aloe, vitamin E and calming extracts. The luxurious treatment ends with a Quinsyberry botanical oil massage and a polish application of choice.

ONE OCEAN continues on Page 34

The key to consistent investing? Paying yourself first



By Karsten Jacobson, CFP®

Consistency is a key ingredient of success in many activities - including investing. And one technique that can help you become a more consistent investor is paying yourself first.

Many people have the best of intentions when it comes to investing. They know how important it is to put money away for long-term goals, especially

the goal of a comfortable retirement. Yet they may only invest sporadically. Why? Because they wait until they've taken care of all the bills - mortgage, utilities, car payments and so on — before they feel comfortable enough to write a check for their investments. And by the time they reach that point, they might even decide there's something more fun to do with what's left of their money.

How can you avoid falling into this habit of intermittent investing? By paying yourself first. Each month, have your bank move money from your checking or savings account into the investments of your choice. By taking this hassle-free approach, rather than counting on your ability to send a check, you can help ensure you actually do contribute to your investments, month after month.

By moving the money automatically, you probably won't miss it, and, like most people who follow this technique, you will find ways to economize, as needed, to make up for whatever you're investing.

JACOBSON continues on Page 34

St. Johns County Chamber of Commerce to hold Signature Annual Recognition and Awards Event Oct. 19

The St. Johns County Chamber of Commerce is holding its Signature Annual Recognition and Awards Event, "Branded 2018 - Recognizing Business Leaders that make their Mark," on Friday, Oct. 19 from 7:30 to 9 a.m. at Shell Hall at World Golf Hall of Fame, located at 1 World Golf Place in St. Augustine.

This is the Chamber's most prestigious event of the year, presenting awards and

honoring members who have branded themselves in excellence throughout the

The keynote speaker will be Jeff Rosenblum, who is widely regarded as one of the leading innovators in the field of digital marketing and has worked with teams that have helped revolutionize market research, publishing, sports broadcasting and interactive advertising.

Rosenblum is the co-author of the book, "FRICTION: Passion Brands in the Age of Disruption," which argues that successful brands do not simply need clever messages or new, shiny technologies, but need a fundamental change in strategy.

"We appreciate the opportunity to educate St. Johns County businesses with relative, powerful tools that will help build your brand for your business and break the mold of traditional advertising," St. Johns County Chamber President and CEO Isabelle Renault said. "These advertising tools are the wave of the future for marketing and we are excited to be a part of it."

Online registration is available to members at www.sjcchamber.com. The cost is \$45 for pre-paid members and \$55 for dayof members. For nonmembers, call Erin Johnson at (904) 687-2057.

Berkshire Hathaway HSFNR welcomes Christina Blasko to Ponte Vedra/Nocatee office

Berkshire Hathaway HomeServices Florida Network Realty (HSFNR) recently announced that it has added Christina Blasko to the Ponte Vedra/ Nocatee office.

Blasko joins the company as a new agent, but with a background in marketing and in music management and business. After graduating from Jacksonville University with a bachelor's degree in marketing, she continued her education by attending and graduating from UCLA's Extension Program with a degree in music business. Now, back in Jacksonville, Blasko is eager to take all she's learned and apply it to her career as a Realtor.

"I loved living here while I was in college — the people here are so genuine, and I knew it would be a great area for me to begin my career in real estate in," Blasko said. "When looking for a brokerage, I was impressed when discussing the marketing opportunities



and tools provided to all agents, and the support that is offered to new agents is exemplary.'

Kevin Waugaman, broker/manager of the Ponte Vedra/Nocatee office, said the team

is excited to have Blasko. "Christina has the drive to make it to

the top in her new career in real estate," Waugaman said. "I'm sure that she will succeed. I'm happy to welcome her to Florida Network Realty."

For more information, Blasko can be reached by phone at (570) 687-6934 or at Christina.Blasko@FloridaNetworkRealty.com. Visit her website at CBlasko. FloridaNetworkRealty.com. The Ponte Vedra/Nocatee office is located at 333 Village Main St., Suite 670 in Ponte Vedra Beach.

Watson Realty Corp. announces appointment of Carlotta Landschoot as chief operating officer

Watson Realty Corp. recently announced the appointment of Carlotta W. Landschoot as chief operating officer, a newly created position.

Landschoot, a 25-year veteran of the company, will oversee core operations including marketing, relocation, information technology, training and ebusiness. Landschoot is the eldest daughter of Watson Founder and Chairman of the Board, William A. Watson Jr.

After earning her bachelor's degree from Clemson University and her master's from Florida State University, Landschoot, charted her own course by obtaining her CPA license and accepting a position with PwC. After seven years of auditing large corporations and having the opportunity to see their inner workings, her father persuaded her to join the company as chief financial officer. Soon following, she was



Carlotta Landschoot

dent/director of relocation. Over the decades, she was appointed to the Leading Real Estate Companies of the World® (LeadingRE) Advisory Council, where she ultimately became chairman.

Landschoot has been active over the years in industry groups and has received numerous awards and recognition. Her most notable achievement was orchestrating the activities of the company to be the recipient of the Diamond Award from LeadingRE on five different occasions.

"I look forward to continuing to work with our 'best in class' leaders to propel the company to new heights," Landschoot said.

17 40 66 69 70 Your Family Deserves The Upgrade to the Hopper® 3 Smart HD DVR

1-888-416-7103

© StatePoint Media

THEME: TALK SHOWS

ACROSS

1. Tulip precursors _ des cygnes" 9. Education-related

acronym 13. Heads-up

14. Fertility clinic stock

15. A la

16. Curl one's lip

17. Cub's home 18. "The Goldbergs"

sibling

19. *Carpool

James Corden

21. *Fallon is on when? 23. Crime scene evi-

dence 24. Sounds of amaze-

ment

25. Tokvo, once

28. Strong hold

30. *Host of "Good night, and good luck"

35. Roll call document

37. End of prayer 39. Bowl unsuitable for

fame

water 40. Shakespeare's king

41. Cocoyam, pl. 43. What egoist and egotist have in common, pl.

44. Encourage

46. Madam, to a cowboy 47. Pleasant gentle

accent 48. Intellectual

Add High Speed Internet

dish \Lambda

50. Not us

52. Lusitania's last call 53. Sherlock Holmes' assignment

55. Waikiki garland 57. *Letterman's successor

61. Do like in "A River Runs Through It" 65. To a bartender: "The

66. Argonaut's propeller

68. Empower 69. Of a particular gray

shade

70. By way of 71. Theatrical characters

72. Displeasure display 73. Australian runner 74. Editor's "Let it stand"

DOWN

marks

1. Derive pleasure

2. Forearm bone

3. Malicious look

4. Cabbage

5. Chris Hemsworth's movie "12_

6. Ore deposit

7. Perpendicular to

St. in NYC

8. Ann Patchett's novel

"Bel 9. Hindu wrap

10 HS math class 11. Write on tomb-

stone, e.g. 12. Animal protein

15. Population count

20. Gold unit

22. Omega of electrical resistance

24. Perform a surgery 25. *Talker and Oscar, Grammy and Emmy host

26. Muralist Rivera _ County" with Streep

29. Mosque V.I.P.

31. Cambodian money

SUDOKU The support you need to find quality

SENIOR LIVING SOLUTIONS

A Place for Mom has helped over one million families find senior living solutions that meet their unique needs.

CALL (855) 439-6734

aPlaceforMom.

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

32. *Kelly's ex 33. Convex molding 34. Adam and Mae 36. Ragtime turkey 38. *Jon Stewart's successor 42. Fresh Prince: "_ ya later!" 45. In a pleasant manner 49. *Where some James Corden segments are set 51. *Former "Weekend

Update" host

54. *Appliance on Rachael Ray'Show set then who?" 57. Pointy part of a

tooth

58. Nobel Peace Prize capital

59. Hula feast

60. Quilter's stuffing

61. German Mrs.

62. Not in use

63. Edible fat

64. Hitler's Deputy 67. Go for the bull's eye

Jacobson

You already may be doing something quite similar if you have a 401(k) or other retirement plan at work. You choose a percentage of your earnings to go into your plan, and the money is taken out of your paycheck. (And if you're fortunate, your employer will match some of your contributions, too.)

But even if you do have a 401(k), you're probably also eligible to contribute to an IRA — which is a great vehicle for your pay-yourself-first strategy. You can put in up to \$5,500 per year to a traditional or Roth IRA (or \$6,500 if you're 50 or older), so, if you are able to "max out" for the year, you could simply divide \$5,500 or \$6,500 by 12 and have either \$458 or \$541 moved from your savings or checking account each month into your IRA. Of course, you don't have to put in the full

\$5,500 or \$6,500 each year, although some IRAs do require minimum amounts to at least open the account.

You might think such modest amounts won't add up to a lot, but after a few years, you could be surprised at how much you've accumulated. Plus, you may not always be limited to contributing relatively small sums, because as your career advances, your earnings may increase significantly, allowing you to boost your IRA contributions continually.

In any case, here's the key point: When you invest, it's all right to start small — as long as you keep at it. And the best way to ensure you continue investing regularly is to pay yourself first. If you do it long enough, it will become routine - and it will be one habit you won't want to break.

This article was written by Edward Jones for use by your local Edward Jones financial advisor. Karsten L. Jacobson, CFP®, is a financial advisor for Edward Jones at 2208 Sawgrass Village Drive in Ponte Vedra Beach.

Trunk Show 3 Days Only

In Honor of



Featuring Jewelry by

$L\Lambda GOS$

Representatives will be on hand for the launch of the 18 KARAT CAVIAR GOLD COLLECTION

Available exclusively in North Florida at Underwood's

Thursday and Friday, October 4th and 5th Saturday. October 6th Show Hours 10:00 AM - 6:00 PM THE SHOPPES OF PONTE VEDRA

10% of Show Proceeds will be Donated to the PONTE VEDRA WOMAN'S CLUB CHARITIES.



Serving Excellence Since 1928 Member American Gem Society

The Shoppes of Ponte Vedra (904) 280-1202 Avondale 3617 St. Johns Ave. (904) 388-5406 San Marco 2044 San Marco Blvd. (904) 398-9741 Jacksonville, Florida 32207

www.underwoodjewelers.com

One Ocean

Pumpkin Marshmallow Soufflé Fall Body Bliss

Available: Oct. 1-Dec. 31

Cost: The 80-minute treatment is offered for \$190, including gratuity.

Spa-goers are transported into the season with the Pumpkin Marshmallow Soufflé Fall Body Bliss. Exuding toasty warmth, a combination of sweet cinnamon, fine grain sea salt and rice brain oil exfoliates skin for a nourished glow. After skin is smoothed, an organic pumpkin puree and clay mask detox and refine. As a sumptuous send-off, a rub of Marshmallow Melt shea butter cream is applied.

Think Pink Pedi

Available: Oct. 1-31

Cost: The 45-minute treatment is priced at \$85, including gratuity.

With a name that reminds guests to focus on positive progress, the Think Pink Pedi is a transformative treat. Feet are submerged in a coconut oil and vitamin E-infused soak with notes reminiscent of freshly-baked whoopie pie. A refreshing Rasmopolitan Fine Body Scrub featuring organic vodka and juicy raspberry extract exfoliates skin, where a honey oat yogurt mask removes impurities and refines feet. Bursting with sweet sugar and licorice blossoms, a pink moon shea butter is massaged onto newly sloughed feet. Guests can top off their treatment with a pink polish of choice.

Pink Moonshine Body Renewal

Available: Oct. 1-31

Cost: The 50-minute treatment is priced at \$160, including gratuity.

An energizing escape, the Pink Moonshine Body Renewal offers a spirited scrub blended with Georgia-grown muscadine grapes and Texas moonshine. Once skin is exfoliated, moisturizing shea butter lotion rich with vitamin E is kneaded into weary muscles, leaving skin scented with a feminine floral fragrance.



Photos courtesy of One Ocean Resort & Spa

REVIEW

'Do Black Patent Leather Shoes Really Reflect Up?' returns to Alhambra stage

By Samantha Logue

As of Wednesday, Sept. 12, "Do Black Patent Leather Shoes Really Reflect Up?" has officially returned to the Alhambra Theatre & Dining stage for yet another round of good-spirited, Catholic school

Based on the 1975 novel of the same name by John R. Powers, "Do Black Patent Leather Shoes Really Reflect Up?" has been performed multiple times at the Alhambra, though it has been 21 years since its last run in 1997. A musical comedy, the show is a coming-of-age story that follows eight Catholic school students in Chicago from elementary school through high school as they experience the ups and downs of adolescence — including bullying, sex, love and the uncertainties of the future — and learn to view them through the lens of their faith.

Even while the show pokes fun at some of the quirks that set Roman Catholics apart ("Leave room for the Holy Ghost!"), it does so affectionately and in such a way that members of all faiths and backgrounds can relate. From Felix Lindor (Jake Delaney) and his raging hormones, for instance, to teacher's pet Mary Kinney (Molly Anne Ross), the characters portrayed will seem familiar to all former students, both public and private.

As the main characters are played by the same eight actors throughout the whole show, it's truly remarkable how deftly the Alhambra cast portrays the gradual maturation of a child from youth to adulthood. In the lead role of Eddie Ryan, for example, Rodney Holmes not only shows off his vocal chops, but does a fantastic job of depicting the evolution of his character from an innocent young boy to a teen who can't seem to stop having "impure thoughts."

Also worthy of praise is Stephen Kane, who played Eddie in the original Alhambra production in 1989, for his performance in the role of Father O'Reilly. Whether he is slapping troublemakers with a Bible or giggling in the confession box, Kane skillfully reveals the depth of this stern, yet caring authority figure — and does so with an impeccable Irish brogue to boot.

Florida Chamber Music Project to open season Sept. 30 at Ponte Vedra Concert Hall

The Florida Chamber Music Project (FCMP) will open its 2018-2019 season on Sept. 30 at 3 p.m. at the Ponte Vedra Concert Hall with a performance of Turina's "La Oración del Torero" and Brahams' "String Quartet in C Minor." This will be the sixth season of concerts for the group.

"In addition to the excitement of this concert being our opening for the season, guests will experience a Spanish flavor, but with a strong impressionist influence with the Turina," FCMP Artistic Director Susan Pardue said. "It has lots of contrasting emotions, making it interesting for the audience and fun to play for the musicians.

"The Brahms quartets are very special for many reasons, but one big one is the fact that he only published three quartets, supposedly after throwing out 20 others before creating one that he deemed worthy of publication," she added. "The Brahms is full of rich textures and harmonies and is almost symphonic in nature. It is restless and intense in character."



Pictured are Annie Hertler, Laurie Casseday, Susan Pardue, Anna Genest and Patrice Evans of the Florida Chamber Music Project, which kicks off its 2018-2019 season Sept. 30 at the Ponte Vedra Concert Hall.

Photo courtesy of Amy Rankin

Pardue, a violist, will be joined in the concert by violinists Patrice Evans, Anna Genest and Annie Hertler, as well as cellist Laurie Casseday. All are members of the Jacksonville Symphony.

Season or individual show tickets may be purchased at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre box offices, all Ticketmaster outlets, at www.pontevedraconcerthall.com and by phone at (800) 745-3000. Season tickets will be available for purchase through Sept. 30. A Season Pass ticket for all five performances may be purchased through Ticketmaster and will save attendees \$24.30 in fees over individual Ticketmaster concert purchases.

For more information about the Florida Chamber Music Project, visit flchambermusic.org.

Local lecture to feature address by founder and artistic director of Phase Eight Theater Company

The first program of the season for Adventures in the Arts, an art-related series of lectures sponsored by Cummer Beaches, is featuring an address by Jamario Stills, the founder and artistic director of Phase Eight Theater Company.

To be held Thursday, Oct. 4 at 2 p.m. at the Ponte Vedra Beach Branch

Library, the event presentation is titled "The Actor, the Stage with audience participation." Stills is a native of Jacksonville and graduated from Douglas Anderson School of the Arts and the Julliard School with a Bachelor of Arts in drama.

His acting career includes performances in world-renowned theater

venues, such as the Edinburgh Fringe Festival. His directorial work includes "A Soldier's Tale," "All My Sons" and "Love's Labour's Lost." Stills is a drama instructor at Jacksonville University, and serves on the committee of Art in Public Places.

This program is free and open to the public.



12000 Beach Boulevard



Alhambra

Continued from 35

But while the show has no shortage of talent, there is one performance that is truly moving to behold: Annabelle Fox as Becky Barkowski. Anyone who has ever been bullied will immediately empathize with Fox's portrayal of young Becky, who is tormented not only by her classmates, but also by her mother for

being overweight. When in one song, she heartbreakingly wonders, "Does God love little fat girls too?" it's difficult not to feel her anguish, and when she finds a friend in Eddie, it's impossible to resist rejoicing for them both.

"Do Black Patent Leather Shoes Really Reflect Up?" will continue its run at the Alhambra through Oct.7, but be sure to lock down tickets fast, because news of this divine comedy's return is bound to spread like the gospel.





Jacksonville Symphony begins Masterworks Series season with German Giants Beethoven, Strauss

The Jacksonville Symphony will begin the Florida Blue Masterworks Series this weekend with "A Hero's Life," featuring works by two well-known German composers, Ludwig van Beethoven and Richard Strauss, at the Times-Union Center for the Performing Arts in the Jacoby Symphony Hall.

The weekend of German giants will begin with an abbreviated performance at 6:30 p.m., on Thursday, Sept. 27, for the Symphony's first Regency Centers Symphony in 60 concert of the season. The concert will feature Beethoven's Fourth Symphony, and patrons are welcome to come early at 5:30 p.m. to take part in happy hour in the Times-Union Center for the Performing Arts' lobby. Following the concert, the traditional Symphony in 60 after-party goes on the road to Cowford Chophouse, where patrons can join staff and musicians on the restaurant's rooftop. Cowford Chophouse has created a Stir Your Soul cocktail and a portion

of the proceeds will go toward supporting the Jacksonville Symphony Youth Orchestras.

The 2018-2019 Symphony Florida Blue Masterworks Series will begin on Friday and Saturday, Sept. 28 and 29 at 8 p.m. During the Masterworks performances, Beethoven's Fourth will be followed by Richard Strauss' tone poem Ein Heldenleben, "A Hero's Life." In a thrilling musical tale featuring his loving wife and battle against music critics, Ein Heldenleben is a perfect close to the first Masterworks Series weekend.

The Symphony is offering a discount to the Jacksonville Sherriff's Office, Jacksonville Fire and Rescue Department, active and retired military and teachers. With a valid ID, members of these organizations can visit the Symphony Ticket Office for a \$10 ticket.

For more information or to purchase tickets, call the ticket office at (904) 354-5547 or visit JaxSymphony.org.



Professional

Tree Care

Cranes • Aerial Lift • Chippers Stumps • Debris Removal

Don't Wait for this Red Flag! Dead trees and limbs need to

Dead trees and limbs need to be removed before a storm approaches.

TREE MASTERS, INC

285-4625

30 YEARS EXPERIENCE treemastersflorida.com

THE CARLYLE



600 Ponte Vedra Blvd., Unit 109

Step inside unit 109 at the Carlyle on the boulevard. Experience a spacious, sophisticated & beautifully designed home in the heart of Ponte Vedra Beach. This first floor unit is warm & inviting with 2,122 square feet, 3 BR, 2 1/2 BA & an abundance of windows throughout. The grand living room with a gas fireplace is flanked by built in bookcases & French doors. Savor your morning cup of coffee in your roomy kitchen & cozy dining space watching your favorite show. Invite your friends to join you at the beach just steps away & dine at one of Ponte Vedra's finest resorts! In the evening retire to your stunning ensuite master. You will agree that Ponte Vedra Living is simply the best! Offered for \$748,000.

DEDICATED TO EXCELLENT RESULTS



2016 Leading Edge Society Member - Top 7%

Janet Westling,

REALTOR*, GRI, CIPS

904.813.1913 Cell

www.janetwestling.com Janet.Westling@bhhsfnr.com





2015 BHH Affiliates, LLC. An independently owned and operated franchisee of BHH Affiliates, LLC. Berkshire Hathaway HomeServices and

Enjoy the Concert Skip the Drive

Round-trip Bus Transportation Makes for a Stress-Free Evening



Leave the car close to home, relax and ride with fellow concert goers.

> TWO CONVENIENT PICK UP LOCATIONS

Pick Up Location 1 Leaves from:
Publix Parking Lot at

Sawgrass Village, 220 Front St., Ponte Vedra Beach, FL 32082

DEPARTS AT 6:30PM SHARP

Pick Up Location 2 Leaves from:

Books-A-Million Parking Lot, 738 Marsh Landing Pkwy., Jacksonville Beach, FL 32250

DEPARTS AT 7:00PM SHARP

SATURDAYS

10/20: Bachtoberfest

12/1: A French Fantasy

12/8: Holiday Pops

Friday 1/25: Don Giovanni

2/2: Cirque Musica

3/30: Frank and Ella

4/27: Mozart's Jupiter

5/25: Patriotic Pops

6/8: Season Finale! Mahler 5

Non-Members: \$25.00 Subscribers: \$18.00

For more bus information or reservations, please call Patron Services at **904.354.5547**.



View concert details online at **JaxSymphony.org**.

PVHS falls to Menendez, Nease loses to Creekside

HIGH SCHOOL FOOTBALL, PAGE 40

www.PonteVedraRecorder.com

Denny McCarthy wins Web.com Tour Championship to take top spot in Finals 25

25 players receive PGA Tour cards

Entering the day one stroke back, Denny McCarthy enjoyed a barrage of birdies down the stretch at Atlantic Beach Country Club to win the season-ending Web.com Tour Championship on Sunday, Sept. 23 by four strokes at 23-under 261.

McCarthy, who earned his first Web.com Tour victory in 48 career events, also earned the top spot on the Finals 25. With the top spot, McCarthy earns fully-exempt status for the 2018-19 PGA Tour season, as well as a spot in THE PLAYERS Championship 2019.

"It's been quite a journey this year," McCarthy said. "The PGA Tour was tough to start out the year and stuck through it and got my game, (I) raised my level and have been playing some really good golf. Just feels incredible to finish off these Finals. So much work behind the scenes that nobody really sees. I have a great team, they've been tremendous throughout the whole process."

McCarthy began the round quietly with a par at the first and a bogey at the second. The 25-year-old turned it around with a birdie at the par-4 fourth, birdieing Nos. 4, 6, 7 and 8 to make the turn at 3-under 32. The University of Virginia alum continued his momentum with birdies at Nos. 10, 13, 14 and 18 to finish with a 6-under 65.

It looked to be a two-horse race for most of the final round between McCarthy and Sepp Straka, but a late triple bogey by Straka at No. 16 solidified McCarthy's win. In all, McCarthy carded 23 birdies and an eagle in 72 holes. He attributed experience at Atlantic Beach Country Club to his consistently low rounds through the week.

"Knowing the golf courses and having the knowledge of the golf courses really helps me (in the Finals)," McCarthy said. "I feel like this next year on the PGA Tour I'm going to be much better suited having played all these places once this past year and getting some tournament rounds on those places. It's tough, it's really tough, to go to a course that you're not familiar with and expect to play great golf. You're just not familiar with the course, you're just not as comfortable with where to miss it off the tee and into the green."

Despite a stressful even-par 71, highlighted by an eagle and capped by a 5-foot par save at the last, Jim Knous earned the 25th and final card of the Web.com Tour Finals and gained 2018-19 status on the PGA TOUR, thanks in large part to making all four cuts through the Finals. His top finish during the Finals was a T10 at the Nationwide Children's Hospital Championship.

Knous earned \$41,931 through the four Finals events, the highest amount ever earned by the 25th player to earn his card. The record was previously set last year by Seamus Power at \$40,625.

"It was a brutal day emotionally," Knous said. "I wasn't quite sure how much my performance would affect the overall outcome. It kind of just depended on what everybody else did. That's pretty terrifying. So, I really just kind of did my best to stay calm and inside I was really freaking out and just super psyched that at the end of the day finished right there on No. 25."

Cleveland native Justin Lower finished just outside the bubble at 26th on the Finals money list, less than \$500 short of the 25th spot. The 29-year-old had an 8-foot birdie opportunity at the final hole slide by the hole, which ended up being the difference.

Knous joined four other rookies in earning their card through the Finals 25; the other four were Seth Reeves, Curtis Luck, Sepp Straka and Cameron Davis.





ABOVE: Denny McCarthy prepares to hit the ball during the Web.com Tour Championship at Atlantic Beach Country Club.

LEFT: Spectators enjoy the 2018 Web.com Tour Championship in Atlantic Beach.

Photos by Benjamin Naim





ABOVE: Sebastian Munoz prepares to hit the ball out of a precarious position.

LEFT: Former Bartram Trail standout Julian Suri looks down the course to see where his ball went at the tournament.



Rates to Roar About

\$2,500 Minimum Deposit, up to \$250,000 per customer.

24 Month 1APY²

\$500 Minimum Deposit, up to \$250,000 per Customer



FIDELITY BANK

888.248.LION (5466) • LionBank.com

\$2,500 minimum deposit is required for opening the Money Market Account. Annual Percentage Yield (APY) of 1.50% is guaranteed for 6 months from account opening date. The Money Market account must be opened with new money or monies not currently held at Fidelity Bank. After 6 months, the Money Market Annual Percentage Yields apply. They are today: the APY is 0.15% for balances up to \$24,999.99. For balances from \$25,000 to \$49,999.99, the APY is 0.20%. For today: the APY is 0.15% for balances up to \$24,999.99. For balances from \$25,000 to \$49,999.99, the APY is 0.20%. For balances from \$50,000 to \$99,999.99, the APY is 0.25%. For balances of \$100,000 to \$249,999.99 the APY is 0.25%. For balances \$250,000 and above, the APY is 0.30%. APYs are accurate as of 9/4/2018. Rates are subject to change at anytime. A monthly maintenance fee of \$10 applies if the balance falls below the minimum daily balance requirement of \$2,500 for a Business Money Market account. A monthly maintenance fee of \$6 applies if the balance falls below the minimum daily balance requirement of \$1,000 for a Personal Money Market account. Six withdrawals per statement period are permitted. There is an excessive withdrawal fee of \$10 for each additional withdrawal of any type. Fees could reduce the earnings on the account. No public funds. This offer is available for a limited time only. ²Annual Percentage Yield (APY) of 1.60% for 12 months, 1.80% for 18 months, and 2.00% for 24 months is accurate as of 9/4/2018 and is subject to change at any time. Minimum balance to open and obtain this APY is \$500, with a maximum of \$250,000 per customer. This offer is available for a limited time. Penalty may be imposed for early withdrawal. No public funds or managed funds are eligible. imposed for early withdrawal. No public funds or managed funds are eligible.





1050 A1A NORTH * PONTE VEDRA BEACH, FLORIDA 32082

RICKIE LEE JONES W/ANDERS OSBORNE SEPTEMBER 29

DELBERT MCCLINTON

COMEDIAN
GARY GULMAN
W/LORI PALMINTERI

99.9 GATOR COUNTRY PRESENTS COLT FORD

THE BREEDERS

MAX WEINBERG'S JUKEBOX

DWEEZIL ZAPPA

BRETT DENNEN W/SPECIAL GUEST NICK MULVEY

AMY RAY & HER BAND

SISTER HAZEL

WWW. PVCONCERTHALL. COM

SHEMEKIA COPELAND

FLORIDA CHAMBER MUSIC PROJECT PRESENTS O'CONNOR & DVORAK "AMERICA" NOVEMBER 18

ATMOSPHERE W/ DEM ATLAS, THE LIONESS & DJ KEEZY NOVEMBER 25

MARC BROUSSARD & HIS BAND W/ KRISTOPHER JAMES NOVEMBER 29

UNIVERSITY OF NORTH FLORIDA CHORALE & CHAMBER SINGERS PRESENTS MIRACLES: "MESSIAH" FAVORITES & CAROLS OF MYSTERY DECEMBER 1

AN EVENING WITH MOE.
DECEMBER 2

IRIS DEMENT
W/ PIETA BROWN
DEGEMBER 8

A PETER WHITE CHRISTMAS W/ RICK BRAUN & EUGE GROOVE DECEMBER 11

"A CHRISTMAS STORY"

STEVEN WILSON
DEGEMBER 16

ROGER MCGUINN & CHRIS HILLMAN W/MARTY STUART & HIS FABULOUS SUPERLATIVES CELEBRATE THE 50TH ANNIVERSARY OF "SWEETHEART OF THE RODEO" DECEMBER 17

ASLEEP AT THE WHEEL

DONNA THE BUFFALO
W/ WESTERN CENTURIES
DECEMBER 29

JAN 12 MARCIA BALL & HER BAND JAN 13 HAYDN, HIGDON, & MOZART

"EXALTATION LARKS"

JAN 20 AN EVENING WITH COMEDIAN
ROBERT KLEIN

JAN 26 OLD 97'S & SHOOTER JENNINGS

FEB 2 UNDER THE STREETLAMP "ROCKIN' AROUND THE CLOCK"

FEB 5 GAELIC STORM

FEB 7 THE MAGPIE SALUTE

FEB 9 INDIGO GIRLS

FEB 14 KEIKO MATSUI CELEBRATING 30 YEARS IN MUSIC

FEB 15 AN EVENING WITH TOM RUSH ACCOMPANIED BY MATT NAKOA

FEB 17 DAVE MASON & STEVE CROPPER

FEB 19 LOS LOBOS

KASEY CHAMBERS
FEB 21 & THE FIRESIDE DISCIPLES
W/ CARLY BURRUSS

MAR 10 FLORIDA CHAMBER MUSIC PROJECT PRESENTS
SCHUMANN

MAR 15 A BOWIE CELEBRATION: THE DAVID BOWIE ALUMNI TOUR

MAR 16 ROGER McGUINN

MAR 21 JOAN OSBORNE SINGS THE SONGS OF BOB DYLAN

MAR 29 AN ACOUSTIC EVENING WITH SHAWN COLVIN

FLORIDA CHAMBER MUSIC PROJECT PRESENTS

MAY 5
BEETHOVEN
"INTROSPECTION"

ADVANCED ACADEMICS INSPIRED **ARTS**

CHAMPIONSHIP ATHLETICS

FAITH-BASED PERSPECTIVE



Fine arts at Episcopal are unrivaled in the region. Students find new ways to express themselves and push their creative limits with a renowned faculty and leading edge facilities. It's all part of a four pillar approach to delivering the region's most balanced and enriching college prep experience.

SEEK BOLDLY

GRADES 6-12 | ESJ.ORG | 4455 ATLANTIC BLVD.

Sharks fall to Falcons in first loss of season

By Jerry Norton

Special to the Recorder

Ponte Vedra's mistakes proved costly in their 27-10 loss to the Pedro Menendez Falcons last Friday evening on Homecoming Night at the Shark Tank.

Two critical fumbles and a missed 23-yard field goal turned a 10-6 third quarter Ponte Vedra lead into the Sharks' first defeat of the season.

Ponte Vedra kicked off to the Falcons to open the game, and the visitors moved quickly to a 3-0 advantage after a 29-yard field goal. The Sharks attempted to answer with an extended drive that took them from their own 33-yard line to the Falcons' 5-yard line, but they couldn't punch it in on fourth and short.

Menendez controlled play for the better part of the first quarter and into the second. They drove to the Sharks' 5-yard line, but the Ponte Vedra defense stiffened, and Menendez had to settle for a second field goal instead. This one was for 23 yards, giving the Falcons a 6-0 advantage.

Ponte Vedra responded with an 11-play, 82-yard drive, primarily on 43 yards rushing by quarterback Cobi Myers. Max Schalit scored the touchdown from a yard out, putting the Sharks in front 7-6 with three minutes left in the first half. Neither team could then mount any significant



Photo by Jerry Norton

Ponte Vedra quarterback Jack Murrah takes the snap for the Sharks in the team's 27-10 loss to Pedro Menendez on Sept. 21.

offense, and the teams went to the locker room with the Sharks on top 7-6.

The Sharks received the second-half kickoff, and Myers wasted little time getting the ball into Reese Russi's hands. Russi caught three passes, one for nine yards, another for 22 yards and a third for three yards. But Ponte Vedra could get no closer than the visitor's 21-yard line, so Raj Patel booted a 38-yard field goal. The Sharks led 10-6.

Menendez bounced back with a pair

of big plays, a 23-yard run and a 15-yard pass to score the go-ahead touchdown for a 13-10 lead.

Ponte Vedra kept the pressure on with a Myers-to-Kyle Barker completion for 34 yards. After the Sharks moved to a first and goal at the Menendez 10-yard line, things took a strange turn. Ponte Vedra ran three plays and facing fourth down at the Menendez 1-yard line, the Sharks apparently shunned an attempt at the touchdown and instead opted to let time run out

on the play clock so the ensuing 5-yard penalty might give them a better angle on a field goal attempt. Unfortunately, Patel's kick from 23 yards missed to the left, and the Sharks came away with nothing.

With the Sharks still trailing as the fourth quarter started, Ponte Vedra had moved into scoring position once again. They faced a third down and inches to go for a first down at the Menendez 6-yard line. Six yards from the go-ahead touchdown, another bizarre event occurred. Quarterback Jack Murrah originally lined up in the shotgun formation, but with just a few seconds left on the play clock, he moved closer to under the center. It appeared he never got into a comfortable position and when the ball was snapped, it wound up on the ground. A Menendez defender scooped it up and ran 95 yards for a touchdown. Now it was 20-10 Pedro.

A few minutes later when the Sharks were trying to get back in the game, Murrah was sacked at midfield and lost the football. The Falcons turned that possession into the final touchdown of the game.

It was a game all the Sharks would look back on with some regret.

Statistically, Cole McCormick, Tommy Zitiello and Shane Bloss led the Sharks in tackling with 15, 14 and 14 total tackles.

Ponte Vedra (4-1) plays a conference game at Bishop Kenny on Friday at 7 p.m.



The Ponte Vedra Recorder recently interviewed senior golfer Megan Burke of Ponte Vedra High School for this edition of the Athlete of the Week series. Burke recently shot even par to finish in third place individually at the Lake Mary Invitational Tournament. Burke discussed why she decided to play golf, her role models, recent accomplishments and more.

Why did you decide to play golf?

I decided to play golf because I really love the individuality of the sport. I love being able to focus on my game, personally, and be able to go out and have every round be different. It's never the same because every time you go out, it's always a different challenge. You're faced with different obstacles. It's never the same, and that's what I love about it.

Is there anyone involved with the sport who you look up to?

I have to say, my coach (Clint)



Finlay. He loves to play golf, and I've been with him all four of my years here at high school. He has just non-stop supported and always encouraged me to be doing better, and has really been a guy I can look up to and love and be honored to have been able to be with for my four years in high school.

Visit www.pontevedrarecorder.com to read more and watch a video of the interview with Berardi.



Photos by Chris Norto

Nease quarterback Joseph Nieves follows a blocker as he makes his way toward the end zone for a score during last Friday night's game against Creekside.

Nease falls to Creekside 52-29

Creekside was able take advantage of some Nease turnovers and used a big second half to roll to a 52-29 victory over the Panthers last Friday.

Nease (0-5, 0-1 District 4-6A) trailed just 24-21 entering the second half, but the Knights had several big scoring drives, including one that resulted from a successful onside kick, to pull away.

Nease quarterback Joseph Nieves had 121 yards rushing and 117 yards passing along with three touchdowns.

The Panthers play Matanzas at home at 7 p.m. Friday.



Nease's Charles Darner applies some defensive pressure during the game.

Ponte Vedra athlete finishes third in age group at 2018 Spartan North American Championship

Ponte Vedra resident Bruce Jackson earned a spot atop the podium at the Spartan North American Championship in Glen Jean, West Virginia, after capturing third in the Super 40-49 age group with a time of 1:28:02. The best obstacle racers on the continent tackled the gritty course at the Summit Bechtel Reserve for the event held Aug. 25-26.

The race weekend included some of the top athletes from the U.S., Canada and Mexico, as well as weekend warriors and new racers taking on Spartan's signature events, including the "Beast" (12-plus miles, 30 to 35 obstacles), "Super" (8 to 10 miles, 24 to 29 obstacle), "Sprint" (3 to 5 miles, 20 to 23 obstacles) and Kids Races. The course featured miles of technical terrain, steep elevation and signature Spartan obstacles designed to push competitors to their limits.

Spartan events focus on sport and athleticism, pushing the bodies and minds of competitors to the limit across



Photo courtesy of Spartan

Ponte Vedra resident Bruce Jackson (right) places third in the Spartan North American Championship, which was held Aug. 25-26, in Glen Jean, West Virginia.

miles of unforgiving terrain while conquering signature obstacles. With more than 1 million annual participants, and more than 200 events across more than 30 countries, Spartan is the world's largest obstacle race and endurance brand. Visit www.spartan.com for more information.



Tina Shupe, Amy Wallman, Leigh LeMoyne (bd) and Wendy Waller gather after finishing in first place in the Marsh Landing WGA's Opening Day.



Photos courtesy of Isobel Spink

Second-place finishers Vicki Arnold, Susan Delfs, Leigh LeMoyne and Sue McCaw



Third-place finishers Lorry McCamey, Peggy Reale, Dottie Hall and Pat

Marsh Landing WGA holds Opening Day

The Marsh Landing Country Club Women's Golf Association held its Opening Day on Sept. 18.

The results were as follows:

First place with a score of 54

- Tina Shupe
- Amy Wallman
- Leigh LeMoyne (bd)
- Wendy Waller

Second place with a score of 54

- Vicki Arnold
- Susan Delfs
- Leigh LeMoyne
- Sue McCaw

Third place with a score of 60

- Lorry McCamey
- Peggy Reale
- Dottie Hall
 Pat Hickerson

Skill contacts

- No. 2 Longest Putt Holed Jan McManus, 7 feet, 1 inch
- No. 7 Closest to Flagstick Sue McCaw, 25 feet, 6 inches
- No. 11 Closest to Flagstick Vicki Arnold, 16 feet, 5 inches
- No. 18 Longest Drive Anne
- Chip Ins Wendy Waller, No. 17



Photo courtesy of Ted Mille

Ponte Vedra Beach black belts Lilly Sonn and Jessie Miller have accumulated significant success during the opening six weeks of the karate season.

Local karate kids excel in recent tournaments

Two Ponte Vedra Beach girls, Jessie Miller and Lilly Sonn, are currently atop the Florida rankings in ATA Taekwondo after collectively winning 18 medals during a recent marathon of weekend tournaments.

To achieve their success, the 11-year-old local black belts traveled a total of 10,000 miles to five cities across the U.S. during the opening six weeks of the karate season. As a result of their success, they both earned placement in their divisions as the world's top ten medalists.

The next major event for the girls will be Fall Nationals in Orlando Oct. 16-18. The Tournament of Champions will be held July 8-14, 2019, in Little Rock, Arkansas, during the 50th Anniversary of ATA's World Expo of Martial Arts.

Miller and Sonn train at the Karate America dojang located in Ponte Vedra Beach that is owned by Grand Master William Clark and operated by seventh-degree black belt Master Daniel Gimenez, sixth-degree world champion Amber Smith and fifth-degree black belt Justin Escarra.

Both girls are assistant instructors and have previously won state and district regional championships. They are also honor roll students, active in their churches and have been featured nationally as "Leadership Kids" in ATA World Magazine.

Ponte Vedra Beach to host One-on-One Doubles Tennis Shoot-Out

Winner to receive \$1,200

The tennis One-on-One Doubles Shoot-Out series will make a stop in Ponte Vedra Beach when Sawgrass Country Club hosts a serve-and-volley event with blues music on Oct. 6, from 3 to 7 p.m.

One-On-One Doubles is the half-court, serve-and-volley singles game played crosscourt-only, with the alley included. Tournaments enforce its serve-and-volley rule on both serves, or there is a loss of point. Half-volleys are permitted, and the returner can stay back or come in.

"All players are guaranteed three matches that usually last two hours before we hit the quarterfinals," organizer Ed Krass said. "Top juniors, college players, teaching professionals and touring players are all welcome to register."

The winner will receive \$1,200, with prize

money distributed through fourth place. Play will be alongside a live concert by Chicago blues circuit veterans the RJ Howson Band, and the \$50 entry fee includes the player party with food and beverages.

For more information, visit www.oneononedoubles.com.



The Chemo Noir Fall Gala

Don't Miss Out...Get Your Tickets Now!















This is our annual GALA fundraising event that will include wine tastings, drinks, heavy hor d'oeuvres, music, dancing, a silent auction, a raffle and great times to support our mission. The Chemo Noir mission is to host and inspire wine centric events that raise money to provide financial support to the families, friends and fighters in their battle with Cancer.

Saturday, October 13th from 5-8p @ 3 Palms Grille in Ponte Vedra

More details & ticket information on the **@chemonoir** Facebook page, or at: **chemonoir.com/events**Tickets are \$75 each.







COMMUNITY OPEN HOUSE THE PLANTATION AT PONTE VEDRA BEACH

THE PLANTATION AT PONTE VEDRA BEACH SUNDAY, OCTOBER 14, 2018

1:00 PM TO 5:00 PM

Visit Ponte Vedra Beach's only private equity community.

Members of The Plantation at Ponte Vedra Beach enjoy luxury amenities including a recently renovated golf course, private beach club, tennis facility, fitness center, amenities park and a clubhouse with dining and social activities for all ages.

Tour new and resale homes ranging from the mid \$500's to over \$2,000,000. Check in at The Plantation's clubhouse for home listings, maps, refreshments, community tours, and Beach House access.

Private Party Line Rates

- \$14.00 1 week \$23.00 2 weeks
- \$31.00 3 weeks \$37.50 4 weeks Add lines \$2.15 each

(Couches, TV's, Beds, Household Items, Etc.)

Commercial Line Rates

- \$22.50 1 week \$39.00 2 weeks
- \$55.50 3 weeks \$70.00 4 weeks

Add lines \$2.15 each

(Animals, Cars, Renting or Selling a Home or to Advertise Your Business or Services)

CLASSIFIED RATES 2018

All Line Ads are 4 lines, 20 to 25 Characters Per Line. *Additional Lines Can be Purchased *All Rates Are NET

Employment Spotlight/Real Estate

1x2 (2"x2") \$40.50/1 wk • \$70.00/2 wks. • \$100/3 wks. 1x3 (2"x3") \$61.50/1 wk. • \$112.00/2 wks. • \$150.00/3 wks. 2x2 (4"x2") \$82.00/1 wk. • \$153.00/2 wks. • \$200.00/3 wks. 2x3 (4"x3") \$123.00/1 wk. •\$225/2 wks. • \$300/3 wks.

Message to Advertisers:
All ads are non-refundable. Please check your ad copy the first week of publication. We will only apply credit for the first run and credits are subject to approval by the Publisher. If ad is cancelled prior to first insertion, cancellation must be made by the classified deadline of Medpacday by 3pm, Ads must comply with Federal of Wednesday by 3pm. Ads must comply with Federal. State or local laws. We are not responsible for ad content. Ads are subject to approval by the Publisher.

Business & Worship Directory

1.5 x 2 \$55.00/month 1.5 x 4 \$96.52/month 1.5 x 6 \$149.52/month

Rate Guide for: The Recorder

www.pontevedrarecorder.com

CLASSIFIED LINER DEADLINE

CALL APRIL SNYDER 904-285-8831, ext. 3937

MONDAY NOON

CLASSIFIED DISPLAY DEADLINE FRIDAY 5PM

RECORDER FAX # 904-285-7232



Financial Service

Unable to work due to injury or illness? Call Bill Gordon & Assoc., Social Security Disability Attorneys! FREE Evaluation. 1-855-399-1237! Mail: 2420 N St NW, Washington DC. Office: Broward Co. FL., Mbr. TX/NM Bar Local Attorneys Nationwide

Health Service/ Medical

DENTAL INSURANCE. Call Physicians Mutual Insurance Company for details. NOT just a discount plan, REAL coverage for 350 procedures. 855-404-2263 or http://www.dental 50plus.com/cpf Ad# 6118DENTAL INSURANCE, Call Physicians Mutual Insurance Company for details. NOT just a discount plan, REAL coverage for 350 procedures, 855-404-2263 or http://www.dental50plus.com/cpf Ad# 6118

Health Service/ Medical

MALE ENLARGEMENT PUMP Get Stronger & Harder Erections Immediately. Gain 1-3 Inches Permanently & Safely. Guaranteed Results. FDA Licensed. Free Brochure. 1-800-354-3944 www.DrJoelKaplan

VIAGRA & CIALIS! 60 pills for \$99. 100 pills for \$150. FREE shipping. Money back guaran-

Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free informa-tion kit! Call 855-397-7056

Medical-Grade HEARING AIDS for LESS THAN \$200! FDA-Registered. Crisp, clear sound state of-the-art features & no state of-the-art features & no audiologist needed. Try it RISK FREE for 45 Days! CALL 1-855-504-5893

Sound. If you decide to keep it, PAY ONLY \$299 per aid. FREE Shipping. Call Hearing Help Ex-press 1- 877-442-6921

Anytime. Anywhere. No tanks to refill. No deliveries. Only 2.8 pounds! FAA approved! FREE info kit. Call 1-888-572-4944

OXYGEN

Health Service/

FDA-Registered Hearing Aids

100% Risk-Free! 45-Day Home Trial. Comfort Fit. Crisp Clear

SAVE on Medicare Supplement Insurance! Get a FAST and FREE Rate Quote from Medicare.com. No Cost! No Obligation! Compare Quotes from Major Insurance Cos. Operators Standing By. CALL 1-844-857-4389

Medicare doesn't cover all of your medical expenses. A Medicare Supplemental Plan can help cover costs that Medicare does not Get a free quote today by calling now. Hours: 24/7. 1-800-866-3027

Home Improvements

Water Damage. Dealing with water damage requires immediate action. Local professionals that respond immediately. Nationwide and 24/7 No mold calls. Call today 1-800-730-6976

Moving & Storage

Cross Country Moving, Long distance Moving Company, out of state move. \$799 Long Distance Movers. Get Free quote on your Long distance move 1-800-214-4604 CPF

Satellite Sales & Service

DISH Network. 190+ channels FREE Install. FREE Hopper HD-DVR \$49.99/month (24 mos). Add High Speed Internet \$14.95 (where avail.) CALL Today 1-855-895-7245 & SAVE

Satellite Sales

Spectrum Triple Play. TV, Internet & Voice for \$29.99 ea. 60 MB per second speed. No contract or commitment. We buy your existing contract up to \$500! 1-877-279-4652

> Earthlink High Speed Internet. As Low

Internet. As Low As \$14.95/month (for the first 3 months.) Reliable High Speed Fiber Optic Technology. Stream Videos, Music and More! Call Earthlink Today 1-877-929-1176



Medical Supplies

4/20 Meds Get your medical marijuana cards,any Debilitating Condition.
Fast easy service.
ST Augustine 904-299-5300, Gainesville 352-306-0220, 407-755-1022 or 321-247-7667

Medical Supplies

Do you have chronic knee or back pain? If you have insur-ance, you may qualify for the perfect brace at little to no cost. yours today! 1-800-862-8392

Garage, Yard & Estate Sales

ESTATE SALES BY ***FAYE & ASSOC.***

Ponte Vedra Beach Payasada Estate Sale at 272 Payasada Circle.

Sept. 28 & 29. 9am-3pm. Henredon dining table/6 chairs. 2 Persian rugs. Dirt bike. Kitchen farm table/4 chairs queen bedroom suite, white bed-room set, round marble top table, Italian pottery, office desk, chair, bookcases. King bed, Maitland Smith dining room set, Aticia Grandfather clock, garage tools &

Auctions

Bankruptcy Public Auction Thurs. Sept 27, 2018 at 10:00 A.M. Kevin Bynum Farms, LLC. and Black Rhino Hurricane Products, LLC. Location: 3411 Industrial 31 Street Fort Pierce, FL 34946

2009 Chevrolet Silverado 2500HD LT1 Extended Cab 4WD, 2013 Chevrolet Silverado 3500HD LTZ Crew Cab 4WD, (2) 2011 TIMP Grain Trailers and 2007 Trailer World Gooseneck Trailer, 2005 GMC Sav-ana G2500 Extended Cargo Van, 2006 GMC Savana G2500 Extended Cargo Van 3D

Catalog and photos available at www.moeckerauctions.com Preview 09/26 by appt. only and day of sale 9-10A.M. 10%-13% BP. Bankruptcy Case No. 18-18080-EPK & No. 18-19918-EPK

To register: \$100 refundable cash depost and valid driver's license. (800) 840-BIDS | info

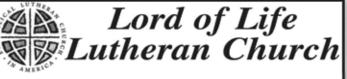
AB-1098 AU-3219, Eric Rubin cpf

Antiques / Collectibles

ALL ANTIQUES WANTED Jewelry

Artwork, Porcelain, Art Glass, Silver, Chinese Antiques, Designer, Mid-Century Furniture, Handbags, Elite Auctioneers. www.eliteauction.com Palm Beach 561-301-9421

To advertise in the Worship Directory call April at 904-285-8831



Building a new sanctuary to serve God and our Community

Sunday service at 9:45 a.m.

276 N. Roscoe Blvd., Ponte Vedra Beach (904)285-5347 • www.LordofLifePVB.org



Chets**Creek**

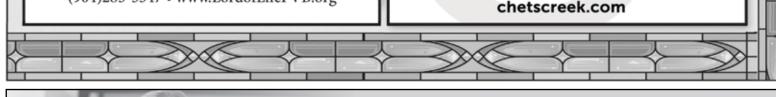
Hodges Campus 4420 Hodges Blvd.

> Wednesdays 6:30pm

Sundays 9:00 and 10:30am

Nocatee Campus

Meeting at Valley Ridge Academy 105 Greenleaf Dr. Sundays 9:30 and 11:00am





Three ways to visit us online...

• www.PonteVedraRecorder.com

http://www.facebook.com/ThePVRecorder

www.twitter.com/TheRecorderPV

1102 A1A N., Unit 108 Ponte Vedra Beach, FL 32082 904.285.8831

TRANSPORTATION

Autos For Sale

DONATE YOUR CAR FOR BREAST CANCER! Help United Breast Foun education, prevention, & programs. FAST FREE troagus port programs. FAST F PICKUP - 24 HR RESPONSE TAX DEDUCTION 1-844-513-9098

Miscellaneous

A PLACE FOR MOM. The nation's largest senior living referral service. Contact our trusted, local experts today! Our service is FREE/no obligation. CALL 1-855-836-8564

Call Empire Today® to schedule a FREE in-home estimate on Carpeting & Flooring. Call Today! 1-800-214-0166

DONATE YOUR CAR, TRUCK OR BOAT TO HERITAGE FOR THE **BLIND**. Free 3 Day Vacation, Tax Deductible, Free Towing, All Paper-Taken Of. Care 1-800-902-7815



Become a published author! Publica tions sold at all major secular & specialty Christian bookstores. CALL Christian Faith Publishing for you author submission 1-844-506-6434

INVENTORS - FREE INFORMATION PACKAGE. Have your product idea developed affordably by the Re-Development pros and search & presented to manufacturers. Call 1-844-349-8351 for a Free Idea Starter Guide. Submit your idea for a free consultation.

Get an iPhone 8 or Samsung Galaxy8 for \$34/month. Call AT& Wireless today to learn how to get a new phone. Call while supplies last

SUPPORT our service members terans and their families in thei time of need. For more information the Fisher House website a www.fisherhouse.org.

YOUR AD



- 5 Reasons American Standard Walk-In Tubs are Your Best Choice
- Backed by American Standard's
 140 years of experience
- 2 Ultra low entry for easy entering and exiting
- Lifetime Warranty on the bath AND installation, INCLUDING labor backet by American Standard
- 44 Hydrotherapy jets for an





Advertising Networks of Florida

904.579.2154

Reach Over 5 Million Readers with Newspaper Advertising

Live & Online Public Auction Tues. Oct 2nd. 2018 at 9:00 A.M. Transform Décor & Technical **Event Solutions** 1231 NF 8th Ave. Fort Lauderdale, FL 33304 Wide variety of party equipment for all types of events. Large inventory of new and used top quality merchandise and equipment: Accents, Professional Lighting, Lounge Seating, Outdoor Seating, Bars, Bar Stools, Coffee Tables, Linens, Slipcovers, Catering Equipment, Staging Equipment, Mirrors, Textile, Disco Balls, Audio/Visual Equipment, Pipe & Drapery, Office Equipment, 2014 Freightliner 2500 High Roof Sprinter, 2015 Isuzu NPR HD Diesel Box Truck w/lift gate, Mitsubishi 3 Stage 3,500 lb cap. LPG Forklift and much more Catalog and photos available at www.moeckerauctions.com Preview: 10/01 from 10AM-3PM and day of sale 8AM-9AM, 15%-18% BP.

To register: \$100 refundable cash deposit and valid driver's

(800) 840-BIDS | AB-1098 AU-3219, Eric Rubin

Building Supplies

SAWMILLS from only \$4397.00-MAKE & SAVE MONEY with your own bandmill- Cut lumber any dimension. In stock ready to ship! FREE Info/DVD: www NorwoodSawmills.com 1-800-567-0404 Ext.300N

Education

AVIATION Grads work with JetBlue, United, Delta and others- start here with hands on training for FAA certification. Financial aid if qualified. Call Aviation Institute of Maintenance 888-242-2649.

Real Estate/Land for Sale

BEST BUY ON THE COAST Yacht Club Homesite with boat

Gated, Luxury, Community. ONLY \$49,880. Way under valueIII

WWW.WATERFRONTLIFEFL.NET 1.855.459.1128

Florida Waterway Sales, LLC. Licensed Real Estate Broker

Misc

Lung Cancer? And Age 60+? You And Your Family May Be Entitled To Significant Cash Award. Call 855-259-0557 for Information. No Risk. No Money Out Of Pocket.

Donate A Boat or Car Today! "2-Night Free Vacation!" www.boatangel.com



This evening with Florida's favorite sons/writers, Miami Herald columnists Dave Barry and Carl Hiaasen, promises a hilarious but insightful look into today's political landscape and its impact on the writers' beloved state. Introduced by the Sun Sentinel's Rosemary O'Hara and moderated by WLRN's Tom Hudson; the entertaining discussion will touch on the dangers that lurk when citizens don't have access to government records and information

TUFSDAY OCTOBER 9, 2018 7:30 pm

BROWARD COLLEGE Bailev Hall 3501 Southwest Davie Road

GET TICKETS NOW: www.floridafaf.org



To inquire about placing an ad in this section, call 579-2154

Donate Your Car to Veterans Today! Help and Support our Veterans. Fast- FREE pick up. 100% tax deductible, Call 1-800-245-0398

CARS/TRUCKS WANTED!!! 2002 and Newer! Any Condition, Running or Not, Competitive Offer! Free Towing! We're Nationwide! Call Now: 1-888-416-2330.

AIRLINES ARE HIRING- Get FAA approved hands on Aviation training. Financial Aid for qualified students- Career placement assistance. CALL Aviation Institute of Maintenance 888-686-1704

Over \$10K in debt? Be debt free in 24-48 months. Pay nothing to enroll. Call National Debt Relief at 866-243-0510.

VIAGRA and CIALIS USERS! 100 Generic Pills SPECIAL \$99.00 FREE Shipping! 100% guaranteed. 24/7 CALL NOW! 888-445-5928 Hablamos Espanol

\$\$\$\$VIAGRA & CIALIS! 60 pills for \$99. 100 pills for \$150 FREE shipping. NO prescriptions needed. Money back guaranteed! 1-800-943-1302

Do you owe more than \$5000 in Tax Debt? Call Wells & Associates INC. We solve Tax Problems! Personal or Business! IRS, State and Local. 30 years in Business! Call NOW for a free consultation at an office near you. 1-877-746-4933

OXYGEN- Anytime. Anywhere. No tanks to refill. No deliveries. The All-New Inogen One G4 is only 2.8 pounds! FAA approved! FREE info kit: 844-

25 TRUCK DRIVER TRAINEES NEEDED! Earn \$1000 per week! Paid CDL Training! Stevens Transport covers all costs! 1-877-209-1309 drive4stevens.

INVENTORS- FREE INFORMATION PACKAGE Have your product idea developed affordably by the Research & Development pros and presented to manufacturers. Call 1-888-501-0236 for a Free Idea Starter Guide. Submit your idea for a free

Reverse Mortgage: Homeowners age 62+ turn your home equity into tax-free cash! Speak with an expert today and receive a free booklet. Call 1-866-880-2444

DIATOMACEOUS EARTH-FOOD GRADE 100% OMRI Listed-Meets Organic Use Standards, BUY ONLINE ONLY: homedepot.com

PREGNANT? CONSIDERING ADOPTION? Call us first. Living expenses, housing, medical, and continued support afterwards. Choose adoptive family of your choice. Call 24/7. 888-652-0785

Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1.500 off. including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-534-6198

SAVE ON YOUR NEXT PRESCRIPTION! World Health Link. Price Match Guarantee! Prescriptions Required. CIPA Certified. Over 1500 medications available. CALL Today For A Free Price Quote. 1-866-293-9702 Call Now!

BATHROOM RENOVATIONS. EASY, ONE DAY updates! We specialize in safe bathing. Grab bars, no slip flooring & seated showers. Call for a free in-home consultation: 888-912-4745

A PLACE FOR MOM has helped over a million families find senior living. Our trusted, local advisors help find solutions to your unique needs at no cost to you. Call 855-741-7459

CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer

Nationwide Free Pick Up! Call Now: 1-800-864-

DISH TV \$59.99 For 190 Channels + \$14.95 High Speed Internet.

Free Installation. Smart HD DVR Included. Free Voice Remote.

Some restrictions apply 1-800-718-1593

NEW AUTHORS WANTED! Page Publishing will help you self-publish your own book. FREE author submission kit! Limited offer! Why wait? Call now: 866-951-7214

HERO MILES- to find out more about how you can help our service members, veterans and their families in their time of need, visit the Fisher House website at www.fisherhouse.org

Let's get social!

"LIKE" US ON

facebook

Stay up to date on contests, advertising specials, and real-time news in Ponte Vedra. Our fans get access to exclusive content you can't find anywhere else!









Sample cuisine and beverages from nearly 50 of Northeast Florida's finest chefs, sommeliers and brewers.

Sunday, November 4, 2018

7-9:30 p.m. • The Avenues Mall • Tickets \$70

We do good.

Purchase tickets and view a list of participating restaurants at chscaringchefs.com.

Call 904.493.7739 for sponsorship information.









Mrs. C. Herman Terry
The Hill Family Foundation













	Be	
(c	reativ	/e!)

Contest open to children ages 3-12 and will be judged in 3 categories: 3-5, 6-9, and 10-12. Winners will receive a family four-pack of tickets to Spooktacular at the Jacksonville Zoo & Gardens!

OUR OFFICE MUST RECEIVE ALL ENTRIES BY FRIDAY, OCTOBER 19TH

Name			
Parent's Name	Home Phone		
Address			
City	State	Zip	Age

Halloween COLORING CONTEST

MAIL OR BRING IN ONE COMPLETE PICTURE WITH ENTRY FORM TO:

PONTE VEDRA RECORDER

1102 A1A N. | Unit 108 | Ponte Vedra Beach, FL 32082

EXCLUSIVE 2-DAY JEWELRY AND WATCH BUYING EVENT

*UNDERWOOD'S

Serving Excellence Since 1928

Meet with a buyer from CIRCA to sell the jewelry, diamonds and watches you no longer wear. Receive **immediate payment**, or **125% store credit** towards your next Underwood's purchase.

Friday, September 28TH | 10:00AM - 6:00PM Saturday, September 29TH | 10:00AM - 5:00PM

SHOPPES OF PONTE VEDRA 330 A1A North, Suite 204, Ponte Vedra Beach, FL

RSVP TO: 904.280.1202

APPOINTMENTS RECOMMENDED



