

Not your average newspaper, not your average reader

CHEERS TO



Fireworks light up the sky at St. Augustine Beach's Beach Blast Off event on Monday, Dec. 31 to ring in the new year. **Flip to page 11 for more photos.**

Photos by Jon Blauvelt

Update on the
Outpost dispute

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K9s For Warriors
reaches another
milestone

Page 7



Business Weekly
featuring
Dollars & Sense

Pages 20-25

CAR OF THE WEEK

2017 BMW 530 IA
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14,606 MILES MSRP \$57,705

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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.

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Also, check out the **Ponte Vedra Recorder** channel on YouTube.

WHAT'S THIS?



Do you know what this is?

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.

Four readers correctly identified last week's photo as the Sherwin-Williams sign. The winner of the random drawing was **Maria Schefferine**. Congratulations, Maria — you may pick up your prize at the Recorder office during normal business hours.



ADOPT A PET

CAT OF THE WEEK

Miska is a 7-year-old male declawed cat who was brought to the Pet Center by his owners. Miska is looking for a new home and is good with other household pets. Please be aware that a declawed cat may take additional time to adjust to a new home. Come spend some time with this furry friend today. #48049



DOG OF THE WEEK



Cletus is a 3-year-old male hound mix who was brought to the Pet Center by his owners. He is sweet and friendly and enjoys going outside to walk and stretch his legs. Come visit him today! #47941

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 are currently \$15 and are being sponsored by the Friends of the Pet Center! They are usually \$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 in St. Augustine, 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.

PUZZLE SOLUTIONS

A	S	I	A		M	A	M		S	L	E	D			
G	U	R	U		D	A	T	A		I	C	I	L	Y	
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6	8	9	4	2	7	1	3	5
7	5	3	8	9	1	2	4	6
9	1	4	2	8	3	5	6	7
8	6	7	5	1	4	9	2	3
5	3	2	9	7	6	4	1	8

Solutions correspond to last week's puzzles.

January

ZOO

DEALS



Enjoy deals all month long, including discounted admission, free prizes, member specials, and more!

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AND GARDENS

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A Sophisticated and Luxurious Retreat on Ponte Vedra Blvd
Ponte Vedra Beach / Oceanfront

This impressive oceanfront home reflects that magical merging of beach living and architecture. Situated on 220ft of Oceanfront and designed by Residential Designs by Kevin Gray, Inc and built by Elwood Collier, this estate is a masterpiece of design and craftsmanship. It's location atop one of the highest natural sand dunes along the Florida coast (with the finished floor elevation is approximately 33.5 above sea level) allows owners the ultimate beach living experience. **4 bedrooms, 5 and 3/2 bathrooms \$8,750,000**



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

This 5-bedroom, 4+ bath, 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**



Stunning Riverfront Estate
San Marco/Riverfront

You will instantly feel as though you have been swept away to a chateau in Normandy, France. Exquisitely designed with extensive custom finishes, this 10,204 square foot tudor-style home is truly a masterpiece in design and built for entertaining. Designed with the materials and attention to detail expected with this architecture, this **5 bedroom, 6 full bath, 5 half bath home** will not disappoint. **\$7,800,000**



Move-in Ready on Exceptional Lot

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 indoor-outdoor living. **4 bedrooms, 3.5 baths \$950,000**



FOURTH GRADERS AT OPES CELEBRATE CHRISTMAS AROUND THE WORLD

Ocean Palms Elementary School (OPES) students in Mrs. Clavijo's fourth-grade class recently celebrated Christmas around the world with stops in Israel, Germany, Mexico and the United States. Among the activities in the celebration, students created an edible German Tannenbaum topped with snow and played a festive game hooking candy canes.

Photo courtesy of Pamela Riley

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COLLECTION



FOR RENT

OLD PONTE VEDRA BEACH | \$4,500

Great opportunity to rent in Old Ponte Vedra Beach! This split floor plan home offers ample space for entertaining, 4 bedrooms, 3 baths, a bright kitchen with new granite countertops, living/dining area with wood-burning fireplace, & backyard with spectacular water views! MLS 954241

Jeannie Towgood | 904.473.1167
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SAWMILL LAKES \$338,000

Adorable, move-in ready home on a quiet street in Sawmill Lakes. Features 3 bedrooms, 2 baths, high vaulted ceilings, recessed lighting, an upgraded master shower, plantation shutters, screened lanai, paver patio, fresh landscaping, & private fenced backyard. MLS 948845

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VIZCAYA \$390,000

Elegant Mediterranean-style townhome located close to the beach and city! This move-in ready unit offers a spacious floor plan, 3 bedrooms, 2.5 baths, a great room with soaring ceilings, gourmet kitchen with breakfast area, & screened porch overlooking the peaceful lake. MLS 964623

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SAWMILL LAKES \$529,900

Professionally updated 5-bedroom home in the desirable neighborhood of Sawmill Lakes. Enjoy views of the water on a large lot with fenced yard. Features a private master suite with his & her walk-in closets & attached office, & a new HVAC. Just short bike ride to Mickler's Landing! MLS 969298

Megan Brunette | 904.495.2535
MeganBrunette@WatsonRealtyCorp.com



MARSH LANDING CC \$774,900

Fantastic 5 bedroom, 4.5 bath home near the front gate of Marsh Landing Country Club. Features a great floor plan with first-floor master suite & updated master bath, light & bright kitchen, coastal plank-style floors, 3-car side-entry garage, & large, private backyard with covered lanai. MLS 955358

Rhonda Gummerman | 904.994.1721
RGummerman@WatsonRealtyCorp.com



Interested in your home's value? **Contact Mary Ann:**
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Photo courtesy of Lucas Peters: Aerial Photography Jacksonville

The Outpost property is located at the end of Neck Road and adjacent to the Guana Tolomato Matanzas National Estuarine Research Reserve.

Dispute over development of Outpost property takes a turn

PVC and Save Guana Now both claim positive outcomes to recent litigation order

By Amber Lake

The back-and-forth battle over the land use of the Outpost property has finally made some headway.

The litigation between Ponte Vedra Corporation (PVC) and St. Johns County took a turn Dec. 11, 2018, when Judge Michael Traynor of the Seventh Judicial Circuit Court denied PVC's motion for a Partial Summary Judgement. This essentially means the county cannot modify the Outpost's designation of "conservation" without there being a public hearing first.

PVC is seeking to build a 66-home residential community called Vista Tranquila on the 99-acre conservation property known as the Outpost, which is located at the end of Neck Road and adjacent to the GTM Reserve. The nonprofit environmen-

tal advocacy group Save Guana Now opposes the development and says the ruling is the "single most positive development" it's had since starting the group two and a half years ago. Interestingly enough, PVC is also pleased.

As of 1983, Gate Petroleum owns Ponte Vedra Corporation. Drew Frick, president of Gate Lands, maintains that the purpose of PVC's litigation was simply looking for clarification as to where the boundaries of conservation lay within the county's Future Land Use Comprehensive Plan.

"We are pleased with (the outcome)," Frick said. "The court has required the county to process our PUD (Planned Unit Development) under the existing laws. Which is what we wanted and it's requiring a hearing on this issue."

Nicole Crosby, co-founder of Save Guana Now, said that if PVC wanted a hearing, the company could have called for one at any time. Instead, she said the corporation was looking to circumvent that to change the land from conservation without public input in order to develop it.

"So, even though our organization is not a party to the litigation, I feel like we

have a sizable role in it," Crosby said. "That's why they are trying so hard to not have public hearings. We think it's because the efforts we've been making with raising awareness, getting people (involved) and raising donations."

Save Guana Now has received its fair share of attention on the matter. It is currently endorsed by Defenders of Wildlife, 1000 Friends of Florida, the Sierra Club, the North Florida Land Trust and the Audubon Society. Crosby said it has supporters not just on Neck Road (which backs up to the Outpost), but in St. Augustine, Fernandina Beach, Jacksonville and Gainesville. The nonprofit believes that any development of the 99-acre Outpost property would cause significant environmental damage to the reserve, which surrounds 97 percent of it.

"Those (endorsements) have been giving us clout," Crosby said. "The PVC has tried to depict us as NIMBY (Not In My Backyard). So, in other words, they are saying that we are people that only care about what is going on in our backyards as opposed to caring about the environment."

PVC adamantly denies that the reason

for the litigation was intended to circumvent a hearing process.

"That is blatantly false," said Misty Skipper, vice president of marketing and communications for Gate.

According to Skipper, PVC was just following the proper channels as outlined by the county to determine the land use boundaries.

This "threshold" decision about land use boundaries needed to be determined before they could proceed, Frick said.

"We have wanted a hearing on this matter from the get-go," he said. "We thought the appropriate way to do that is through an Administrative Interpretation."

The litigation was simply a way to force the hand of the county toward making that decision, he said.

"People say the property is in conservation, it's not," Frick said. "That's what we're seeking an interpretation of. No one has made that interpretation. Staff can't make it, only the County Commission can make it and the judge has now said they have to make it in the PUD process."

OUTPOST continues on Page 5

Local groups seek support from St. Johns County Legislative Delegation

By Jon Blauvelt

Representatives from two Ponte Vedra-based groups were among those organizations recently seeking support from the St. Johns County Legislative Delegation in early December 2018.

Held at the St. Johns County Auditorium in St. Augustine on Dec. 7, the meeting convened State Rep. Cyndi Stevenson of District 17, State Rep. Paul Renner of District 24 and State Sen. Travis Hutson of District 7. The delegation took nearly three hours to hear from people and entities of St. Johns County requesting financial aid for various initiatives, two of which focused on beach restoration and traffic in Ponte Vedra.

Ponte Vedra Beach resident Lori Moffett spoke on behalf of Save Ponte Vedra Beach Inc., a nonprofit organization committed to restoring the beaches of Ponte Vedra back to their 1980s profile. She started by highlighting the erosion that the coastline has endured due to Hurricanes Irma and Matthew and significant nor'easters, noting that Ponte Vedra has lost 135 feet of width of its coastline. She added that Ponte Vedra has lost about 2.5 million cubic yards of sand over time, which she equated to nearly 200,000

truckloads of sand. And according to coastal engineers the organization has retained, she said Ponte Vedra is losing about three feet per year of coastline.

"So, at this pace, Ponte Vedra's beach will eventually be gone," Moffett said.

The Ponte Vedra Beach resident then discussed what's at stake if these trends continue, including \$6 billion in property value, a tourism industry that generates hundreds of millions of dollars a year in revenue and Mickler's Landing Beach, which Moffett said is the county's largest public beach in terms of parking spaces.

Moffett ultimately requested that the delegation help finance the local renourishment project, which she said will cost about \$35 million. According to Moffett, Save Ponte Vedra Beach is already working on securing local and federal funding. She asked that the delegation match what the organization and community can raise via those avenues. *(Read next week's Recorder for an update on the proposed MSTU to support beach renourishment.)*

Sen. Hutson said the project may take time, but that they will go after the money year after year to help. Rep. Renner noted that they were able to secure over \$13 million for beach renour-

ishment in St. Johns and Flagler counties a few years ago, which he said was "like pulling a rabbit out of a hat legislatively." He said he expects those funds have been expended appropriately.

TRAFFIC

Sometime after Moffett, Ponte Vedra resident Greg Leonard spoke on behalf of the Citizens Traffic Task Force (CTTF) regarding proposed traffic improvements in Ponte Vedra/Palm Valley.

Leonard said St. Johns County has grown by more than 400 percent since 1980 and that the roadways in Ponte Vedra/Palm Valley have not seen any improvements since then. He specifically pointed to the section of road on the Nocatee Parkway that goes from Davis Park to the Palm Valley Bridge. From 2010 to 2018, Leonard said the vehicular traffic per day on that section has increased by 100 percent.

"That's literally 13,000 more cars a day," he said. "That's just one of the arteries coming into our communities."

Leonard then explained the four-year journey that has brought the CTTF to where it is today. This included discussion on the formation of the group and its strategic plan; a study completed with

the North Florida Transportation Planning Organization on traffic conditions that was presented at the Ponte Vedra Concert Hall in April 2017; the distribution of surveys to the community to gauge approval of certain projects; and more.

Leonard ultimately requested support from the delegation on various intersection improvements that total about \$5.2 million. According to John Wegl, another member of the CTTF board, that \$5.2 million consists of \$2.7 million for intersection improvements on A1A, \$1 million for improvements at the intersection of Roscoe Boulevard and Palm Valley Road and \$1.5 million for the intersection of Palm Valley Road and Mickler Road.

"(We're asking) for those low cost, modest improvements that are needed to intersections to facilitate more appropriate flow of traffic through our community," Leonard said at the meeting. "This is a very big, hot-button issue in the Ponte Vedra Beach area."

Among those other organizations seeking support from the delegation included the St. Johns County School District, the City of St. Augustine, Flagler College, North Florida Land Trust, the St. Augustine, Ponte Vedra & The Beaches Visitors and Convention Bureau and others.



Photo by Amber Lake

Save Guana Now Co-founders Gary Coulliette and Nicole Crosby stand in front of portion of Guana Preserve that sits along the Outpost.

Outpost

Continued from 4

Jane West, the attorney for Save Guana Now, released a statement regarding the ruling saying, "It is encouraging that PVC has expressed such enthusiasm to work with the county after years of battling the issue of whether an Administrative Interpretation of the Comprehensive Plan was appropriate. It is not, according to Judge Traynor's denial of PVC's Motion for Summary Judgment. We interpret PVC's 'pleased' response with the ruling to mean that they will refrain from wasting more taxpayer dollars with an appeal."

Crosby said that if PVC wanted to dispute a change with the conservation designation, the company could have filed for it 18 years ago — in 2000 when the Outpost was labeled as conservation by the county.

"Ponte Vedra Corp knew that their land was being made conservation," she said. "They have done so to protest it, they did not. Why? Because ever since then they have been able to pay conservation taxes on it. They only want the property to be conservation when it's convenient for them."

Whether or not PVC will appeal or seek a land use change from the Board of County Commissioners is undetermined. Frick said PVC is, "still evaluating all of (their) options."

As for the hearings? Crosby said she is looking forward to them.

"We would bring busloads of people to go and show how much support we have," Crosby said.

Alison Williams is a local business owner and co-founder of Operation Green Zone, a nonprofit supporting veterans with PTSD.

Alison Williams

Can you please briefly tell us about your background?

I am a mom of four beautiful children, Taylor (12), Travis (8), Cynthia (6) and Donovan (3). I am a wife of a veteran who served 15 years with the Army as an MP. I have had a couple businesses, but now I own InstaGLAM Mirror Photo Booth. We started a nonprofit (Operation Green Zone) a couple years ago to help veterans with PTSD and are currently setting ourselves up to do equine therapy on our own property to get the nonprofit off the ground.

What is InstaGLAM Mirror Photo Booth? What inspired you to start the business?

InstaGLAM Mirror Photo Booth is a premium open-air photo booth that is a big mirror (to see what you look like during pictures) that is interactive. I started the business back in 2016 to not only provide for my family after Matthew destroyed my other business but to give a portion of the proceeds to grow our nonprofit. Our garage was flooded, which is where I stored all my inventory, and it was the only place our house was flooded.

How does the business support the nonprofit?

We give a portion of our profits to our nonprofit, so we can try to get it started. We found it hard to raise money for our nonprofit because no one wants to give money until they see what we can do. I completely understand this, so we decided to give a portion of our photo booth profits to the nonprofit.

Why is helping veterans so important to you?

My husband is a veteran and was honorably discharged after 15 years of service when he got back from Afghanistan. I could see the changes in him while he was over there, and it was very hard to cope with. Luckily, my husband's friend was married, and we could bond and talk to each other about the hardships of being married to a veteran with PTSD. When I met another woman that was married to a veteran with PTSD, I realized not everyone was as lucky to know someone who understands the daily struggle. That is why I wanted to help not only veterans with PTSD but also the spouses. That is why I got certified in equine therapy and enrolled in school to be a mental health therapist.

What do you enjoy most about living in Ponte Veda?

I grew up in Washington, D.C., but since my cousins lived in Jacksonville Beach, we used to come visit and stay at Ponte Veda Inn & Club. I fell in love with the area and got married here. We love the small community feel of Ponte Veda where our kids can go out and play. Ever since I was little, it just feels like home to me.

What do you like to do in your free time?

Free time? What is that? If I am not on my computer working, I am at our barn cleaning, playing with the horses, feeding them or working. I am getting ready to open up another business for equine therapy



Photo by Jon Blauvelt

in February/March at our property on Roscoe. I am opening it up to the public even though I got certified for the veterans and their spouses. I will also give some of the proceeds to our nonprofit until the nonprofit can sustain itself. I love working with the photo booth, especially at the events. People love the photo booth because it's so dif-

ferent than any other photo booth out there. We love to see everyone's faces. I am certainly excited, however, to help people via equine therapy. In our certification, we had to be the client first. It was and still remains to be a huge eye opener and motivator for me.

Edited by Jon Blauvelt

To watch a video portion of the interview, visit pontevedrarecorder.com and click One of Us.

K9s For Warriors graduates 500th warrior-canine team



ABOVE: The all-female warrior class graduates of the December class of K9s For Warriors pose during graduation ceremonies.

RIGHT: K9s For Warriors CEO Rory Diamond (left) receives a framed photo collage celebrating the graduation of the organization's 500th warrior-canine team.

Photos courtesy of K9s For Warriors



Milestone reached during December's all-female warrior class graduation

K9s For Warriors recently celebrated its 500th graduate, seven years after graduating its first warrior-canine team.

The nation's largest service dog provider for post-9/11 veterans suffering from PTSD, Traumatic Brain Injury and Military Sexual Trauma reached the milestone with a total of 507 graduates when December's class graduated in front of a full crowd of K9s For Warriors supporters, volunteers, donors and staff.

During the ceremony, members of the class presented the organization with a framed photo collage boasting the number 500, stating "We are the class of five hundred, and ... we really just wanted to say thank you to the staff and the volunteers and the trainers and the house moms because really without you guys, this wouldn't be possible."

Each class of warrior-canine teams trains together for three weeks on one of K9s For Warriors' two Florida-based campuses. There are 12 classes per year, three of which were female classes in 2018. Each veteran is paired to a highly trained service dog selected to meet her or his needs upon arriving to K9s For Warriors. The team then trains together every day during the program to create the bond between warrior and service dog that will help the veteran reduce symptoms of PTSD, including night terrors, debilitating anxiety and thoughts of suicide.

"We are so proud of what this class achieved, and equally proud to welcome them into the K9s For Warriors family," K9s For Warriors CEO Rory Diamond said. "We hope this number of 500 represents hope to every other veteran out there seeking a solution to their invisible wounds. You are never alone. There is hope."

Since K9s For Warriors' inception in 2011, it has graduated 507 warrior-canine teams and rescued nearly 1,000 dogs. Roughly 90 percent of the dogs used in the program are from shelters, rescued from abandonment and, often, from euthanasia.

For more information on K9s For Warriors, visit www.k9sforwarriors.org.

LOCAL ROTARY CLUBS RECEIVE VARIOUS HONORS

Rotary Club of Ponte Vedra Beach

RIGHT: Past District 6970 Gov. Brent Coates presents Past President Billy Wagner of the Rotary Club of Ponte Vedra Beach with a presidential citation.

BELOW: Coates presents Wagner with the Premier Platinum Award.

Photos by Jennifer Logue



Coates presents Rotarian Christine Ng with the Rotary Foundation District Service Award.

Rotary Club of Ponte Vedra Beach Sunset



Photo courtesy of Rotary Club of Ponte Vedra Beach Sunset
Past District 6970 Gov. Brent Coates presents Past President Cyndi King of the Rotary Club of Ponte Vedra Beach Sunset with a presidential citation, Premier Platinum Award and District Service Award. The service award recognized Rotarian Jeff Hart for his efforts with the Rotary Foundation.

Rotary Club of Ponte Vedra



Photo courtesy of Karen Everett
Past District 6970 Gov. Brent Coates presents President Kelly Altosino-Sastre of the Rotary Club of Ponte Vedra with a presidential citation. (This club was chartered in April 2018.)

Beth El to host new series on Jewish religion

Beth El — The Beaches Synagogue wants to help local residents get back in touch with their Jewish roots.

The synagogue is hosting a new series entitled “Tell Me Why?” to help answer questions and solve the mysteries of the Jewish religion.

“Many times, people are embarrassed to ask questions,” Membership Committee Chair Grace Belkin said. “The series

“Tell Me Why?” was created to help temper people’s confusion.”

The “Tell Me Why” series with Rabbi Matuson will run quarterly and will include topics such as “What I thought I knew about Judaism,” “The December Dilemma” and “Why are there no vowels in the Torah?”

“We are starting a new membership campaign running from December 2018

through February 2019” Belkin said.

“We felt this program would be a great way to bring people into the synagogue to see all that we have going on while getting to know the rabbi and our congregation.”

The first in the series will take place Jan. 15, 2019 at 7 p.m. and will focus on “What I thought I knew about Judaism, what I used to know and have simply

forgotten and what I never knew but was too embarrassed to ask.”

Seating is limited, and reservations are available by emailing elissa@bethelbeaches.org or by calling (904) 273-9100. For further information on Beth El — The Beaches Synagogue and its current membership campaign, contact the synagogue office at (904) 273-9100 or visit bethelbeaches.org.

JOIN US FOR AN OPEN HOUSE



Ponte Vedra Beach Campus
Fri., Jan. 11, 9-11 a.m.

Whitehurst Campus
Tue., Jan. 15, 9-11 a.m.

Bartram Campus
Thu., Jan. 17, 9-11 a.m.

San Jose Campus
Fri., Jan. 18, 8 a.m.

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Volunteers needed at St. Johns County Council on Aging

Volunteers are needed at the St. Johns County Council on Aging (COA) for the following:

■ **Ponte Vedra** – Game volunteers are needed to help with senior center activities. Also, party volunteers are needed to help with senior center parties, set up, decorations and clean up.

■ **St. Augustine** – Volunteers are needed to assist with the Meals on Wheels route on Tuesdays.

■ **St. Augustine** – Volunteers are needed to help with activities and craft projects at the Sunshine Center adult daycare Mondays and Wednesdays.

■ **St. Augustine** – Volunteers are needed to help answer phones three hours a week at the Council on Aging Transportation Department.

If interested in volunteering, call (904) 209-3686 or email aleach@stjohnscoa.com.

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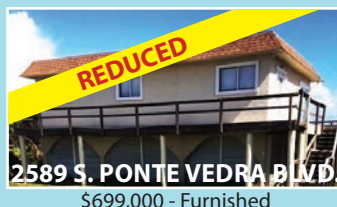
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3 Troop 288 scouts become Eagles

Three Boy Scouts in the Ponte Vedra Beach-based Troop 288 recently advanced to Eagle at the group's holiday-themed Court of Honor ceremony on Nov. 26, 2018.

Scouts Austin Dickson, Emory Kingry and Joe Johnson completed their journeys to the rank of BSA Eagle Scout — the highest rank attainable for the Boy Scouts of America — in late October. They conducted three separate boards of review with Osceola District representatives Reggie Dubay, Dick Basye and three Troop 288 adults. A special Court of Honor ceremony for the new Eagles is planned in February 2019.

According to Troop 22, Dickson, Kingry and Johnson have shown notable work through the years in scouting events, school, extracurricular activities and volunteer work. They were also found to be inspirational because of their leadership, focus, perseverance and dedication to not only Troop 288 but the community as well. According to Troop 288, their Eagle Scout Projects taught them life skills for planning and conducting projects from start to finish, as well as utilizing leadership skills.

Kingry's project replaced 650 feet of wood-paneled fencing with high grade cattle fencing for the Ponte Vedra United Methodist Church. They donated and delivered the wooden fence to Echockotee Boy Scout Camp.

Dickson's Eagle Scout Project was to refinish five large outdoor benches for the Palms Presbyterian Church Courtyard. The project took two months with the help of five boys scraping, sanding and applying the new finish. He also installed new mulch for the playground at the church school yard. The project was completed in May 2018.

Johnson's project for the Redeemer Church was completed in September 2018. The project was to create a stone pathway to a small area with a bench and a Bible verse on a small plaque next to the existing flag pole.

During the Court of Honor Ceremony, each new Eagle was offered the stage for a moment. Johnson accepted his final rank advancement. Dickson, who earned an additional three Eagle Palms, advised younger scouts to, "stick with it!" Kingry offered advice he had appreciated from Mr. Paxon, an adult volunteer with the troop.

"If you wait until the last minute, it only takes a minute," he joked.

Scout Master Tim Jones discussed the power of persistence, determination and how those two characteristics have helped him through his career in construction management and owning a business. Jones also shared a quote from former president Calvin Coolidge.

"Nothing in this world can take the place of persistence," Jones recited. "Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan, 'Press On' has solved and always will solve the problems of the human race."

In addition to the Eagle advancements, the troop also awarded 10 special awards, eight Merit Badges and 13 other rank advancements.

Troop 288 was chartered in 1989 and has been home for 115 Scouts who have earned the Eagle ranking. Ponte Vedra United Methodist Church is home to the troop. An all-girl troop within 288 will start in 2019. Those interested in joining can find additional info on Troop 288 at www.troop288PVB.org.



ABOVE: Emory Kingry and company replace fence for the Ponte Vedra United Methodist Church.



LEFT: Austin Dickson installs benches for Palms Presbyterian Church.

BELOW: Pastor Sean Yost and a work crew help Joe Johnson with his stone pathway project at Redeemer Church.
Photos courtesy of Lacey Taylor



Beaches Community Fund now accepting applications for grants

The Beaches Community Fund recently announced it is accepting preliminary applications for grants available in 2019.

Grant opportunities exist for 501c3 organizations and/or units of local government with programs or projects that serve the Beaches communities — from Mayport to Guana, east of the Intracoastal Waterway.

The Beaches Community Fund is a collective giving circle based within The Community Foundation for Northeast Florida, with grantmaking determined by its members. For the 2018-2019 grantmaking cycle, priority

will be given to applications in four areas.

- Early learning opportunities for low-income students. This includes access to high-quality early learning centers, as well as support for early learning centers seeking to enhance quality and learning within their center. In addition, applicants may offer learning opportunities for young children outside of early learning centers.

- Support for K-12 students. This includes in-school support, after-school and out-of-school-time programs and enrichment programs for low-income students and at-risk students.

- Access and affordability of basic needs. This includes nutritious food, affordable housing, shelter, healthcare and behavioral health support.

- Access and affordability of essential transportation services.

Any 501c3 nonprofit organization or governmental unit may apply for funding that addresses one or more of those issues. The deadline to apply is Jan. 28, 2019 at noon.

To learn more or to apply, visit www.jaxcf.org/receive/beaches-community-fund

First Coast residents, visitors ring in new year at Beach Blast Off 2019



ABOVE: Attendees of Beach Blast Off 2019 in St. Augustine Beach enjoy celebrating the new year.

Thousands of people flocked to St. Augustine Beach on Monday, Dec. 31 to celebrate the new year at Beach Blast Off 2019.

Held at the St. Johns County Ocean and Fishing Pier, the event featured live entertainment, food trucks and other food and

drink vendors and a kids zone area with bounce houses, face painting and more.

With event attendees sitting on the beach and throughout the pier parking lot, the night came to a close with a 30-minute fireworks show a few hours before the clock struck midnight.



ABOVE: Event attendees enjoy playing in the kids zone area.



RIGHT: The Prom Kings entertain the crowd at Beach Blast Off 2019. Photos by Jon Blauvelt



LEFT: Kona Ice offers treats to attendees of Beach Blast Off 2019.



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Thursday, Jan. 3	Friday, Jan. 4	Saturday, Jan. 5	Sunday, Jan. 6
<p>OM in the Dome 2.0 Come join regional teacher Melissa Hirschman along with master musician John Guina for a hypnotic evening of yoga and live music under the starry scenscape inside the Bryan-Gooding Planetarium at MOSH. Space is limited for this unique event on Jan. 3 for both practices. Practices are from 6 to 8:30 p.m. and will have opportunities to mix and mingle and offer light vegan refreshment. No yoga experience is necessary. Reserve your space in advance at Eventbrite.com. MOSH is located at 1025 Museum Circle in Jacksonville.</p> <p>Lantern Workshop Brewery Series: Aardwolf Brewing Company Create your own unique beacon of light on Jan 3 from 6 to 8 p.m. Build and design paper lanterns at Aardwolf Brewing Company in their private party room. Tickets include all lantern making materials and two complimentary beer tickets. Additional beverages can be purchased. Feel free to bring in any food or snacks. Tickets can be purchased at 904tix.com. Aardwolf Brewery is located at 1461 Hendricks Ave. in Jacksonville.</p> <p>Kris Vega live @ The Cypher Jax In its 11th year, The Cypher Open Mic Poetry & Soul is the second longest running open mic in Florida. Admission is \$5 before 8:30 p.m. on Jan. 3 and \$10 after. There is limited open mic sign-up, so participants are encouraged to arrive early. Live painting and music will be available as well. This event is located at De Real Ting Café at 128 W. Adams St. in Jacksonville.</p> <p>The Rat Pack is back at the Alhambra Theatre Audiences won't believe their eyes and ears as Frank Sinatra, Dean Martin and Sammy Davis Jr. come to life in this nostalgic reunion concert on Jan. 3 at the Alhambra Theatre & Dining at 6 p.m. Tickets can be purchased at allhambrajax.com. This event is located at 12000 Beach Blvd. in Jacksonville.</p>	<p>Catty Shack Friday night feeding This is a 45-minute guided walking tour with the opportunity to see resident animals, which include tigers, lions, cougars, leopards, lynx, coatimundis and foxes. At 7:30 p.m., watch the feeding when Catty Shack hands out over 600 pounds of meat. Night feedings are held every Wednesday, Friday and Saturday from 6 to 8:30 p.m. for more information and ticket pricing, go to http://cattyslack.org.</p> <p>Rhum Bar hosts local music The Rhum Bar at the new Embassy Suites by Hilton Oceanfront Resort is now offering live music on Friday and Saturday evenings from 5 to 8 p.m. This event is located in the lobby of the hotel at 300 A1A Beach Blvd. in St. Augustine.</p> <p>Friday Paddle and Drift Every Friday morning from 7:30 to 9 a.m., join fitness expert Emily for a paddle, stretch and drift workout on paddle boards in Salt Run. This paddle is at your own pace. Participation is free if you have your own equipment. The cost is \$35 for equipment rental, which includes board, paddle, leash and PFD. Meet 15 minutes before at the lighthouse boat ramp at 442 Ocean Vista Ave. in St. Augustine. This event will continue weekly until Jan. 12.</p> <p>Community Recycle event The City of St. Augustine, in conjunction with St. Johns County Utilities and St. Johns Technical High School Academies of Coastal and Water Resources and Culinary Arts, will host a special community recycle event which includes used cooking oils and household electronics on Jan. 4, from 7:30 a.m. to 2:30 p.m. The event will be held at two convenient drop points: 25 W. Castillo Drive (Francis Field downtown) and at 840 West 16th St. on Anastasia Island. For more information about used oil collections, contact Glabra Skipp, City of St. Augustine at envirocomp@citystaug.com or 904.825.1055, or Linda Fielder, St. Johns County at 904.209.2663. Contact Olivia Smith, City of St. Augustine Recycling Coordinator, at Solid Waste at 904.825.1049 for information about electronics recycling.</p>	<p>Love Me True Rescue Love Me True Rescue, located at 5150 Palm Valley Road #403, will hold adoption events every Saturday between 11 a.m. and 3 p.m. For more information, visit www.lovemetruerescue.com. The rescue is also looking for volunteers (18+). Interested suitors can contact Peggy Hatfield at peggyhatfield63@comcast.net.</p> <p>Christmas at Gaylord Palms featuring ICE! Gaylord Palms hosts an all new theme featuring the beloved classic holiday movie, "A Christmas Story." Watch this family tale come to life through interactive ice sculptures and displays. Everything is hand-carved from two million pounds of ice. This daily event will take place until Jan. 6 at Gaylord Palms Resort & Convention center at 6000 W. Osceola Pkwy in Kissimmee.</p> <p>A Fine Arts concert A Fine Arts concert will be held on Jan. 5, at 7:30 p.m. The Palms Presbyterian will host the event in its beautiful Sanctuary. The Festival Singers of Florida comprises a select, auditioned group of musicians led by founder and artistic director Dr. Kevin Fenton, Professor of Choral Conducting at Florida State University. Singers gather from across the southeast to perform. All concerts are free and open to the public. Nursery provided. For more information about Palms, please call (904) 246-6427 or visit www.palmschurch.org. The Palms Presbyterian Church is at 3410 Third St. S. in Jacksonville Beach.</p> <p>'The Marriage of Figaro' First Coast Opera hosts "The Marriage of Figaro," a comic opera in four acts by Austrian composer Wolfgang Amadeus Mozart. The Jan. 5 performance is at 7:30 p.m. and the Sunday performance is at 2 p.m. Both performances are at Lewis Auditorium at Flagler College. Tickets are \$40 for adults and \$10 for students. The Auditorium is located at 14 Granada St. in St. Augustine.</p>	<p>The Rat Pack is back at the Alhambra Theatre Audiences won't believe their eyes and ears as Frank Sinatra, Dean Martin and Sammy Davis Jr. come to life in this nostalgic reunion concert on Jan. 3 though 6 at the Alhambra Theatre & Dining at 6 p.m. Tickets can be purchased at allhambrajax.com. This event is located at 12000 Beach Blvd. in Jacksonville.</p> <p>'Something Rotten!' Set in 1595, "Something Rotten!" tells the story of Nick and Nigel Bottom, two brothers who are desperate to write a hit play. When a local soothsayer foretells that the future of theatre involves singing, dancing and acting at the same time, Nick and Nigel set out to write the world's very first musical. The play is hosted by the Thrasher-Horne Center on Jan. 6 at 283 College Dr. in Orange Park. Tickets start at \$49.</p> <p>Purple Heart Topgolf tournament Join the first annual Purple Heart Topgolf tournament. This family-friendly golf scramble tournament is in heated bays and food and drink will be provided. All proceeds from this event will go directly to the emplacement of a Purple Heart monument in the Jacksonville National Cemetery. The tournament is on Jan. 6. Registration begins at 11:45 a.m. Topgolf is located at 10531 Brightman Blvd. in Jacksonville.</p> <p>Bird Walks for Beginners Birding is a great way to explore the Timucuan Preserve. Bird Walks for Beginners is on Jan 6 at 10 a.m. and includes an overview of how to use binoculars, field guides and various field marking to identify birds. The park has a limited supply of binoculars that can be borrowed free of charge. Participants are encouraged to bring water and to wear insect repellent, closed-toed shoes, sun screen and a hat. People of all ages and skill levels are welcomed. All hikers should meet at Fort Caroline, which is located at 12713 Fort Caroline Rd. in Jacksonville.</p>

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Monday, Jan. 7	Tuesday, Jan. 8	Wednesday, Jan. 9	Thursday, Jan. 10
<p>Campaign Kick-Off celebration for Ju'Coby Pittman Join the Campaign Kick-Off celebration for Ju'Coby Pittman, Incumbent City Councilwoman, District 8. Pittman invites voters to a Campaign Kick-Off for food, drinks, music and fellowship at Riverside North Special Events Hall on Jan. 7, from 6 to 8 p.m. RSVP by Friday, Jan. 4. This event takes place at Riverside North Special Events Hall at 2711 Edison Ave. in Jacksonville.</p> <p>Community Dinner: Resolution Reset Join the Bold City Health team and Dr. Erin Zovath on Jan. 7 at Community Dinner, where attendees can learn the importance the nervous system plays in keeping the body healthy and strong. Attendees can also learn how to take preventative measures to manage wellbeing. Enjoy a free meal at 6 to 7:30 p.m. and learn how the clinic can help with improving health to last a lifetime. The Community Dinner will be held at South Kitchen + Spirits at 3638 Park St. in Jacksonville.</p> <p>Private Hypnosis and Past Life Regression Sessions Past life regression is a therapeutic technique for accessing and re-experiencing your past lives directly. A branch of hypnotherapy, past life regression therapy has grown over the last 50 years to be an important addition to the healing arts. On Jan. 7, from 9 a.m. to 2 p.m., attendees can share personal stories that explain who they are now and why they're here on Earth. Sessions are hosted by the Lemurian Sisterhood at Flagler Beach and are at 1104 S. Ocean Shore Blvd. in Flagler. Tickets for individual sessions are sold by Eventbrite.</p> <p>Trivia at Mellow Mushroom Join Mellow Mushroom every Monday night at 7 p.m. for trivia with Trivia Nation. This event is free to play and there are prizes for the winners. Mellow Mushroom is located at 1018-2 Third St. N. in Jacksonville Beach.</p>	<p>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 artfully-inspired 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.</p> <p>Musicians jam session at That Bar at the Arena Top local musicians hold an open jam session every Tuesday night at That Bar at the Arena. Doors open at 7 p.m. Jam Session starts at 9 p.m. This free event is open to the public and musicians are welcome to play but must bring their own instruments. That Bar at the Arena is located at 234 A Phillip Randolph Blvd. in Jacksonville.</p> <p>Genealogy at the River House Join the River House for a 6-week course to begin the journey into researching genealogy. Call (904) 209-3655 for a reservation. Cost is \$30 for River House Members and \$35 for non-members. Classes are held on Tuesdays beginning Jan. 8 to Feb. 12 at 2:30 to 3:30 p.m. The River House is located at 179 Marine St. in St. Augustine.</p> <p>WWE SmackDown live Join WWE SmackDown and see professional wrestlers fight for the title. SmackDown is the second largest show in the WWE and will be hosted at the Jacksonville Veterans Memorial Arena. Tickets range between \$20 to \$100. The event is on Jan. 8 at 7:30 p.m. The Veterans Memorial Arena is located at 300 A Phillip Randolph Blvd. in Jacksonville.</p> <p>Toddler Tuesdays Join Bravo Entertainment every Tuesday morning from 9:30 to 11:30 a.m. for Toddler Tuesdays. During this time, the facility is reserved for the exclusive use of toddlers, ages five and under. One adult is admitted for free with each child's \$8 paid admission. Bravo Entertainment Center is located at 14985 Old St. Augustine Road in Jacksonville.</p>	<p>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.</p> <p>Venardos Circus This popular American circus with the heart of a Broadway show returns to the St. Augustine Amphitheatre from Dec. 19 to Feb. 27. Tickets range from \$15 to \$45. Visit www.staugamphitheatre.com for dates and show times. The St. Augustine Amphitheatre is located at 1340 A1A S. in St. Augustine.</p> <p>The Newcomers of the Beaches The Newcomers of the Beaches invites new members to attend their luncheon the second Wednesday of each month. The luncheon will be held on Jan. 9, from 11 a.m. to 1 p.m. at the Sawgrass Beach Club 975 Summer Place. This social club consists of a fun and diverse group of women, who have recently moved to the beaches and or have gone through a major life event. Visit the Newcomers website for more information or to make a reservation for the luncheon. www.newcomersofthebeaches.com</p> <p>Disney movie trivia Join Lola's Burrito and Burger Joint for Disney movie trivia on Wednesday, Jan. 9 at 7:30 p.m. Questions will focus on Disney's classic animated films, from 1937's "Snow White" to "Coco." For reservations to this event, visit disneylola.eventbrite.com. Lola's Burrito and Burger Joint is located at 1522 King St. in Jacksonville.</p> <p>Rita Coolidge at the Ponte Vedra Concert Hall The Ponte Vedra Concert Hall announces that the two-time Grammy-Award winning composer and musical legend Rita Coolidge will be performing at the Concert Hall on Jan. 9. Tickets for Rita Coolidge range from \$39 to \$48 via Ticketmaster. The Ponte Vedra Concert Hall is located at 1050 A1A N. in Ponte Vedra.</p>	<p>Teach Evidence-Based Health Education Programs Northeast Florida AHEC is actively recruiting community health workers and community members to teach evidence-based health education programs. Join the Partnership/Facilitator Interest Meeting on Jan. 10 at 10 a.m. to learn more about partnership and facilitator opportunities, programs and services offered by the organization. The opportunity is great for community health workers and anyone interested in teaching evidence-based health education programs. The event will be at the Northeast Florida Area Health Education Center, at 2223 Oak Street in Jacksonville. For more information contact, Sherri Cheshire, NEFAHEC Senior Program Manager, at scheshire@north-floridaahec.org or at (904) 482- 0189.</p> <p>'Whose Line Is It Anyway?' On Jan. 10, see interactive comedians, Drew Carey, Greg Proops, Jeff B. Davis and Joel Murray perform games and skits made famous in the Emmy-nominated TV show, "Whose Line Is It Anyway?" This event is 90 minutes of hilarious improvised comedy and songs all based on audience suggestions. Audience participation is the key to the show, so bring suggestions because attendees might be asked to join the cast onstage. Tickets can be purchased through the Florida Theatre at 128 E. Forsyth St. in Jacksonville.</p> <p>Artful Umami: A Japanese Dinner Party Join the Cummer Museum on Jan. 10 for an homage to Japanese culture. This event is an evening filled with beautiful music, colorful performances, umami-packed food and of course, sake. Guests are invited to dress in their favorite hue to celebrate the Museum's Fields of Color: The Art of Japanese Printmaking exhibition. All dinner party guests will enjoy beer, wine, hors d'oeuvres, themed music and artful experiences. The event is from 6 to 9 p.m. at the Cummer Museum of Art and Gardens, which is located at 829 Riverside Ave. in Jacksonville.</p> <p>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 Amber@opcfla.com or call (904) 686-3939.</p>

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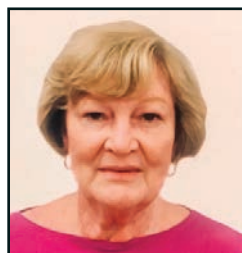


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OBITUARIES

Frances "Darlene" Tom

Frances "Darlene" Tom, 77, of Ponte Vedra Beach, Florida, went to be with our Lord and savior on Dec. 15, 2018, following a four-month battle with glioblastoma brain cancer. She was a longtime resident of Hilliard, Ohio and previous resident of Santa Rosa Beach, Florida. She retired from Ashland Chemical in Dublin, Ohio as a Senior Credit Representative in 2005. She was deeply devoted to her family and will be forever missed.



Frances "Darlene" Tom

Darlene was preceded in death by her sisters, Vernice Kirk, Jean Wellman, Charlotte Russell, Beatrice Perry and Ruth Remchuk, and brothers, Ira Kirk, Luther Kirk and Mack Kirk. She is survived by her husband of 52 years, Errol Tom; children, Kevin (Crissy) Tom, Kelly (Troy) Smith; grandchildren, Ryleigh, Kennedy, Reid and Holden; sisters, Carrie (Chuck) Callahan and Shari (Bill) Sheats; brothers, Walter (Betty) Kirk and William (Linda) Kirk; and many cousins, nieces and nephews.

A memorial service will be held at 11 a.m. on Saturday, Jan. 12, 2019 at Bethlehem Lutheran Church, located at 1423 8th Ave. N in Jacksonville Beach. Rev. Dana Brones will officiate. In lieu of flowers, friends may contribute to the Salvation Army Wayne County in West Virginia; St. Jude Children's Research Hospital; or to the American Brain Tumor Association. Arrangements are by BEACHES CHAPEL by HARDAGE-GIDDENS in Jacksonville Beach.

Darrell Dirksen

Darrell Dirksen, 62, died Dec. 11, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalle.com

Sharon A. Ellis

Sharon A. Ellis, 74, of Ponte Vedra Beach, died Dec. 18, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Linda Dunlap La Londe

Linda Dunlap La Londe, 75, of St. Augustine, died Dec. 17, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Marilyn McGuckin

Marilyn McGuckin, 83, of Ponte Vedra Beach, died Dec. 23, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Dr. William C. Olsen

Dr. William C. Olsen Jr., 70, of Jacksonville, died Dec. 17, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Kay Horner Pierson

Kay Horner Pierson, 95, of Ponte Vedra Beach, died Dec. 17, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Lawrence Curtis Rudd

Lawrence Curtis Rudd, 82, of Jacksonville Beach, died Dec. 26, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Phyllis Genevieve Stuke

Phyllis Genevieve Stuke, 82, died Dec. 25, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalle.com

Charles E. Vermillion

Charles E. Vermillion, 88, of Atlantic Beach, died Dec. 19, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

Donna Leann Weida

Donna Leann Weida, 54, died Dec. 19, 2018. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalle.com

Marie Z. Wright

Marie Z. Wright, 96, of Ponte Vedra Beach, died Dec. 15, 2018. Arrangements by Quinn-Shalz, a Family Funeral Home & Cremation Centre.

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Nease NJROTC victorious at Terry Parker Drill Meet

For the past six years, Nease NJROTC's 40-person drill team has competed at the Terry Parker Sanctioned Drill Meet in Jacksonville. This year marks the sixth straight year the team has returned to Ponte Vedra with the competition's top prize.

Along with six consecutive Mandarin Drill Meet victories, Nease has dominated the NJROTC drill landscape in Northern Florida since 2013. Nease will compete in March 2019 at the Area-12 Florida-Georgia State Championships. Here, the team will be seeking a fifth consecutive title and trip to the Navy National Championships in April.

"Every JROTC program has a reputation," Cadet Command Master Chief Peyton Gustafson said. "For some it's academics, orienteering or marksmanship. But for Nease it's drill."

Drill meet championships include a series of 11 individual events including Unarmed and Armed Marching, Color Guard, Personnel Inspection, Academics, Pushups, Sit-ups and Running Relays. Points awarded in each event are combined to determine the day's overall winner.

This year, Nease won first place in Personnel Inspection, Academics, Athletics Overall, Sit-ups and both the 16x100 Relay and 8x220 Relay. They also were second in Drill Overall, Color Guard, Unarmed Exhibition Drill, Armed Basic Drill and Pushups.

Several cadets took home individual medals. Teagen Pettit, Elizabeth Villalba and Isabella Rivera swept female sit-ups with first-, second- and third-place finishes. Nate Fagen and Thomas Olinger finished first and second in male sit-ups. Erin Sass and Pettit won second and third in female pushups, and Chris Oliver finished third in male pushups. Pettit's 335 sit-ups were a personal record.

"Today gets us one step closer to the



Nease NJROTC's Nate Fagen and Teagen Pettit receive the first-place trophy for team sit-ups during the Terry Parker Drill Meet on Dec. 15.

prize," Cadet Battalion Commander Erin Sass said. "The road to the Navy National Championship only gets tougher with each competition."

Nease is currently the No. 1 ranked NJROTC drill team in Area 12, which includes 59 programs in Northern Florida and Georgia. Nease has won the Area-12 Drill Championship each of the past four years. The team will seek to make it five in a row March 2 in Douglas, Georgia, where the best 16 schools in Area-12 will vie for top honors and the right to compete at the Navy National Drill Championships in April.

"Our seniors are truly leading from the front," Naval Science Instructor Master Chief Duane Spears said. "The motivation, energy and enthusiasm of this group is unlike any I've seen."

Other schools in the competition were Coffee County High School in second place, Orange Park High School in third place, Cross Creek High School in fourth place and Middleburg High School in fifth.



Photos courtesy of Nease NJROTC

Nease NJROTC cadets sail with the crew of the Coast Guard Cutter Sawfish on Dec. 6.

Nease cadets sail aboard the Coast Guard Cutter Sawfish

Swapping a classroom for a patrol boat, 17 Nease NJROTC cadets received some hands-on small boat operations and firefighting training from the Coast Guard on Dec. 6, ultimately earning the Sea Cruise Ribbon.

The Coast Guard Cutter Sawfish, homeported in Mayport, welcomed the cadets aboard and provided a full day of training and education of Coast Guard search and rescue, homeland security and law enforcement missions. The Cutter is commanded by Lt. Ryan Babb.

Cadet Battalion Cmdr. Erin Sass said that this was the, "best field trip ever."

Cadets got their hands dirty and their uniforms wet as they learned firsthand how to extinguish boat fires. Each cadet had the chance to operate fully charged firefighting equipment.

"It's the best branch of the military," Cadet Lt. Brandon Mum said. "Every day (the Coast Guard) has a job to do for the nation."



ABOVE: Nease NJROTC cadets stand in Personnel Inspection during the Terry Parker Drill Meet on Dec. 15.

RIGHT: Nease NJROTC's Armed Basic Drill team performs during the meet. The unit won second place in the event.



Photos courtesy of Nease NJROTC

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UPCOMING EVENTS IN NOCATEE

Noc-At-Night

Saturday, Jan. 5, 2019 from 6 to 9 p.m.

Splash Waterpark

This event will feature yard games and a bar serving select beer, wine and mixed drinks. There will also be live music by Gary Coulliette.

Kids' Kraft Day

Tuesday, Jan. 8, 2019 from 5:30 to 6:30 p.m.

Fitness Studio

This free resident only event will feature crafts that children can take home at the end of the day. Registration is mandatory as space and supplies are limited. This event is for ages 5 and up only. Residents can sign up online at jan2019kkd.eventbrite.com.

Special Edition Coffee House

Wednesday, Jan. 9, 2019 from 7 to 9 p.m.

Nocatee Room

Nocatee's Coffee House Series is a free resident event featuring a musical performance by Jack Williams. Beer, wine, and select coffee beverages will be available for purchase at the bar. To RSVP, email fun@nocatee.com.

Havana Nights Dance Social

Thursday, Jan. 10, 2019 from 6 to 8 p.m.

Nocatee Room

This event is Nocatee's newest monthly dance social. Each month will feature a different theme and dance taught by dance teachers from All About Ballroom. From 6 to 6:30 p.m., there will be a short social, and the bar will be serving select beer and wine. The instructors will then teach a 30- to 45-minute class on the Salsa and then finish the night with fun line dances. This is a free event for residents and their guests. Those interested should email fun@nocatee.com to RSVP.

Food Truck Friday

Friday, Jan. 11, 2019 from 6 to 9 p.m.

Splash Waterpark

Some of Jacksonville's favorite food trucks will gather to serve members of the community local one-of-a-kind, gourmet food and snacks. This event will feature live music by Tad Jennings. 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).

Annual Polar Plunge

Saturday, Jan. 12, 2019 from 8 to 10 a.m.

Splash Waterpark

Nocatee Residents are invited to dress up in their craziest outfits and commemorate the first swim of the New Year with the 10th Annual Nocatee Polar Plunge. The morning of Polar-Plunge will include a community plunge at 8:30 a.m., "snow" fall, best dressed awards, group swim, free breakfast, hot chocolate and coffee for those who are jumping (breakfast, coffee and hot chocolate available for purchase for those who are not participating in the jump) and more. Residents can enjoy the Family Lagoon Pool after plunging and also take advantage of the Rip Tide Water Slide. This is a resident-Only event. Email fun@nocatee.com to RSVP.

Colony at Twenty Mile Grand Opening

Saturday, Jan. 12 from 11 a.m. to 2 p.m.

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3 AREA FAMILIES ENTERTAIN THE PALMS AT PONTE VEDRA RESIDENTS FOR HOLIDAYS



Photos courtesy of Pamela Riley

Three Ponte Vedra families sang to residents of The Palms at Ponte Vedra Dec. 21 to spread some holiday cheer. The Drews, Boggs and Rattigan families also made goodie bags with treats and Christmas candles. Teddy Drew, 5, had the idea of handing out flowers to the ladies in the audience, and Matthew Drew, 10 months, dressed as an elf, and eagerly clapped and cheered to the festive music while being passed around the room.



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Moms Demand Action of St. Johns County holds Sandy Hook Vigil

On Dec. 14, the St. Johns County chapter of Moms Demand Action for Gun Sense in America hosted an interfaith candlelight vigil to end gun violence on the sixth anniversary of the Sandy Hook shooting. The event took place at the Christ Episcopal Church in Ponte Vedra Beach.

The gathering provided an opportunity for the community to grieve the tragedy as well as remember all victims and survivors of gun violence.

“Tonight is the sixth anniversary of the Sandy Hook school shooting, where 20 first graders were taken too soon,” said Kelly Aguirrechu, the local group leader for Moms Demand Action for Gun Sense. “They lost their lives before they lost their first teeth. They would have been teenagers this year. We are here tonight to remember all the lives lost in the Sandy Hook massacre, as well as all of the lives lost to gun violence near and far.”

In attendance were local representatives from the Christian, Bahá’í, Muslim, Jewish, Sikh and Hindu faiths. Each representative spoke words of guidance and encouragement and lit a candle in remembrance of the tragedy.

Moms Demand Action for Gun Sense in America is a grassroots movement that started after the Sandy Hook shooting. The group advocates for public safety measures that respect the Second Amendment and protect people from gun violence. The group also campaigns for new and stronger solutions to gun laws and loopholes that they believe jeopardize the safety of children and families.

For more information about Moms Demand Action in America, go to momsdemandaction.org or contact Kelly Aguirrechu, the local chapter leader, at (305) 753-5837 or kaguirrechuFL@gmail.com.



LEFT: Representatives from six faiths and a student from Parkland light candles for each year since Sandy Hook.

BELOW: Rev. Remington Slone welcoming attendees to Christ Episcopal Church in Ponte Vedra for the vigil to end gun violence on the sixth anniversary of the Sandy Hook shooting.

Photos courtesy of Kelly Aguirrechu



A Sikh prayer is given by Sukhbir and Sargum Singh from the Sikh Society of Northeast Florida.



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Photo courtesy of Community Hospice & Palliative Care

The Community Hospice & Palliative Care PedsCare team, Community Hospice & Palliative Care Foundation team and representatives from THE PLAYERS Championship gather around gifts for the Community PedsCare families and children.

Community Hospice & Palliative Care's Community PedsCare families receive gifts from THE PLAYERS Championship

A longstanding supporter of Community PedsCare, a program of Community Hospice & Palliative Care, THE PLAYERS Championship recently presented children and families in the program with hundreds of holiday gifts.

"Each year, the PGA Tour staff personally shops for and provides Christmas gifts for hundreds of children in Northeast Florida," said Jared Rice, executive director of THE PLAYERS. "We're pleased to support Community PedsCare through this Tour-wide initiative this holiday season. Giving back is at the heart of the PGA Tour and THE PLAYERS, and there is no better time than the holidays to put this into action, especially in our local community."

This past October, THE PLAYERS was also the presenting sponsor of Community Hospice's biggest fundraiser of the year, Halloween Doors & More, which benefits the Community PedsCare program. Every year, THE PLAYERS hosts children and families from Wolfson Children's Hospital

and Community PedsCare for a fun-filled day at the tournament.

Through continuing community partnerships such as Wolfson's Children's Hospital, Nemours Children's Specialty Care and the University of Florida-Jacksonville, Community PedsCare offers palliative care for children with life-limiting and life-threatening conditions, along with hospice care for children and their families who seek to focus on life and living.

Since its inception in 2000, for nearly half of Community Hospice's 40-year legacy, Community PedsCare has been providing comfort and care to enhance quality of life for patients from prenatal (before birth) to age 21. The program supports the specialized needs and medical care of the child, their parents and siblings, other family members, caregivers, classmates and teachers.

Visit www.CommunityPedsCare.com for more information about Community PedsCare.

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Business Weekly

PAGE 20

THURSDAY, JANUARY 3, 2019

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Some financial
New Year's resolutions
to consider

Page 22



Photos courtesy of Carla Shoes & Accessories

Jewelry from Simon Sebbag Designs is displayed at Carla Shoes & Accessories' trunk show on Dec. 14.

Carla Shoes & Accessories holds Simon Sebbag trunk show

Carla Shoes & Accessories hosted designer Denise Sebbag of Simon Sebbag Jewelry Designs on Dec. 14 at its location in Sawgrass Village in Ponte Vedra Beach.

Visitors had the opportunity to view new jewelry

pieces that are handcrafted in the business' family-owned and operated factory in Israel. For more information on Simon Sebbag, visit simonsebbag.com. For more information on Carla Shoes, visit carlashoes.com.

The four magic words in retirement planning



Harry Pappas
Columnist

By Harry Pappas

Guaranteed paycheck for life! Yep, just like the payment that one receives from his or her Social Security check or if one is fortunate enough, a company pension. Both incomes are a guaranteed paycheck for life. Many folks are not aware that there is another way to get a guaranteed paycheck for life and that is through a life insurance company.

In exchange for a lump sum payment, the insurance company will guarantee a monthly payment to you at a specific date. As you might imagine, the longer you wait to begin receiving payments, the larger the check will be. Of course, like any investment, this type of arrangement has its drawbacks.

For example, the biggest negative, in my opinion, is similar to that of a company pension or Social Security check. If we die too soon, we would have invested a lot of money for little to possibly no payments. In other words, we give up access to our money.

Also, if one is interested in adding "rider" enhancements, which I generally do not recommend, there may be costs involved. Since some of the monthly income is considered return of principal, some of the distribution will be tax free. Lastly, keep in mind that any guarantees are subject to the claims paying ability of the issuing insurance company.

PAPPAS continues on Page 23

McGarvey Residential Communities makes donation from Marsh Dunes II Development to North Florida Land Trust

When St. Johns County developer Jay McGarvey offers new luxury homesites at Ponte Vedra's Marsh Dunes II over the next year, there's a part that won't be included, and it's with good reason.

A parcel to the north will instead be joining other acreage McGarvey has donated in years past to the North Florida Land Trust. The parcel is part of the Guana River State Park wetlands.

The developer is not required to set this latest property donation aside as part of a wetland's mitigation plan. McGarvey said, however, he is continuing a long-standing tradition of preserving what makes Florida a special place to the people who purchase



Jay McGarvey

homes here — its natural resources.

"It's what makes Jay a very extraordinary person. He gets it," said Jim McCarthy, executive director of the North Florida Land Trust. "He could build on that land, but instead,

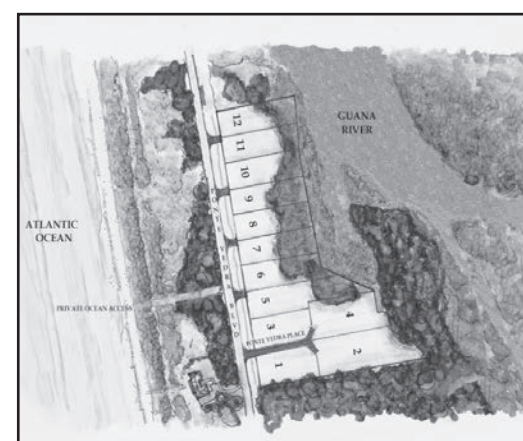
he's decided it's for everybody's benefit." McGarvey kicked off the Land Trust's preservation of the Guana River Preserve in 2004 with a donation of 39 acres. After that, he persuaded fellow developers to

come forward with contributions of their own.

McGarvey's was the first donation ever made to the Land Trust in St. Johns County and the second to the organization overall. It would be the first of many contributions from McGarvey to the Land Trust in the years that followed.

"Jay was really the impetus for that whole Guana River preserve," McCarthy said. "What he has done goes above and beyond."

The Guana River Preserve is considered a critical part of the community's



Displayed is a map showing new luxury homesites at Ponte Vedra's Marsh Dunes II.

MCGARVEY continues on Page 22

Fluffy Cuts owner Brian Anderson named Beaches Division winner of JAX Chamber's 2019 Small Business Leaders of the Year awards

The JAX Chamber recently announced its 2019 Small Business Leader of the Year (SBLY) winners, and Brian Anderson, owner of Fluffy Cuts Pet Spa, was named the Beaches Division winner.

The other winners were:

- Phil Aitken, Keller Williams, Arlington Council
- Nan Kreamer, Avenue CFO Services, Downtown Council
- Kristy Alexander, Apple Rose Beauty, LLC, Entrepreneurial Growth Division
- Dr. Vasco Valov, Abundant Life Health Center, Health Council
- Johnny Helms, Lumbee Group, Jacksonville IT Council
- Terry Bunch, The Flying Locksmiths, Mandarin Council
- Randy Reep, The Law Offices of Randy Reep, North Council

- Dr. Lauren Cost, Revolution Chiropractic, Professional Women's Council
 - Heather Borders, Kailo Nutrition, South Council
 - Antoinette "Tina" Meskel PE, Meskel & Associates Engineering PLLC, Transportation & Logistics Council
 - Sheila Lusic, Aflac-Sheila Lusic, West Council
- The 12 Northeast Florida business leaders were selected for the honor by the Chamber Councils, the Beaches Division and the Entrepreneurial Growth Division.

One of the 12 business leaders will be named the overall 2019 Small Business Leader of the Year at the annual JAX Chamber SBLY Breakfast at the Schultz Center on Tuesday, Feb. 12.



Photo courtesy of JAX Chamber

Brian Anderson, owner of Fluffy Cuts Pet Spa, is the Beaches Division winner of the JAX Chamber's 2019 Small Business Leader of the Year awards.

St. Johns County Chamber launches Women with Vision council

Inaugural meeting to be held Jan. 10

The St. Johns County Chamber of Commerce recently introduced its latest, local council — Women with Vision — which is designed to mentor and empower women and men in a professional environment through education and collaboration.

The group will meet monthly with speakers who support the group's vision, purpose and value to inspire individuals in life and business, and to make a positive contribution in the community.

The inaugural meeting and luncheon with the newly established council will be held on Friday, Jan. 10 from 11:30 a.m. to 1 p.m. at The Palencia Club, located at 600 Palencia Club Drive in St. Augustine. The cost is \$25 for Chamber members and \$35 for nonmembers. All nonmembers can contact Erin Johnson, Chamber sales and marketing manager, at (904) 829-5681 or email Erin.Johnson@sjcchamber.com.

The featured speaker at the event will be Jessica Huffman, a Gallup StrengthsFinder trained and certified coach, and her topic will be, "Three Ways to Discover a New You in the New Year."

According to Isabelle Renault, Chamber president and CEO, the Women with Vision Council joins seven regional and professional councils that serve the county and specific business categories.

"We are pleased that Melissa Rowe has led the efforts to establish Women with Vision with previous experience at a neighboring chamber organization," Renault said. "The chamber believes in helping its members and those in the community with continually improving the business environment in St. Johns County. This new council serves a greater purpose for personal and professional development for women and men spanning all generations."

Women with Vision is chaired by chamber member volunteers, including Melissa Rowe, Chamber board member and business development and community relations manager for Puroclean Emergency Restoration Services;



Photo courtesy of St. Johns County Chamber of Commerce

Women with Vision is chaired by St. Johns County Chamber of Commerce member volunteers including Melissa Rowe, Chamber Board member and business development and community relations manager for Puroclean Emergency Restoration Services.

Gina Mangus, vice chair and vice president of marketing and communications at Flagler Hospital; Marta Grudzinska, program chair and director of admissions at St. Johns Country Day School; Rachael Mueller, communications chair and director of development for Girl Scouts of Gateway Council, Inc.; Stephanie McFee, membership chair and founder and CEO of Connections Curator LLC; Tessy Goyenechea-Dieguez, council director and owner of STAT Medical Office Services; and Julie Fuller, council director and owner of FASTSIGNS of St. Augustine.

For more information about the St. Johns County Chamber of Commerce, Women with Vision Council, speaker opportunities and sponsorship packages, contact Erin Johnson at (904) 829-5681 or email Erin.Johnson@sjcchamber.com and Melissa Rowe at (904) 716-6716 or email mrowe@puroclean.com.

Proceeds from Women with Vision events, luncheons and sponsorships will support a variety of not-for-profit programs and services including scholarships for The Chamber's Leadership St. Johns, a program established in 2000 that connects and encourages business leaders to help drive the success of the local economy with opportunities in current and future growth.

4 simple ways to save more for retirement

It's never too early to begin saving for retirement. While millions of people have no doubt heard or read those very words before, surveys indicate few people are taking that lesson to heart.

A 2018 survey from Bankrate.com found that 20 percent of Americans don't save any of their annual income. Saving for retirement can seem impossible in households where every dollar counts. But the following are four simple ways to save more for retirement without making dramatic lifestyle changes.

1. Turn raises into retirement savings.

According to the WorldatWork 2018-2019 Salary Budget Survey: Top Level Results, salary budgets in the United States are projected to rise by an average of 3.2 percent in 2019, while those in Canada are expected to rise by 3 percent. Working professionals can save more for retirement by converting some or all of their raises into retirement savings. Pre-tax retirement accounts allow working professionals to put aside money before taxes are paid, so weekly paychecks will not be greatly affected if you choose to increase the percentage of your income you deposit into such accounts. Do this each time you receive a raise and your retirement savings will grow considerably.

2. Put bonuses to work.

Professionals who receive bonuses can speak to their employer and request that their retirement contribution rates be increased when bonuses are issued. Many 401(k) retirement plans allow workers to contribute as much as 80 percent of their paychecks. While that's not sustainable for most people every pay period, increasing your contribution rate dramatically when your bonus is issued is a great way to save more for retirement. Contribution rates can then be returned to normal the following pay period.

Consider some New Year's financial resolutions



Karsten Jacobson
Columnist

By **Karsten Jacobson, CFP®**

As the calendar flips to the next year, you may want to look ahead to see which areas of your life you can improve in 2019. Perhaps you'll decide to exercise more, eat healthier foods, reconnect with old friends or volunteer at a school or charitable organization. All these goals are certainly worthwhile — but you also may want to add some New Year's

financial resolutions to your list.

Here are a few ideas to consider:

■ **Boost contributions to your employer-sponsored retirement plan.** Good news! Contribution limits will be increasing for many employer-sponsored retirement plans. For 2019, you can contribute up to \$19,000 (up from \$18,500 in 2018), or \$25,000 (up from \$24,500 in 2018) if you're 50 or older to your 401(k) or similar employer-sponsored retirement plan. It's usually a good idea to contribute as much as you can afford to your employer's plan, as your contributions may lower your taxable income,

while any earnings growth is tax-deferred. (Keep in mind that taxes are due upon withdrawal, and withdrawals prior to age 59½ may be subject to a 10 percent IRS penalty.) At a minimum, put in enough to earn your employer's matching contribution, if one is offered.

■ **Try to "max out" on your IRA.** Even if you have a 401(k) or similar plan, you can probably still invest in an IRA. For 2019, you can put in up to \$6,000 in a traditional or Roth IRA (up from \$5,500 in 2018), or \$7,000 (up from \$6,500) if you're 50 or older. (Income restrictions apply to Roth IRAs.) Contributions to a traditional IRA may be tax-deductible, depending on your income, and any earnings growth is tax-deferred. Roth IRA contributions are not deductible, but earnings growth can be withdrawn tax-free, provided you don't start taking withdrawals until you are 59½ and you've had your account at least five years. You can put most types of investments — stocks, bonds, mutual funds, government securities and so on — into an IRA, so it can expand your options beyond those offered in your 401(k) or similar plan.

■ **Build an emergency fund.** Try to build an emergency fund containing three to six months' worth of living expenses, with the money held in a low-risk, liquid

account. This fund can help you avoid dipping in to your long-term investments to pay for unexpected costs, such as a major car repair.

■ **Control your debts.** Do what you can to keep your debts under control. Ultimately, the less you have to spend on debt payments, the more you can invest for your future.

■ **Don't overreact to financial market volatility.** In 2018 — especially the last few months of the year — we saw considerable market volatility, with huge drops and big gains in rapid succession. What will 2019 bring? It's always difficult — and usually futile — trying to forecast the market's performance over the course of an entire year. But, in any case, try not to overreact to whatever ups and downs we may experience. Instead, continue pursuing an investment strategy that's appropriate for your goals, risk tolerance and time horizon.

Following these suggestions can help you become a better investor in 2019 — and beyond.

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.

McGarvey

Continued from 20

ecosystem. Marsh grasses take pollutants out of the water. Each acre of marshlands can hold up to 1.5 million gallons of flood water, which McCarthy said is enormously

helpful to people living downriver. He pegs the economic benefit at \$1.6 million.

McGarvey's philanthropy extends beyond land conservation, too.

As chairman of the Board for the Beaches Habitat for Humanity, he oversaw the conceptualization and development of Ocean Walk, a 70-unit community for

low-income residents on Mayport Road in Atlantic Beach. McGarvey also donated funds for historic preservation of a community building in St Augustine Beach and for the construction of St Augustine Beach's Splash Park.

McGarvey also donated land for a nearby library and provided landscaping for all St.

Augustine Beach medians along Highway A1A.

Since 1980, the focus of McGarvey Residential Communities has been to "build communities that last for generations." His St. Augustine Beach communities include Sea Colony, Sea Grove, Anastasia Dunes and Sea View.

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Catalyst Development Partners to break ground on luxury apartments in eTown

Catalyst Development Partners will soon break ground on a luxury apartment development within the eTown community, according to a recent announcement from The PARC Group, the developers of eTown and Nocatee.

The apartments will be located within the Village Center, south of the single-family neighborhoods. Catalyst will complete construction in spring 2020 and will offer approximately 332 one-, two- and three-bedroom apartments. The floor plans will include granite countertops, tile backsplashes, stainless steel appliances and washers and dryers in every unit.

Amenities will include a resort-style swimming pool, fitness center, business center, dog wash area and dog park, grilling stations with fire pits and a walking trail along the lakefront.

“Catalyst Development Partners is excited to be working with The PARC Group, one of North Florida’s premier master developers, at eTown,” Partner Jorge Sardinias said. “We believe the location and amenities of this groundbreaking mixed-use community will afford our residents a



Displayed is a rendering of the planned luxury apartment development coming to eTown in 2019-2020.

tremendous quality of life.”

The sale was brokered by Tyler Nilsson at ARA, a Newmark Company.

eTown is a new, smart living community built around the belief that convenience, community, technology and sustainability enhance a modern way of life. Located in Northeast Florida, off SR 9B near I-295, eTown provides easy access to premier dining, shopping and cultural destinations. The eTown Hub & Welcome Center will be opening in summer 2019.

For more information on eTown, visit www.eTownJax.com.



Photos courtesy of The PARC Group

A site map shows where the new luxury apartment complex will be located in eTown.

Vintage mobile bar opens in Jacksonville

An innovative mobile bar has recently opened in the Jacksonville area called the Sangria Truck.

Featuring seasonally-inspired sangria and champagne flowing from the tap, the truck is a locally owned mini-camper-turned-bar that easily rolls up to any celebration. It features a vintage Bohemian/Palm Springs ambiance and is accented with flare to make costumers feel like they’re sipping a beverage in their own slice of paradise.

The Sangria Truck is the creation of Jacksonville natives Lauren and Brandon Henry, who rebuilt the 1965 Zipper Vintage Camper in the driveway of their home, equipped it with a full bar and installed a mini photo-booth, so customers can show off their drinks.

The truck comes with an experienced bartender and will specialize in unique drinks tailored to each event. Events open to catering include weddings, birthday parties, corporate events, festivals or anywhere a cold cocktail is needed.

For more information, go to www.thesangriatruck.com.

Pappas

Continued from 20

Nevertheless, an important concept that makes one attracted to a guaranteed paycheck for life from an insurance company is that it generally has a much higher payout rate based on age because of what is known as “mortality credits.” Hang with me on this concept, as it is a big one.

Only insurance companies pay mortality credits. CDs do not pay mortality credits. Municipal bonds do not pay mortality credits, and stocks have never paid a mortality credit.

So, what are mortality credits? Let’s take a look at a simple example involving five 90-year-old ladies. These incredibly nice women go on a vacation together every year. One year, Helen said, “Let’s each put \$100 into this box. We will tape up the box and bring it on vacation with us next year and those of us still alive will split the money!”

The other ladies all agreed. So, they each put \$100 into the box. Guess what happened next year? Yep, they forgot where they put in the box! Ha! Kidding, of course! The sad truth though is that one of the ladies died before she could enjoy her next year’s vacation with her four friends.

The four remaining ladies opened the box and split the \$500. They each got \$125. That is a 25 percent return on their

original \$100 from just 12 months ago. How much of their money was invested in the stock market? Zero. What interest rate did the money earn? Zero.

Well then, how did they get a 25 percent return on their money in just one year? You got it ... mortality credits! They got paid mortality credits. Of course, the four ladies thought this methodology was so cool they wanted to do it again the following year.

As the story goes, the following year regrettably another woman passed away. So, the other three ladies split the \$500. This time they each received \$167, which is a 67 percent return on their original \$100! As you can see, mortality credits increase significantly with age and hedges longevity risk, often creating a return that would be impossible to match in the broader financial markets.

The mortality credit is also known as the mortality yield. In other words, payments made by those who die earlier than expected contribute to gains of the folks who live longer. Essentially, every payment from the insurance company comprises three parts: principal, interest and mortality credits. Only life insurance companies can pay mortality credits!

Think about it: What other investments can pay us based on our age? The income approach to investing via insurance companies was structured to satisfy the needs of aging clients. Finance professor

Dr. Moshe Milevsky refers to mortality credits as “longevity credits,” because people actually get paid for living longer! Proponents of securing more “pension like” stream of guaranteed lifetime income from a financial institution consider this approach true retirement success. These folks argue that our retirement is not about our assets! Instead, our retirement is all about obtaining guaranteed income that we cannot outlive.

Most of us think that running out of money is about the day you run out. Not at all! Instead, it is all the years in retirement when we are fighting and arguing about not having enough money or that our investments are not performing as planned. For years, our eyes are fixated on our portfolio value and we get more frustrated, agitated and deeply concerned if our portfolio value or income begins to decline. Talk about a life stressor!

In the final analysis, my takeaway message is simple and straightforward: For many peeps securing more lifetime, guaranteed income is the key to happiness and retirement success. That’s my story and I am sticking with it! Nuff said!

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Why Count Dracula is always rich



By Scott Grant
Special to the Recorder

I'm pretty sure that vampires are not real. You may have a different opinion, but I have never met one personally, and I am fairly certain you haven't either.

Vampire legends are as old as the Romans. The most famous vampire, Count Dracula, is an invention from the imagination of Bram Stoker.

Stoker was the theater manager at the Lyceum in London. He wrote his famous Gothic novel, titled merely "Dracula," in his spare time in 1897. Stoker wrote some other things as well including a biography of his boss, Henry Irving. None of them are as well remembered as Bram's tale of a blood-sucking 15th century count from Transylvania.

The character of Count Dracula was based on a real-life historical figure known as Vlad the Impaler. Vlad III was the prince of Wallachia, a small principality on the outskirts of what would become the Austro-Hungarian Empire, nestled in the elbow of the Transylvanian Alps. Today, it is part of Romania.

Vlad the Third was of the House of Dracul, and he ruled Wallachia on three separate occasions in the 15th century. He was deposed twice. The name Dracul means "Dragon." Vlad Dracul earned his nickname, "the Impaler," because of his propensity to impale his rivals and opponents.

He was particularly harsh on the Turks who were invading Europe at the time. He impaled hundreds, if not

thousands of Turkish prisoners on sharp stakes and left their corpses to rot, earning him his gruesome nickname. Many of his most heinous acts were first reported in a play that was written during Vlad's lifetime entitled, "Story of a Bloodthirsty Madman Called Dracula of Wallachia."

What fascinates me most about Count Dracula, the vampire, as portrayed in the popular culture, is that he is always rich. Why? Because he lives forever. If you lived forever, you would be rich too. Given enough time and even a frugal rate of interest, your assets would grow into an immense fortune. A paltry \$10, invested at 5 percent per annum for 400 years grows to almost \$3 billion. If you then added another dollar per year to that investment, you would add an additional \$6 billion to your nest egg. Simple saving and compounding over a long period of time is an astoundingly powerful tool.

People, ordinary people, do not live for hundreds of years. We do not live forever. Perhaps that is why we have felt the need to create organizations that do. Governments are designed to live forever and many live for centuries. "We the people," created the government of the United States over 200 years ago. When we think about entities that live forever, the church immediately comes to mind. The Roman Catholic Church is worth so many billions of dollars that the number is difficult, if not impossible, to calculate and one could argue that they were not even trying to get wealthy! The church basically accumulated assets, like real estate and art, and then held those assets over an extremely long period of time.

Another entity that is designed to live forever is a corporation. Bass Ale owns one of the oldest trademarks in the world. Bass' red triangle has been on their bottles and

barrels of ale since shortly after the brewery was founded in 1777. One-hundred years later, Bass was the largest brewer in the world producing over a million barrels per year. Today, Bass is owned by the same Dutch Company that owns Budweiser. The entire conglomerate is worth around \$140 billion. That is a lot of money, but modest compared to the value of other corporations in existence today. Apple Inc., a relative newcomer to the world of corporations, recently made headlines when their total market value set a record by exceeding the \$1 trillion mark.

General Electric was founded by Thomas Edison and J.P. Morgan in 1892. The company has fallen on hard times in the past several years, but for well over a century, long after Edison and Morgan were dead, the company was a stalwart of the U.S. stock market. The Coca-Cola corporation is even older. John Pemberton founded the company in his pharmacy in 1886. Both Candler and the pharmacy are long gone, but the company he started is still around and still selling billions of dollars of beverages every year.

Some people argue that corporations have too much power. They're right! They do. That is why we must invest in them. We mere mortals need to invest in the entities that live longer than we do. Our lives are finite. Corporations will continue to gain wealth and assets long after our useful lives have ended. If you invest early enough and often enough, you can create, not only sufficient wealth for your life, but a legacy for future generations as well.

Scott A. Grant is the president of Standfast Asset Management in Ponte Vedra Beach. In addition to managing assets for individuals in the community, he is an author, columnist, historian and speaker.

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STANDFAST ASSET MANAGEMENT HOSTS RECEPTION FOR ARTIST WILLIAM MEYER



Photo courtesy of Standfast Asset Management

Sarah McCarthy Hourihan and Brenda Gross gather at a reception recently held for artist William Meyer and his collection "Tranquility" at Standfast Asset Management in Ponte Vedra Beach. A portion of the proceeds raised by this event was donated to The DONNA Foundation.

Retirement

Continued from 21

3. Reinvest tax returns.

Working professionals accustomed to receiving tax returns can use that money to catch up on their retirement savings. Rather than spending tax returns or depositing them into traditional savings accounts, reinvest them into a retirement account. Speak with

a financial planner to help you figure out how to accomplish this goal. Even if it requires opening a new account, the long-term benefits or reinvesting returns are substantial.

4. Downsize your home.

Empty nesters nearing retirement age may benefit by downsizing their homes. Doing so can reduce utility bills, property taxes and other expenses, and those savings can then be redirected into retirement accounts.

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WEALTH ADVISORS

Florida Chamber Music Project to celebrate Mozart Jan. 13 in Ponte Vedra

The Florida Chamber Music Project (FCMP) will celebrate Mozart's birthday on Sunday, Jan. 13 at the Ponte Vedra Concert Hall.

The FCMP will be performing Mozart's Divertimento for String Trio and Dohnanyi's Serenade for String Trio.

"There's no better way to celebrate Mozart's birthday than to play his monumental string trio," said Susan Pardue, artistic director for FCMP. "The Dohnanyi is a wonderful contrast to Mozart with its energy and drive."

Tickets may be purchased at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre Box Offices, all Ticketmaster outlets, online and by phone at (800) 745-3000.

Florida Chamber Music Project was founded five years ago. Joining Pardue in the group are violinists Patrice Evans, Anna Genest and Annie Hertler and cellist Laurie Casseday. All are members of the Jacksonville Symphony.

The next FCMP concert will be March 10 with an all-Schumann program featuring guest artist pianist Hyunsoon Whang.

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Jacksonville Symphony to host first Midwinter Mozart Festival in January

The Jacksonville Symphony will host its first three-weekend festival in January, celebrating one of the most prolific classical composers of all time — Wolfgang Amadeus Mozart.

The Midwinter Mozart Festival will include dynamic scenes from "The Magic Flute" and "The Marriage of Figaro," along with a performance of the movie "Amadeus" live with orchestra. There will also be a more intimate performance of chamber music and a grand finale with "Don Giovanni."

Throughout the festival, the symphony will be partnering with both the University of North Florida (UNF) and media partner, WJCT. UNF students will take the stage for "Mozart Opera Scenes" at Lazzara Performance Hall at UNF.

The festival finale, "Don Giovanni" is considered by some to be the greatest opera ever written, and the symphony will bring a fully staged version of Mozart's dark tale to the concert hall. A cast including singers directly from the

Metropolitan Opera stage, custom projection art and a contemporary take on costumes will bring this timeless tale to life for Jacksonville audiences. For the first time ever, the full-length opera will be fully staged in Jacoby Symphony Hall. The orchestra will be surrounded by custom platforms and three 30-foot projection screens, providing 2,700 square feet of space for high definition graphics.

The schedule of events for the Midwinter Mozart Festival is as follows:

Coffee with Wolfy

Friday, Jan. 11, 11 a.m., Raymond James Coffee Concert

The Symphony's Midwinter Mozart Festival opens with a mix of the master's most beloved works. Associate Conductor Nathan Aspinall leads a program featuring Mozart's First Symphony — composed when he was only 6 years old — his Third Violin Concerto and his "Prague" Symphony.

Mozart Opera Scenes

Saturday, Jan. 12, 8 p.m., Lazzara Performance Hall – University of North Florida

The cunning Letter Duet, the bumbling Papageno, the vengeful Queen of the Night and the jealous Figaro — these are just a few of the jewels Mozart wove in his masterful operas. UNF students, alumni and faculty will team with the symphony to create a night of Mozart's greatest opera hits including "The Marriage of Figaro," "The Magic Flute" and "Così fan tutte."

Amadeus Live

Friday, Jan. 18, 7 p.m., Symphonic Night at the Movies Series

Winner of eight Academy Awards in 1984, including Best Picture, Actor, Director and Adapted Screenplay, "Amadeus" tells the story of Vienna court composer Antonio Salieri and the envy that consumes him upon discovering that the divine musical gifts he has so longed for all his life have been bestowed on a bawdy, vulgar and impish young composer, Mozart. Salieri's envy fuels his plot to destroy the man, yet is all the while unable to tear himself away from the genius of his music.

Mozart Chamber Music

Sunday, Jan. 20, 3 p.m., WJCT Studios

The midpoint of the festival explores the more intimate side of the master's extraordinary catalog. String quartets, wind ensembles and the "Eine Kleine Nachtmusik" bring both grace and energy to this concert held at WJCT Studios.

"Don Giovanni"

Friday, Jan. 25, 8 p.m. and Sunday, Jan. 27, 3 p.m.

Florida Blue Masterworks Series

For more information on these events or the Jacksonville Symphony, go to JaxSymphony.org.



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Christ Episcopal Church to hold auditions for 'Godspell' Jan. 12-13

Auditions for the Christ Episcopal Church spring musical, "Godspell," will be held Saturday, Jan. 12 from 9 a.m. to noon in the Contemporary Worship Space, and Sunday, Jan. 13 from 2 to 6 p.m. in the Cooper Chapel.

Cast size will be flexible and will include a large ensemble chorus. Anyone interested in auditioning should come prepared to perform 32 bars from a contemporary musical, as well as two short contrasting monologues — one comedy and one serious.

The production will feature many adult roles as well as some for children, who must be in third grade or above.

The show will be performed April 4, 5, 6, 7, 11, 12 and 13 at the church.

Call backs will take place Monday, Jan. 13. Rehearsals will be held Tuesdays and Thursdays from 6 to 9 p.m. and Sundays from 2 to 6 p.m.

To sign up for a 10-minute audition slot, contact Barbara Roberts at barbara.roberts13@aol.com. The church is located at 400 San Juan Drive in Ponte Vedra Beach.

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For more information about these works, the artists, or other works, contact Bob Nickerson at First Coast Artists at 904.280.8187.



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Sports

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Photo courtesy of JAGA

Award recipients from Jacksonville Area Golf Association (JAGA) gather at the 2018 "Celebration of Golf" banquet.

2019 'Celebration of Golf' banquet set for Feb. 19 at San Jose Country Club

The Jacksonville Area Golf Association (JAGA) and the Northern Chapter of the North Florida PGA recently announced that the seventh annual "Celebration of Golf" banquet will be held at San Jose Country Club on Tuesday evening, Feb. 19.

The featured honoree will be Anne Nimnicht, who will become the fifth recipient of the Deane Beman Award for a lifetime of contributions to professional and other community-benefitting golf activities in the greater Jacksonville area. The award was named for the former PGA Tour commis-

sioner who brought the PGA Tour to Ponte Vedra Beach.

The evening's guest speaker will be former PGA Tour winner, JAGA junior champion, Nease High School graduate and longtime First Coast resident Len Mattiace, who currently plays on the PGA Tour Champions.

The evening will start at 5:45 p.m. with an exhibition on San Jose's first tee by 2019 World Golf Hall of Fame electee Dennis

CELEBRATION continues on Page 30

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THEME: AMERICAN AUTHORS

ACROSS

- ____bat or ____phobe
- *Old Man's turf
- Old-fashioned "over"
- Group of countries
- Bayonet action
- Sailing vessel with two masts
- *"Up the Down Stair ____" by Kaufman
- Philosopher Marx
- Poetic although
- *Whaling writer
- Soak some ink
- Golf course
- Hawaiian dish
- *"Slouching Towards Bethlehem" essayist
- Tax break
- Singer Yoko
- Bodily fluids
- Three-ply snack
- Parkinson's disease drug
- Debt acknowledgment
- Special way of doing something
- EU money
- Chevy Chase's 1985 comedy
- One little piggie?
- Plunder
- Bias crime perpetrators
- Pied Piper's follower
- Feed the fire

- Rare bills
- *Female Nobel winner
- Olden day calculators
- Home-grown healer
- H.S. math class
- Azaria and Aaron
- Known for its cabs
- Sports award
- *re
- "But I heard him exclaim, ____ he drove out of sight, Merry Christmas to all..."
- Wander about

DOWN

- *"Dr. Seuss's ____" alphabet book
- Chowder protein
- "A ____ is a ____ is a ____"
- Plural of ocellus
- Corn holder
- British peers
- Having the means
- Doctor Octopus' first name
- Not counterfeit
- Greek R
- Fit for some jeans
- Shish ____
- *"Invisible Man" author
- Actress Davis
- Product of inflammation
- Dished out
- Empower
- Morrison's "The ____"

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8		2	5			7		
7				2				6
1		3						9
			8	4				
				1		6		
						9	4	
	8						9	7
4				7				2
		5			4	3		8

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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.

- "Open and ____" case
- About to explode
- Joanna Gaines' concern
- Ox connectors
- Grain grinder
- *Master of the macabre
- *"American Authors" genre
- Shade of Dockers
- In good shape
- Movement disorder
- Desert mirage
- SAT administrator
- Type of renewable energy
- Figure of speech
- Type of ski lift
- Do like the moon
- Lion's do
- Guesstimate phrase
- Australian palm
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Celebration

Continued from 28

Walters. Paralyzed from the waist down as a result of a golf cart mishap in 1974, Walters has gone on to perform thousands of inspirational golf clinics using an improvised golf cart and become a tireless promoter of the game. Dinner will be served at 7 p.m.

Tables for 10 are \$650 and available at www.jaxareagolf.org. Individual tickets may be purchased for \$65.

The banquet is co-sponsored by JAGA and the Northern Chapter, with the support of the Jacksonville Women's Golf Association and the North Florida Golf Course Superintendents Association. The event annually brings together people from all facets of the golf community — players, leaders, promoters, supporters, clubs, volunteers, pros, amateurs, superintendents and organizations — to recognize and honor those who have made contributions to area golf both on the golf course and off.

JAGA director Michael McKenny from Timuquana Country Club is chairing the event and working closely with San Jose Country Club's General Manager Rocky Staples and Head Pro Todd Bork to organize the evening.

In addition to the Deane Beman Award, individuals from the following organizations will be recognized:

- Jacksonville Women's Golf Association



Photo courtesy of JAGA

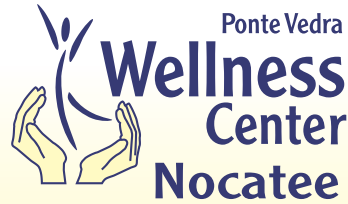
Joe Barrow, the 2018 Deane Beman Award winner, addresses attendees of the "Celebration of Golf" banquet.

- Jacksonville Area Golf Association
- Northern Chapter of the North Florida PGA

The banquet will be held at San Jose Country Club for the first time. The first five dinners were hosted by Timuquana Country Club before the event moved to the World Golf Hall of Fame in 2018. The last four have been sellouts.

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