

Celebrating 50 years of the

PONTE VEDRA



# Recorder

November 21, 2019

Volume 51, No. 3

75 cents

Not your average newspaper, not your average reader

PonteVedraRecorder.com

## A HORSE-DRAWN CROWD



Budweiser handler Tori Yates holds Bandit, a Budweiser Clydesdale, for visitors at Winn-Dixie in Ponte Vedra Beach Saturday, Nov. 16.

Read more on page 16.

Photo by Maggie FitzRoy



Holiday Guide to Beauty & Fitness

Pages 10-11



Leaving a Legacy

Pages 17-24

Fall Home Improvement

Pages 28-31



### CAR OF THE WEEK

2018 VOLKSWAGEN ATLAS  
3.6L V6 SE

19,048 MILES, W/ TECHNOLOGY FWD  
STK# 11706

PRICE \$23,999



904.998.9992

worldimportsusa.com

Serving Ponte Vedra and the Beaches since 1969, and now Nocatee



7 31544 60200 8

### EUROPEAN AUTO REPAIR EXPERTS



904.998.9992

worldimportsusa.com



## INSIDE

One of Us

Page 6

Calendar

Pages 8-9

Business Weekly

Pages 26-27, 32

In the Arts

Pages 33-35



**Hugh Osteen**  
Florida Market Manager  
hugh@opcfla.com  
(904) 285-8831

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

**Maggie FitzRoy**  
Editor  
maggie@opcfla.com  
(904) 686-3939

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

**Christine Rodenbaugh**  
Reporter  
chris@opcfla.com  
(904) 285-8831

**Amber Lake**  
Reporter  
amber@opcfla.com  
(904) 285-8831, ext. 3945

**Daniela Toporek**  
Reporter  
daniela@opcfla.com  
(904) 285-8831, ext. 3941

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

**Kristin Flanagan**  
Account Executive  
kristin@opcfla.com  
(904) 285-8831, ext. 3950

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

**Bob Bueno**  
Circulation Manager  
bbueno@opcfla.com  
904-463-0962

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

## Send us your news

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

Visit our website at [www.pontevedrarecorder.com](http://www.pontevedrarecorder.com)

Find the Recorder on Facebook at [www.facebook.com/ThePVRecorder](http://www.facebook.com/ThePVRecorder)

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

Find us on Twitter **@PonteVedraNews** and on Instagram **@pvrecorder**

## WHAT'S THIS?



Do you know what this is?

Email answer to [pvrecorder@opcfla.com](mailto:pvrecorder@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 sign for Woody's Bar-B-Q in Ponte Vedra. The winner of the draw was **Peter Hannigan**. Congratulations, Peter — you may pick up your prize at the Recorder office during normal business hours.



## ADOPT A PET



### CAT OF THE WEEK

Leaf was left outside of the Pet Center's gate. She is a 1-year-old female domestic short hair with beautiful tortoiseshell coloring. This beautiful petite girl is very lovable, just wants to be scratched on her back and cuddled in her new furrrevert home. Come see Leaf at the Pet Center today. #52358

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 \$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.**



### DOG OF THE WEEK

Bagel was brought in to the Pet Center as an owner release, unfortunately,

due to health issues. She is a sweet 11-month-old spayed lab mix. She is housetrained, knows some commands, has lots of energy and just want to love on her new family. Come see Bagel today at the Pet Center. #52723

## PUZZLE SOLUTIONS

O	P	E	C		C	W	M		M	O	A					
A	L	A	R		F	L	E	A		A	B	O	R	T		
F	O	R	A		L	O	S	T		S	A	U	C	E		
				P	L	Y	M	O	U	T	H		P	L	E	A
					O	A	S	T	S		T	E	L			
T	H	A	N	K	S				G	A	R	O	T	T	E	
A	U	G		E	Y	E	L	I	D		O	R	E	S		
B	R	A	G	S		R	I	B		A	N	I	L	S		
L	O	T	I		I	N	D	E	E		A	C	E			
A	N	E	M	O	N	E			P	A	R	D	O	N		
					B	A	N		C	A	R	P	I			
				S	H	E	S		P	U	R	I	T	A	N	S
C	H	I	L	I		I	R	O	N		L	E	W	D		
G	U	E	S	S		P	S	S	T		T	R	I	O		
I	T	S				S	E	E			O	O	Z	E		

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

Solutions correspond to last week's puzzles.

discover membership

JACKSONVILLE ZOO AND GARDENS

Learn more at [jacksonvillezoo.org/membership](http://jacksonvillezoo.org/membership)

Join the fun when you **Join the Zoo**

FREE admission to the Jacksonville Zoo and Gardens  
Unlimited annual visits  
Exclusive members-only events and discounts





**NEW LISTING**

**Intracoastal Condo + Boat Slip**  
 Located in the private gated community of Marina San Pablo, this 6th story luxury condo offers a convenient location, resort style amenities, and phenomenal views of the marina and Intracoastal Waterway along with a 20x50 boat slip.  
**3 bedrooms, 3.5 baths \$765,000**



**Most Desired Oceanfront Location in NE Florida**  
 Las Mirandas / Oceanfront Condo  
 This first-floor fully furnished unit was totally renovated with the finest finishes & craftsmanship. Includes an office, saturday floors, mahogany doors & built-in custom cabinetry.  
**2 bedrooms & 2 bathrooms + powder room \$1,650,000**



**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 this estate is a masterpiece of design and allows owners the ultimate beach living experience.  
**4 bedrooms, 5 and 3 1/2 bathrooms \$7,750,000**



**Panoramic Guana to Ocean Views**  
 With the Guana River to the west and the Atlantic Ocean to the east, this oceanfront home offers stunning panoramic views. Built with top engineering designs, this home thoughtfully merges comfort with sustainability.  
**7 bedrooms, 7.5 baths \$2,950,000**



**Elizabeth Hudgins, REALTOR®**  
 904.553.2032 cell  
 904.280.0486 office direct  
 elizabeth@elizabethhudgins.com  
 www.elizabethhudgins.com  
 "From Cottages to Castles"



©2017 BHH Affiliates, LLC An independently operated subsidiary of Homes Services of America, Inc., a Berkshire Hathaway affiliate, and a franchisee of BHH Affiliates, LLC. Berkshire Hathaway Home Services and the Berkshire Hathaway Home Services symbol are registered servicemarks of Home Services of America, Inc.\* Equal Housing Opportunity. Information not verified or guaranteed. If your home is currently listed with a Broker, this is not intended as a solicitation.

**CUSTOM BUILDING & REMODELING**  
 SINCE 1962  
 RESIDENTIAL / COMMERCIAL

**TOM TROUT, inc.**  
 GENERAL CONTRACTOR  
 CBC026189

**(904) 737-5412 • tomtroutinc.com**  
 Contact us for a *FREE* consultation!

**The Morgan Company**  
 PROMOTIONAL ADVERTISING

Including:  
 Apparel, Bags and Hats  
 Awards  
 Corporate Gifts  
 Trade Show Giveaways  
 Conference and Event Items  
 And So Much More!

**WE ARE YOUR SINGLE SOURCE FOR EVERYTHING PROMOTIONAL!**

Contact us today at  
**904-242-0472 or info@themorgancompany.com**  
 and let us help you get your *Brand on!*



# COLLECTION



**THE PLAZA**  
**\$339,900**

Luxury riverfront condo with breathtaking views from all rooms & upgraded features including bamboo floors, granite counters, & maple cabinets. Amenities include 24-hour concierge, heated pool, tennis courts, a gym, 2 car spaces, & huge heated & cooled storage room. MLS 1004244

**John Richardson | 904.699.5643**  
**JRichardson@WatsonRealtyCorp.com**



**PALENCIA**  
**\$559,000**

Great house on peaceful preserve lot! Features a front porch, 3,254 SqFt of living space, tile & wood flooring, soaring 12-ft. ceilings, a formal dining room, great room with built-ins & gas fireplace, & kitchen with stainless steel appliances, granite countertops, & full breakfast bar. MLS 1023974

**Larry Scalia | 401.345.0961**  
**LarryScalia@WatsonRealtyCorp.com**



**AVALON PONTE VEDRA**  
**\$893,000**

New construction opportunity on one of the last lots in desirable Avalon community, close to shopping & the beach! This is a great location to build this beach home or design your own home with ICI Custom Home Builders or your builder of choice. Lot can be purchased on its own for \$395k. MLS 973685

**Karen DeLoach | 904.333.3954**  
**KarenDeLoach@WatsonRealtyCorp.com**



**PALENCIA**  
**\$1,049,000**

Great opportunity to build on a 1.8-acre marsh view lot in a private cul-de-sac. This beautifully designed Rosedale floor plan by The Cottage Home Company is the perfect fit for this location! The plan features 5 bedrooms, 5 baths, a study, open kitchen, large lanai, & balcony. Property can also be sold as a vacant lot. MLS 907947

**Cammy Ray | 904.806.3489**  
**CammyRay@WatsonRealtyCorp.com**



*Happy Thanksgiving!*





# Donna Deegan raises \$85K in 1st day of campaign



Donna Deegan

Donna Deegan, former Jacksonville TV news anchor and three-time cancer survivor, announced that she raised \$85,000 for her campaign for Florida's 4th Congressional District within 24 hours after launching her campaign.

"I am truly humbled by the outpouring of support from all corners of Florida's 4th Congressional

District," Deegan, a Jacksonville Beach resident, said. "We're building a campaign powered by Floridians chipping in \$5, \$10, \$15 at a time because that's who I will represent every day in Congress."

Deegan's campaign manager, Erica Connor, said that Deegan's \$85,000 in donations came from 100% individual donors, 97% of whom are Florida

residents. She said Deegan is a "uniquely strong challenger," having raised more than Democrats running in Florida's 4th Congressional District did in the past decade during their entire race.

Deegan, a Democrat, is running against Rep. John Rutherford, a Republican now holding the office.

## THROWBACK THURSDAY

**Meetings**  
**County Commission**  
 The St. Johns Board of County Commissioners will meet at 9 a.m. on May 5 at the county administrative complex auditorium, 4020 Lewis Speedway, off U.S. 1, north of St. Augustine.  
**St. Johns Planning & Zoning**  
 The St. Johns County Planning & Zoning Agency will meet at 1:30 p.m. on May 7 at the county administrative complex.  
**Nease improvement team**  
 The School Improvement Team at Nease High School will meet at 3:15 p.m. on May 7 in the school's media center. The group will be formulating its improvement plan for the 1998-99 school year. Parents are encouraged to attend.  
**Municipal Service District**  
 The Ponte Vedra Municipal Service District will meet at 6 p.m. on May 4 in the Ponte Vedra Beach Branch Library.  
**Beaches Coalition**  
 The Ponte Vedra Beaches Coalition will meet at 3 p.m. on May 6 at the Ponte Vedra Beach Branch.

**In Your Opinion**  
 What do you think can be done to improve auto traffic through the Ponte Vedra Beach-Palm Valley area?

**Bernie Brewer**  
 "I think we've reached the point in time where they need to expand the number of lanes on A1A through Ponte Vedra and further south as well. With the tremendous growth in this area, we have put the cart before the horse. We're growing 10 times faster in housing and population than the roads will accommodate. This area will become like Blanding Boulevard, but there's no way to handle the congestion other than expand the road."

**Jack Hintenoch**  
 "Anything they do is going to be very difficult. There just are no easy answers. I think the best idea I've seen so far is a new north-south road, but I wouldn't want to rule anything out. As far as six-laning A1A, I think that would make it even more difficult to get out onto."

**Donna McNamara**  
 "I don't know how expensive it would be, but maybe we could have a local shuttle service. It could operate all around the local area, stopping in neighborhoods, shopping centers, the library, offices. It could run on a regular schedule and people could use it for local trips. I do not like the idea of six-laning A1A."

**John Henninger**  
 "I think six-laning A1A would help. It will destroy the ambiance of the area, but it could be landscaped and made more attractive. I'm not sure about the idea of a new north-south road because of the environmental issues involved, the wildlife habitat that would be destroyed, and the wetlands affected. That would be my concern."

**WALLY SEARS, C.R.M.L. MORTGAGES**  
 • Purchase or Refinance  
 • Conf., FHA, VA • Construction Loans  
 • Investor Loans • Cash Out

**BENEFIT CONSULTANTS**  
 Committed to helping individuals maintain a dignified life-style.  
**Robert G. Brown**

The Ponte Vedra Recorder will run "Throwback Thursday" items throughout the year to celebrate the Recorder's 50th anniversary. This week, a look at an opinion page from 1998, when the Recorder gathered opinions about how to solve traffic issues in the area (above), the 1999 edition of FYI, the Recorder's former newcomer's guide (right) and an advertisement for Sawgrass in 1981 (below). If you have any old clippings of articles, stories or ads that you would like to share from the past 50 years of the Recorder, send them to [pvrecorder@opcfla.com](mailto:pvrecorder@opcfla.com).

Recipes, names on the cookbook were discussed and also a date of publication. The next meeting of the B&BHS will be held on March 26 at the Jacksonville Beach Community Center.

The ordinance, according to Waterion, will not be passed into law until negotiations are completed with a particular company. Plans are to include local resident

The new ordinance is planned to be a model for other areas of the county which will receive cable service in the future.

**SAWGRASS.**  
**IF YOU HAVEN'T SEEN IT LATELY, YOU HAVEN'T SEEN IT.**

**Sawgrass**  
 An Arvida Resort Community  
 P.O. Box 600, Ponte Vedra Beach, Florida 32082  
 Call 1-800-874-7547 (in Florida call collect (904) 285-2261).

**fyi newcomer's guide '99**

**RECORDER**  
 Not your average newspaper.  
 not your average reader.

## LETTER TO THE COMMUNITY

The U.S. Army Corps of Engineers and the State of Florida are working with St. Johns County on a beach renourishment project in South Ponte Vedra and Vilano Beach that will provide residents, visitors, and oceanfront property owners an improved beach experience. State Road A1A and homes along the beach will also be better protected from the ocean with a widened beach and a fortified dune system.



Henry Dean

However, this beach renourishment can only happen with the cooperation of those who own properties along those beaches. In order to proceed with this project, as well as any necessary emergency repairs in the future, St. Johns

County must collect easements from oceanfront property owners to allow the sand to be placed on the beach. Temporary easements are also required from several oceanfront property owners to allow a pipe on the beach for a few months to bring sand up from the St. Augustine Inlet.

This project is the best possible solution to save North Beach, and we are asking property owners to partner with us to save the beaches. If the easements are secured, this investment of more than \$144 million into the beaches over the next fifty years will improve the quality of life for those who live near and visit the beach.

If you have any questions regarding the beach renourishment project or how to sign the required easement for your property, please contact St. Johns County at 904.209.0760 or [jjolley@sjcfl.us](mailto:jjolley@sjcfl.us). I am excited for the future of these beaches and would like to thank the oceanfront property owners in advance for providing the easements necessary to renourish our coastline.

**Henry Dean**  
**District 5, St. Johns County Board of County Commissioners**

## OBITUARIES

**James Gayle**  
 James Gayle, 65, of St. Cloud, Florida, died Nov. 11, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery - (904) 285-1130 - [www.pontevedravalle.com](http://www.pontevedravalle.com)

**Ryan Perry**  
 Ryan Perry, 47, of Jacksonville, Florida, died Nov. 12, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery - (904) 285-1130 - [www.pontevedravalle.com](http://www.pontevedravalle.com)



# 3rd-grade students at Bolles find 'peaceful moments'

By Daniela Toporek

Anne Fallon's third graders at Bolles' Lower School in Ponte Vedra Beach are finding time to take a break from academics, and opportunities to find peace of mind, during what Fallon calls "Mindful Moments."

During "Mindful Moments," Fallon allows her students to lay down, take deep breaths and go off in a world of their own, as they close their eyes and find their inner Zen.

"I went to a waterfall."

"I went to the beach."

"I went back to when dinosaurs roamed the Earth."

"I imagined myself in a warp hole of time to see all the other times."

Those are some of the things the kids have shared with Fallon and their classmates as they related their experiences with their peaceful moments.

Regardless of their destination, Fallon said she is just relieved to see her students relieved after their "mindful moments."

Fallon was inspired after she took a trip to New York City, where she visited the Guggenheim Museum and attended a special exhibit by Doug Wheeler. The exhibit was a transformation from the "hectic world, to complete silence," Fallon said. "I could sense there was a need, within the classroom



ABOVE: Anne Fallon's third-grade students lay down for a "mindful moment" session.



LEFT: Fallon walks around her class as she plays relaxing sounds in the background and guides students through their mindful moment, where she suggests a relaxing topic or a place to find peace in their minds.

Photos by Daniela Toporek

BOLLES continues on Page 12

HEAL board member, Larry Celzo and Founder of the HEAL Foundation, Leslie Weed, stopped by Champions Cycles with PGA Red Coat, Jack Garnett, and Jon Edenfield to present 100 of the 250 trikes donated to designated ESE programs in schools.



Photo provided by the HEAL Foundation

# HEAL Foundation supplies ESE programs with new trikes

By Daniela Toporek

On Nov. 16, the HEAL Foundation presented \$35,000 in trikes to ESE programs in schools all over Jacksonville and surrounding counties as part of its "Wheelin' and HEALin'" initiative.

Members of the foundation stopped by Champion Cycling off Arlington Road in Jacksonville and presented 100 of the 250 trikes that are going to programs in St. Johns, Duval, Nassau, Clay and Baker County.

"Because of the challenges with the vestibular system, balance and coordina-

tion most ESE students are unable to master riding a two-wheel bike," said HEAL Founder, Leslie Weed. "The trikes give students the opportunity to independently master riding, steering and navigating...plus they will experience the joy and excitement of riding a bike, perhaps for the very first time."

Weed also mentioned that riding a bike will help improve physical fitness, learning development and mental health. She thanked all the donors who helped the "Wheelin' and HEALin'" cause, along with Champion Cycling, who custom-built the trikes that were donated.



*Founder and co-owner of Dome Headwear in Jacksonville Beach, Jeff Whitaker grew up in Ponte Vedra Beach and now lives in Nocatee with his wife and three children. He says he is living his dream of owning his own business, with his best friend, in his hometown.*

## Jeff Whitaker



Photo by Maggie FitzRoy

As told to Maggie FitzRoy

### **What type of business is Dome Headwear?**

We are a custom headwear company, making ball caps, visors and knit caps. We do custom hats for the sports industry, music, and outdoor and lifestyle brands. We do a lot of hats for musicians—George Strait, Luke Bryan, Lynyrd Skynyrd, among others.

### **Where do you do business?**

We are a national company. We have in-house sales reps in Jacksonville, Nashville and Phoenix. We work through a nationwide network of distributors, so we are sold in all 50 states.

### **When did you start the business?**

My partner, Chris Hetland, and I played football together at the University of Florida and so we started it together in August 2010 as 50-50 partners. We were best friends who wanted to go into business together.

### **You were recently featured in Inc. Magazine. What led to that?**

We were honored as one of the fastest growing private

companies in the country by Inc. Magazine. We've grown fast in the past five years. One of the fastest 50 growing companies in Jacksonville. Among the fastest 100 growing companies run by Florida alumni.

### **When did you graduate from Florida?**

I graduated in 2004, Chris in 2006.

### **What did you do directly after graduation?**

I moved to Vail, Colorado. I caddied, skied, bartended and met my wife, Erin, there. That's also where I got into the hat business. I coached high school football and then started selling custom hats to high school football coaches. I fell in love with the industry and wanted to start my own business back in Jacksonville.

### **Your office/headquarters is on 3rd Street South in Jacksonville Beach and was recently renovated. What motivated you to do that?**

Local customers come in to design hats. And since good things happen in bars, we built a bar in the office so customers can come here everyday and have a good experience. (No alcohol involved) but you can sync your computer to the TVs above the bar and build your own

hat, place your order. We like to have customers come in and like coming in.

### **Do you do business with a lot of companies in Jacksonville?**

We have big businesses, small businesses. We tell stories through headwear. Every hat has a story.

### **How does every hat tell a story?**

Putting logos on hats—anybody can do that but we take it to the next level. For example, with unique embroidered locations and decorations.

### **What about for companies that are not local?**

We have an online hat builder and a sample travel bag. That's where our reps come in. When they are out on the road they use the online builder and a bunch of samples as well.

### **Do you have a favorite hat?**

I know what goes into each and every hat. So, that's like asking a parent who has multiple kids which is their favorite. Every single hat is my favorite hat.





Photos provided by Nease NJROTC

Nease NJROTC celebrates winning the November Sprayberry Drill Meet championship.

## Nease NJROTC victorious at Atlanta Drill competition

Nease Navy JROTC's varsity drill team travelled to Atlanta this past weekend to take on 15 of the best NJROTC programs in North Georgia and the team came away victorious, taking home the overall academic, athletic and drill championship held at Sprayberry High School.

In addition to claiming the overall championship trophy, Nease picked up 6 of 12 first place event trophies for Personnel Inspection, Overall Drill, Armed Exhibition, Overall Athletics, Push Ups and Sit Ups.

"We had never competed in this championship before and wanted to go against the best," said cadet Ethan Wissel, commander of the winning Armed Exhibition team. "The Atlanta area schools gave us their best shot, but we came out standing in the end."

Several cadets took home individual medals for exceptional performance in athletics. Rachael Tawdrous, Isabelle Rivera, Teagen Pettit and Emmelie Neff

earned top honors for Female Situps. Pettit, Amber Vidler, Anna Hampton and Yuan Tian garnered top medals in Female Pushups. Brogan Donnelly, Brody Mongon, Reef Hamilton and Nate Fagen placed first and fourth in Male Situps, and Juan Castillo took home fourth in Male Pushups. This marks two consecutive competitions where Donnelly has won first place medal in Situps, averaging 306 each time.

"We made a few errors in drill, but the teams battled throughout," said battalion commander Lindy Gostage. "I truly believe our best is yet to come."

For five years running, Nease has won the North Florida and state of Georgia Drill championships and will be eyeing a sixth when they compete in Douglas, Georgia on March 7 at the Area-12 Championships.

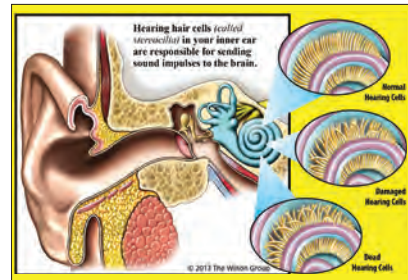
Other top schools in the competition were North Cobb (2nd), Hillgrove (3rd), Luella (4th) and Duluth (5th).

# Optimal Hearing®

The Hearing Technology Company

## WHY DO I HEAR... BUT NOT UNDERSTAND?

### Cambridge University Study Reveals Key Answer



Until recently, there was no practical way to identify dead regions of hearing cells in the ear. However, a new British-developed procedure using standard test equipment now allows for identification of dead hearing cell regions. The study suggests that the presence or absence of dead regions may have serious implications in the fitting of hearing aids.

This research reveals that amplifying dead cells is a mistake which will result in poorer speech understanding in noise. A new type of digitally programmable microcircuit is now being released from Optimal Hearing Systems that can be programmed to bypass the dead cells. As a result, the patient's usable hearing cells receive amplification, thereby

improving speech understanding in noise.

"We are employing a like method in our diagnostic sound booths using a sound field speech in noise procedure," said Dr. Gabriel Pitt of Optimal Hearing Systems. "This test simulates hearing in a noisy crowd. We are able to determine maximum speech understanding by frequency shaping this new hearing aid." The results have been amazing. For the first time, a patient is able to realize the exact amount of improvement in speech comprehension while in noisy listening environments.

These new products come in all shell sizes, including the smallest digital models, with prices starting as low as \$995. During its release, Optimal Hearing is offering this new frequency-shaping hearing instrument on a 30-day satisfaction trial. "Your satisfaction is absolutely guaranteed," Dr. Pitt said.

**Call Optimal Hearing today for an appointment.**

### Rechargeable Upgrade

# FREE

On New Oh! Hearing Systems. A \$250 value. Save hundreds on batteries over the life of these revolutionary instruments.

Expires 12/1/19.

Quinn-Shalz Family Funeral Home has partnered with Toys for Tots this holiday season.



Please drop off new, unwrapped toys before Dec. 12<sup>th</sup> to:

**Quinn-Shalz Funeral Home**

3600 3rd Street S.

Jacksonville Beach, FL 32250

904-249-1100

You can trust Dr. Stasek with your hearing and dizzy problems. Do what I did - Call **Optimal Hearing!**

-Josh Scobee,

All Time leading scorer for the Jacksonville Jaguars



## Call Today! (904) 834-4302

**PONTE VEDRA**

100 Executive Way, Ste. 100  
(Across A1A from Rawlings Middle School)

**MIDDLEBURG**

2475 Blanding Blvd, Unit 2  
(Next to Cedar River Seafood)

We accept most insurances. We service all makes and models and offer audiometric screenings and video ear inspections. Visit us at [www.optimalhearing.com](http://www.optimalhearing.com)



Thursday, Nov. 21	Friday, Nov. 22	Saturday, Nov. 23	Sunday, Nov. 24
<p><b>Miranda Lambert at Vystar Veterans Memorial Arena</b> Country star, Miranda Lambert, is back in downtown Jacksonville and performing at the Vystar Veterans Memorial Arena with Maren Morris, Pistol Annes and Ashley McBryde. The show starts at 7 p.m., Nov. 21. Ticket prices start at around \$25 on <a href="http://www.ticketmaster.com">www.ticketmaster.com</a>. The Vystar Veterans Memorial Arena is located at 300 A Philip Randolph Blvd. in Jacksonville.</p> <p><b>MOTH with MOCA</b> The Museum of Contemporary Art Jacksonville is hosting its next MOTH (Movies on the House) film from 7 to 9 p.m., Nov. 21. MOTH returns with world cinema connected to exhibitions and focusing on themes of immigration, migration, identity, displacement and home. For this MOTH event, MOCA will feature the 1979 film, "The Stalker." The "Stalker" leads his two clients, a melancholic writer and a professor, on an expedition to a mysterious restricted site known as the "Zone", an area where the normal laws of reality do not apply and remnants of extraterrestrial activity lie undisturbed. The Zone contains a place called the "Room", said to grant wishes of anyone who steps inside. This event is free to attend and open to the public. MOCA Jax is located at 333 N Laura St. in Jacksonville.</p> <p><b>NocaTour</b> Climb aboard The NocaTour at 10:30 a.m., Nov. 21, and enjoy a personal golf cart tour through Nocatee's Greenway Trailway System, Nocatee Community Park and by Coastal Oaks and Del Webb. On the way back to the Welcome Center, the cart will take a quick stop at the Spray Park for a guided tour and then finish with a solo walking tour of the award-winning Splash Water Park and the Fitness Club. The event is weather permitting. For more information, email <a href="mailto:WelcomeCenter@Nocatee.com">WelcomeCenter@Nocatee.com</a>. The Nocatee Welcome Center is located at 245 Nocatee Center Way, in Ponte Vedra.</p> <p><b>Thirsty Thursday at Al's Pizza</b> What's a better combination than pizza and beer? Every Thursday from open to close, Al's Pizza serves \$1.50 Yuengling Lager and house wines. Al's Pizza is located at 635 A1A N. in Ponte Vedra Beach.</p>	<p><b>The Fab Four at the Ponte Vedra Concert Hall</b> Travelling through countries around the world including Japan, Australia, France, Mexico and more, the Emmy-Award winning tribute band for The Beatles, The Fab Four, will be performing at the Ponte Vedra Concert Hall at 8 p.m., Nov. 22. Get ready for three costume changes representing every era of the Beatles' career, and live renditions of Beatles' classics like "Can't Buy Me Love," "Yesterday," "Twist and Shout," "Here Comes The Sun," and "Hey Jude" and more. For tickets or more information, visit <a href="http://www.pvconcerthall.com">www.pvconcerthall.com</a>. The Ponte Vedra Concert Hall is located at 1050 A1A North in Ponte Vedra Beach.</p> <p><b>Red Bull Night Riders</b> The Red Bull Night Riders returns to Jacksonville Beach Pier at 6 p.m., Nov. 22 for a unique surf competition under the stars. Six pro surfers will compete in this tow-at contest and have the opportunity to capture some big air and nail their best trick to push the limits of the sport. For more information, visit <a href="http://www.redbull.com/us-en/events/night-riders">www.redbull.com/us-en/events/night-riders</a>. The Jacksonville Beach Pier is located at 503 First St. North in Jacksonville Beach.</p> <p><b>Ponte Vedra Professional Networking Group meeting</b> The Ponte Vedra Professional Networking Group schedules weekly meetings inside Fidelity Bank, where members network with each other and guests. Each member/guest will introduce themselves and one member will present about the businesses he/she represents. The next meeting is Nov. 22 at 8:45 a.m. Fidelity Bank is located at 110 A1A N. in Ponte Vedra Beach.</p> <p><b>WinterFest opening night</b> WinterFest is back at Adventure Landing! Enjoy ice skating, an ice slide, cookie and ornament decorating and more. WinterFest opens at 5 p.m. and will last from Nov. 23 through Jan. 6. For questions or more information, call Adventure Landing at (904) 246-4386. Adventure Landing is located at 1944 Beach Blvd., in Jacksonville Beach.</p>	<p><b>Team HEAL's 'Bags, Brews, &amp; BBQ'</b> Join the HEAL Foundation's Team HEAL for its annual Bags, Brews &amp; BBQ cornhole shootout at from noon to 4 p.m., Nov. 23, at ABBQ. Registration starts at noon and bags fly at 1 p.m. Proceeds will benefit the HEAL Foundation, a local nonprofit helping enrich autistic lives. ABBQ is located at 461 Atlantic Blvd., in Atlantic Beach.</p> <p><b>Deck the Chairs</b> Jacksonville Beach's annual "Deck the Chairs" is a public holiday-art display set on the oceanfront of Jax Beach and features over 40 decorated lifeguard chairs. The display, opening at 5 p.m., Nov. 23, is free and open daily with lights illuminating the Seawalk Pavilion between until 1 a.m. Highlights include a 30-foot whimsical music tree and magical light show, children's dance and choral programs and more. The Seawalk Pavilion is located at 75 First St. North, in Jacksonville Beach.</p> <p><b>CoRK 2019 Open Studios</b> CoRK (Corner of Rosselle and King) Arts District will host its annual fall Open Studios from noon to 8 p.m., Nov. 23. All artist studios and work spaces will be open to the public, who are welcome to enjoy a self-guided tour that runs between eight buildings with over 70 participating artists. Visitors can interact with artists, watch demonstrations, purchase original artwork and get a behind-the-scenes look at CoRK residents &amp; their practice. Free to the public, Open Studios is an opportunity to experience the creative energy of the CoRK Arts District and gain a better understanding of the art community in Jacksonville. CoRK Arts District is located at 2689 Rosselle St. in Jacksonville.</p> <p><b>Public lecture by Rev. Dr. Atef M. Gendy</b> Palms Presbyterian Church welcomes President of the Evangelical Theological Seminary of Cairo. Rev. Dr. Atef M. Gendy, from 10 to 11:30 a.m., Nov. 23, for his public lecture, "A New Springtime for the Church in Egypt." This lecture is free and open to the public. To register or for more information, visit <a href="http://www.bit.ly/drgendy">www.bit.ly/drgendy</a> or call Palms Presbyterian Church at (904) 246-6427. Palms Presbyterian Church is located at 3410 Third St. South, in Jacksonville Beach.</p>	<p><b>Candle Maker at Southern Kitchen &amp; Bar</b> Spend a zen-sational Sunday evening working with soy-based wax, scented oils and unique decorative elements to craft custom candles at Southern Kitchen &amp; Bar, at 3 p.m., Nov. 24. A master crafter will guide guests, step-by-step, through this two-hour class to make a custom creation for a personalized holiday gift for a loved one or for the home. For tickets, visit <a href="http://www.YayMaker.com">www.YayMaker.com</a> and search for events in Jacksonville or call Southern Kitchen &amp; Bar at (904) 372-0444. Southern Kitchen &amp; Bar is located 831 First St. North in Jacksonville Beach.</p> <p><b>Sundays at Surfer the Bar</b> Join Big Fish Power Yoga on Sundays for a free "music &amp; flow" class at Surfer the Bar. The class is held upstairs and runs from 10 to 11 a.m. Bring friends and family and enjoy brunch and mimosas after class. Register under classes at <a href="http://www.bigfishpoweryoga.com">www.bigfishpoweryoga.com</a>. Surfer the Bar is located at 200 First St., in Jacksonville Beach.</p> <p><b>Free Yoga &amp; Friendsgiving Potluck</b> Join Bella Vida Yoga, give thanks and celebrate the beaches community with free yoga class and potluck from 11:30 a.m. to around 3 p.m. Bring a friend, a dish to share or stop by solo and enjoy the free yoga class with instructor, Britany. Class starts at 11:30 a.m. and the potluck starts at 12:30. For more information, call Bella Vida Yoga at (904) 249-5255. Bella Vida Yoga is located at 510 Shetter Ave. in Jacksonville Beach.</p> <p><b>Autumn Feast at Atlantic Beach Urban Farms</b> Atlantic Beach Urban Farms is hosting an Autumn feast from 6 to 9 p.m., Nov. 24, featuring a flavorful, family-style French meal created by Chef Scott Alters and Mixologist, Gabby Saul. We'll be enjoying roasted chicken, seasonal vegetables and free-flowing wine on Sunday, Nov. 24 (Tracey's birthday)! There are only 34 tickets available. Call or email to reserve your seats before we sell out!</p>

# Having a Garage Sale?

Let our readers know!

4 lines of text  
for **ONLY \$14**  
(each additional  
line is \$2.15)

Call Daniela at 904-285-8831 x3941  
or email [daniela@opcfla.com](mailto:daniela@opcfla.com)



## Let's get social!

"Like" us on

# facebook

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

Ponte Vedra  
**Recorder**

Not your average newspaper, not your average reader.



Monday, Nov. 25	Tuesday, Nov. 26	Wednesday, Nov. 27	Thursday, Nov. 28
<p><b>Monday trivia at Mellow Mushroom</b> 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><b>Yoga for survivors</b> Enjoy a free yoga practice at the Y Healthy Living Center as an experienced instructor, certified by the Christina Phipps Foundation, guides cancer patients, survivors, caregivers and others through a gentle and safe practice. Practice begins at 10 a.m., Nov. 25. This event is open to the public. For more information, call (904) 202-5376 or visit <a href="http://www.baptistjax.com/hlc">www.baptistjax.com/hlc</a> to reserve a spot. The Y Healthy Living Center is located at the Ponte Vedra YMCA at 170 Landrum Lane in Ponte Vedra Beach.</p> <p><b>Mario Kart Mondays at Brix Taphouse</b> Get fast and furious at the Brix Taphouse's Mario Kart Mondays from 10 p.m. to 1 a.m. Racers must sign up at 10 p.m. Winners will receive bragging rights for the week and a bottle of Stoli Crushed. Spectators can enjoy happy hour from 10 to close. Must be 21 and older to attend. The Brix Taphouse is located at 300 Second St. N. in Jacksonville Beach.</p> <p><b>Run Club at Southern Swells</b> Join Jax Beach Runners Monday nights at Southern Swells Brewing Co. for an evening run at 7 p.m. It is a 4.2-mile route, but runners can run as much or as little as they'd like. After the run, hang out and enjoy \$1 Southern Swells beers for all who ran. For more information about Jax Beach Runners and their events, visit their meetup page at <a href="http://www.meetup.com/Jax-Beach-Runners/">www.meetup.com/Jax-Beach-Runners/</a>. Southern Swells Brewing Co. is located at 1312 Beach Blvd. in Jacksonville Beach.</p>	<p><b>Palm Valley farmer's market</b> The Palm Valley farmer's market will be held every Tuesday from 1 to 4 p.m. at the Community Center at 148 Canal Blvd. in Ponte Vedra Beach. It features produce, seafood, jams, baked goods and peanut butter. For more information visit them on their Facebook page Palm Valley Farmers Market.</p> <p><b>Florida Blue free Tuesday at The Cummer</b> On Tuesday evenings from 4 to 9 p.m., enjoy free admission to the Cummer Museum and its historic gardens, thanks to the generous support of Florida Blue. Guests can enjoy free admission to the galleries and the Cummer Café, which is also open for Tapas Tuesday. This event is sponsored by VyStar Credit Union. The Cummer Museum of Art &amp; Gardens is located at 829 Riverside Ave. in Jacksonville.</p> <p><b>First Coast Newcomers Club card-playing date</b> The First Coast Newcomers Club will host its Fall Festival card party from 12:50 to 3:40 p.m., Nov. 26, at the Main Branch Library in St. Augustine. Refreshments will be provided, but bring a treat to share. For more information, call the club organizer at (904) 814-9612. The Main Branch Library is located at 1960 N. Ponce De Leon Blvd. in St. Augustine.</p> <p><b>\$1 Tuesdays for kids at Trasca &amp; Co.</b> Take the kids out to eat and save some money on Tuesdays at Trasca &amp; Co. Eatery. Children eat for \$1 with the purchase of an adult entrée. The special works for dine-in, take-out and deliveries. For more information, call Trasca &amp; Co. Eatery at (904) 395-3989. Trasca &amp; Co. is located at 155 Tourside Drive in Ponte Vedra Beach.</p> <p><b>Ladies' Wine &amp; Nine</b> Turkeys are a symbol of the holiday season, but what are some other fun turkey facts? Join Park Naturalist, Kelly Ussia, for an information talk about this charismatic bird at 2 p.m., Nov. 26, at the Anastasia Island Library. This event is free and open to all ages. Seating is first-come, first-served. For more info, email Kelly Ussia at <a href="mailto:kussia@sjcfl.us">kussia@sjcfl.us</a>. Anastasia Island Library is located at 124 Sea Grove Main St. in St. Augustine.</p>	<p><b>'Elf: The Musical'</b> Buddy is a young orphan who sneaks into Santa's gift bag and is taken back to the North Pole, where he was raised as an elf, unaware that he is actually a human, until he's forced to face the truth. With Santa's permission, he journeys to New York to find his real father, only to find that his father is on the naughty list and his half-brother doesn't even believe in Santa. Buddy is determined to win over his family and help New York remember the true meaning of Christmas. "Elf: The Musical" will be showing at the Alhambra Theatre &amp; Dining, with the first performance at 6 p.m., Nov. 27. For tickets, show times and more information, visit <a href="http://www.alhambrajax.com">www.alhambrajax.com</a>. The Alhambra Theatre &amp; Dining is located at 12000 Beach Blvd., in Jacksonville.</p> <p><b>Wednesday Pier Farmers Market</b> On Wednesdays from 8 a.m. to noon, the Pier Farmers Market at the St. Johns County Pier offers fresh produce, bread and local arts and crafts, ranging from 60 to 80 different vendors. After browsing, visitors can take a stroll along scenic St. Augustine Beach. The market helps the local economy by allowing local merchants to sustain their business and also offer fresh, local foods to the community. For more information, call (904) 315-0952. The St. Johns County Pier Park at the St. Johns County Ocean Pier is located at 350 A1A Beach Blvd. in St. Augustine Beach.</p> <p><b>Buddha's Thai Bistro's 8th annual Vegan Brunch Buffet</b> Thanksgiving isn't always just Turkey and stuffing. Join Buddha's Thai Bistro for the 8th annual Thanksgiving vegan brunch buffet from 11 a.m. to 2 p.m., Nov. 28, Thanksgiving Day. Brunch will include a variety of vegan Thai food, beginning with a sparkling Mimosa with friends and family. As a special gift, Buddha's Thai Bistro will also offer a free to-go box of food. Brunch \$31.95 per adult, \$14.48 for ages 5 to 10 and free for those under 5. For more information, visit <a href="http://www.buddhathaiabistro.com">www.buddhathaiabistro.com</a>. Buddha's Thai Bistro is located at 301 10th Ave. N., in Jacksonville Beach.</p>	<p><b>Thanksgiving at Pusser's Bar and Grille</b> Enjoy the view at Pusser's Bar and Grille's and feast on a Thanksgiving meal with the choice of oven-roasted turkey or honey-glazed ham and all the sides for \$27.95. Fixings include sides of mashed potatoes and gravy, sweet potato casserole, cranberry relish, green bean casserole and corn bread stuffing. Soups and dessert are also available for an extra \$4.95 each. For more information or to make a reservation, call Pusser's Bar and Grille at (904) 280-7766. Pusser's Bar and Grille is located at 816 A1A N., #100, in Ponte Vedra Beach.</p> <p><b>First Coast Turkey Trot Thanksgiving 5k</b> Run with Florida Race Day from 8:30 to 11:30 a.m., Thanksgiving morning, at Mickler's Landing for the First Coast Turkey Trot Thanksgiving 5K. Everyone participating will receive a medal and finishers photo for this chip-timed event. A portion of the proceeds will benefit the Florida School for the Deaf and the Blind Ski &amp; Winter Sports Athletic Club. Bring a nonperishable food item to donate to a local food pantry. To register or for more information, visit <a href="http://www.runsignup.com">www.runsignup.com</a> and search for the First Coast Turkey Trot Thanksgiving 5K. Kids under 10 can participate for free and winners of the event get pumpkin pies. Mickler's Beach Landing is located at 1109 Ponte Vedra Blvd., in Ponte Vedra Beach.</p> <p><b>Frozen 2 at the IMAX Theater</b> The IMAX Theater at World Golf Hall of Fame is showing "Frozen 2" at 1:30 p.m., Nov. 28, and through the holiday season. Elsa, the Snow Queen, and her sister, Anna, embark on another adventure far away from the kingdom of Arendelle, joined by friends, Kristoff, Olaf and Sven. For showtimes, visit <a href="http://www.worldgolfimax.com">www.worldgolfimax.com</a>. The IMAX Theater is located at 1 World Golf Pl., in St. Augustine.</p> <p><b>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 <a href="mailto:Daniela@opcfla.com">Daniela@opcfla.com</a> or call (904) 686-3939.</b></p> <p style="text-align: right;">Compiled by Daniela Toporek</p>

**PonteVedraRecorder.com**  
THE NEWS YOU NEED RIGHT NOW

- Free access to the full print edition
- Breaking local news alerts
- News, sports, business and the arts
- Get the news on your computer, tablet or smartphone
- Your go-to connection for local news



**Ponte Vedra Recorder**  
*Not your average newspaper, not your average reader.*

PV2-LV45859

**YOUR AD COULD BE HERE**

Call (904) 285-8831 for more info.



[www.pontevedrarecorder.com](http://www.pontevedrarecorder.com)



# spavia.

relax. escape. thrive.

experience the difference

80 pine lake drive suite b  
ponte vedra, fl 32081

**introductory offer**  
**\$30 gift for you\***  
towards any spa treatment valued at \$89 or above  
\*Monday thru Thursday



schedule your relaxation  
**904.395.7300**  
www.spaviapontevedra.com

\* Not valid on merchandise or redeemable for cash value. May not be combined with any other offer, promotion, or spafinder. First time guest only. Bring in offer to redeem.

## HOLIDAY SPA SPECIAL OFFERS



### COCKTAIL & NAILS

Mistletoe Express Manicure & Signature Pedicure  
With a pumpkin martini. 75 minutes | \$90

This manicure includes nail shaping, pushing of cuticles and finishes with a beautiful polish or high-gloss buff. The pedicure begins with nail shaping, pushing and moisturizing of cuticles, feet are thoroughly exfoliated, followed by a hydrating leg massage, and finished with a polish of choice or high-gloss buff.

### WINTER WARM-UP – CBD MASSAGE

50 minutes | \$155  
Our Custom Massage uses warming, full-spectrum hemp seed oil to soothe sore muscles, relax the mind and nourish skin with mineral highlights. This CBD oil fights free radicals and helps skin maintain its moisture through lycopene-rich watermelon extract.

### PUMPKIN CREAM FACIAL

50 minutes | \$99  
Presteamed milk clears the way for a soothing, healthy glow. Spicy, thick organic pumpkin purée, full of nutrient-rich mud, tingles as it increases oxygenation and circulation. Advanced firming peptides, Milk Thistle and coconut milk plumps renewed skin, leaving a calm, refined complexion.

### PLUS, EARN BOUNCE-BACK BUCKS WHEN YOU PURCHASE SAWGRASS SPA GIFT CARDS

- Get a \$15 voucher with \$75-\$200 gift card purchase
- Get a \$25 voucher with \$201-\$350 gift card purchase
- Get a \$45 voucher with \$351-\$500 gift card purchase
- Get a \$65 voucher with \$501+ gift card purchase

Valid December 5 through December 24, 2019.

\*Prices include 20% spa service charge. Gratuity is at Guest's Discretion. Valid Monday – Thursday starting October 1, 2019 through January 31, 2020. Not valid with any other Discounts or offers. Restrictions may apply.

SAWGRASS MARRIOTT GOLF RESORT & SPA  
1000 PGA Tour Boulevard, Ponte Vedra Beach, FL 32082  
904.285.7777 | Marriott.com/JAXSW



©2019 Marriott International, Inc. All Rights Reserved. All names, marks and logos are the trademarks of Marriott International, Inc., or its affiliates.

# Holiday

## GUIDE TO BEAUTY & FITNESS

Pages 10-11



## Marriott Sawgrass Resort to hold Evening of Year-End Rejuvenation

The Marriott Sawgrass Resort invites the public to a special event from 5:30 to 7:30 p.m. Dec. 5 to experience a variety of year-end product and treatment specials that will detoxify and rejuvenate for a fresh start in 2010.

The event will include:

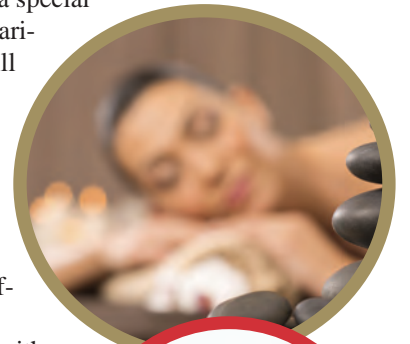
**Spa Raffle** – Meet by the pool at 7:10 p.m., for a raffling-off of two facials, two body scrubs, two man/peds, an Elemis basket, a Farmhouse Fresh basket, a dinner for two at Vernon's and more.

**Boutique Discount** – All event long, the spa will offer 10% off purchases over \$69 at the retail boutique.

**Salon Specials** – Enjoy hand massages at the spa, with new CBD oils and lotions, plus sample their Biotec Oxygen Treatment.

**Tasty Treats** – Head to the fitness center, treatment hallways and relaxation rooms for cocktails, wine tastings, culinary delights and a Peterbrooke Chocolatier sampling.

The address: 1000 PGA Tour Blvd., Ponte Vedra Beach. Phone: 904-285-7777.



## VIO MED SPA

Advanced Skin Care Procedures Personalized for Your Skin  
13820 Old St Augustine Rd Suite 401  
Jacksonville, FL 32258  
904-454-8010

### New Guest Offers

Free Spa Facial  
Buy one unit of Botox and get one free – up to 20 free units.\*

### Holiday Exclusive

\$50 Gift when you book any Spa service and mention this ad\*



\*Cannot be combined with other offers. One offer per guest. \$50 gift is only valid for spa services, cannot be redeemed for product purchase. Appointment must be booked by 12/31/19.



## The best way to prevent, treat chapped lips

Chapped lips can be an unpleasant reminder that the weather is changing. Many different people experience chapped lips periodically, but they seem to be especially common when the air is dry and cold.

The health and wellness resource Healthline.com says that, because the lips do not contain oil glands like other areas of the skin, they are more prone to drying out. Therefore, people need to take extra steps to keep their lips moist.

### STOP LICKING YOUR LIPS

Licking your lips when they are dry is a reflex habit, and one that will only temporarily address the dryness. The Mayo Clinic says that saliva evaporates quickly, which can leave lips drier than they were before you licked them. Flavored lip balms may entice you to lick your lips more, so avoid them if that flavor is just too much to resist.

### RELY ON SUNSCREEN

Use a lip balm that contains sunscreen, which can help prevent the lips from damage caused by UV rays, further exacerbating dryness. UV rays are present all year long.

### PROTECT YOUR LIPS

If you know it's going to be cold and dry outside, apply a lubricating lip cream or balm before heading outdoors. Products containing petroleum, beeswax or coconut oil can help lock moisture in. Reapply often. Also, a scarf or balaclava can help block wind that dries out lips.

### USE GENTLE SKIN CARE PRODUCTS

Some people are prone to allergic reactions from cosmetics or skin care products. Read the ingredients carefully and avoid those that have led to reactions in the past.

### DRINK MORE FLUIDS

Be sure to drink plenty of water to avoid dehydration, which can dry out lips and skin. While you're hydrating from the inside, also try to improve the air humidity inside of your home or office. A humidifier can make the environment more comfortable and help combat dry lips.

### AVOID MOUTH-BREATHING

Drawing air in through your mouth can further dry out the lips. Alleviate a stuffy nose so you can breathe through your nose more easily.

The Mayo Clinic recommends speaking with a doctor if chapped lips are chronic and not easily remedied, as this may be a symptom of an underlying condition.



Photo by Susan Griffin

Back row, from left: Dr. Erez Sternberg, Darchelle Ashley, Jess Couch, Sharon Prince, Chris Weber, Mary Daley, Debra Knight, Mandy Holsinger, Corinne Howard and Allison Schatzel. Front row, from left: Sophia Albright, Susannah Veal

## Ponte Vedra Plastic Surgery holds Holiday Open

The Holiday Open House at Ponte Vedra Plastic Surgery featured a fun "Passport" project, where participants collected stamps at various booths that were then entered into raffle drawings.

A Passport event was held at four locations: Nocatee on Nov. 12, Baymeadows East Nov. 13, Amelia Island Nov. 14 and in Ponte Vedra Nov. 15.

"We had a very fun and successful event," said Corrine Howard, marketing director for Ponte Vedra Plastic Surgery. "We are so thankful for the continued support of our patients and the Ponte Vedra Community."

Sparkle inside & out this holiday season with Skinny Jax

'Tis the season to have your face photo-ready and start planning on a weight-loss strategy to shed those holiday pounds in the new year!



### Customized Weight Loss Programs

- Skin Tightening · Cellulite Reduction
- Wrinkle Reduction · Beauty & Skin Care Products
- Stretch Mark Removal Treatments · Skin Resurfacing
- Nutritional Programs · Medical Grade Protein Supplements
- Medical Grade Vitamins & Minerals · Metabolism Enhancers
- B-12 Complex/Lipolean Injections
- Phentermine/Adipex Prescriptions



Locally owned & operated  
 (904) 999-0977 · [SkinnyJax.com](http://SkinnyJax.com)  
 1492 Third St. S. · Jacksonville Beach, FL



## KIDS SAY

In this new feature of the Ponte Vedra Recorder, "Kids Say," area children offer their answers for some pressing questions. This week, students at **BOLLES LOWER SCHOOL PONTE VEDRA BEACH** were asked ...

# WHAT ARE YOU DOING FOR THE HOLIDAY BREAK?



"I'm looking forward to going on trips. I'm going to New York in 8 days!"  
**Reece**



"Well, in December, I don't know what time yet, but we're going to be going on a cruise and I'm seeing my best friend from Ohio because I used to live there."  
**Noori**



"I'm looking forward to Christmas and going to Oklahoma because my grandma and grandpa live there."  
**Emma**



"I'm going on a trip to Nashville, Tennessee!"  
**Blakely**



"It's my birthday and I'm going to have a balloon guy! I think giraffes are my favorite!"  
**Autumn**

Sponsorship opportunities for this special feature are available. Call Susan Griffin at (904) 285-8831, ext. 3938 or email [susan@opcfla.com](mailto:susan@opcfla.com) for more information.

2020 MODEL INTRODUCTION SALES EVENT  
JACKSONVILLE'S HAPPY CLIENTS  
HONDA GIANT  
HONDA  
11333 PHILIPS HWY  
HondaOfTheAvenues.com

## Bolles

Continued from 5

setting, to encourage a sense of peace, self-awareness and reflection."

Fallon then collaborated with Lower School guidance counselor Shelley Serafin to create "Mindful Moments," which

take place three to four times a week, normally after lunch, recess or "overexcited" times.

"Although our classrooms may never be designed quite like Doug Wheeler's exhibit," Fallon said, "taking time for self-reflection, mindfulness or sense of peace are certainly alternatives to block out the world's noises around us."

PVC D  
PONTA VEDRA  
FAMILY AND COSMETIC DENTISTRY  
experience • professionalism • artistry  
DR. KEVIN NEAL | DR. MICHAEL WINTER  
*High Standards, Exceptional Results*  
100 PROFESSIONAL DR. | PONTE VEDRA BEACH, FL 32082  
(904) 285-8407  
PV2-LV45856

Subscribe to the Recorder!  
Call (904) 285-8831.



**904-370-1300**



# Beaches Tour of Homes lets residents see if grass is greener in neighbor's yard

By Amber Lake

The fourth annual Beaches Tour of Homes kicked off Dec. 7, featuring 13 Jacksonville, Atlantic and Neptune Beach homes available for viewing.

Guests were able to view the interior of some of the area's most charming bungalows, ranch houses and eclectic abodes. Additionally, for the first time this year, the event included a VIP exclusive after-party in one of the homes.

All homes featured were volunteered by residents who opened their doors to guests interested in viewing the variety of architectural and interior designs that exist around the beaches area. The annual

event is hosted by the Beaches Town Center Agency, which is a nonprofit devoted toward the improvement of the Atlantic and Neptune Beach central business district.

Debbi Summer of Atlantic Beach was one of the residents who participated in the Tour of Homes. The interior of her three-story beachside residence incorporated elements of the home's landscaping, featuring seafoam blues, jute and natural wood.

"I love bright colors and wanted a beachy look and I think I achieved it here," she said. "We appreciate the aesthetic of the beach and have enjoyed it now for 15 years. I would say I am currently living in my dream house."



Photos by Amber Lake

All the homes that were viewed during the event were available from volunteer residences.



ABOVE and BELOW: 109 Beach Ave. takes advantage of its beachside views.

RIGHT: The colorful interior design in the guest house of 109 Beach Ave.



The home located at 384 1st St. features both beach and cabin design themes.

SPECIAL THIS YEAR: COMBO TICKETS INCLUDING THE SOUTHERN LIVING IDEA HOUSE

13TH ANNUAL AMELIA ISLAND MUSEUM OF HISTORY HOLIDAY HOME TOUR

FRI. DEC. 6 & SAT. DEC. 7, 2019  
www.amelimuseum.org

FUNDED IN PART BY VISITFLORIDA. AMELIA ISLAND COME MAKE MEMORIES

**DRESS YOUR WALLS FOR THE HOLIDAYS!**

**Art Company**

**30% OFF**

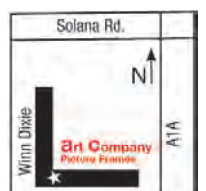
YOUR CUSTOM FRAMING ORDER

With this coupon. Cannot be combined with any other offers. Offer good for custom orders only. Not valid on work in progress. Expires 12/31/19.

Ponte Vedra Square • A1A & Solana Rd.

**273-ARTS**  
273-2787

www.bestframers.com





# Santa's mailbox to accept letters at Sawgrass Village and Recorder office

Letters mailed to Saint Nick will receive responses

Area children seeking to send their Christmas wishes to Santa Claus may drop them off at Santa's mailbox located in front of Publix in Sawgrass Village and at the Ponte Vedra Recorder office beginning Friday, Nov. 15. Letters "mailed" between Nov. 15 and Dec. 15 will receive a response from Santa thanks to a special arrangement the Ponte Vedra Beach Division of the St. Johns County Chamber of Commerce has made with the North Pole.

Letters will be collected from the special mailbox; Santa asks children to use the special stationery stocked by

all Sawgrass Village businesses. These special letters have a place for addresses so that Santa may mail a response letter. Please make sure you provide your return address!

Things at the North Pole get busy towards Christmas, so the last day to deposit letters will be Dec. 15. The Ponte Vedra Beach Division of the St. Johns County Chamber of Commerce also serves as the Ponte Vedra Beach Visitor Center. Call 904-285-2004 or visit at 200 Solana Road if you have any questions about Santa's mailbox or the area.



Photo provided by the Ponte Vedra Beach Division of the St. Johns County Chamber of Commerce  
**Children deposit letters into Santa's mailbox in 2018.**



**Students fill activity bags at their Fall Party**

# Palmer Catholic Academy students share time, talent

First graders at Palmer Catholic Academy in Ponte Vedra Beach shared their time and talent with other children at a recent class Fall Party. All class parties at the school include a service project, and this one focused on providing outreach to children being treated at Wolfson Children's Hospital.

The first graders made activity bags for young patients at the hospital, using special markers to decorate fabric bags with words of encouragement and uplifting artwork. Then they filled their decorated bags with activity books, pencils and crayons, handheld games and play dough, as well as other goodies. First grade party organizers and parents donated all items to create and



Photos provided by Kristin Pirris  
**First-grade students decorate fabric bags with encouraging messages and artwork.**

fill the activity bags.

The bags were delivered to young patients a few days after the party and distributed by Wolfson's Volunteer Services Department.

# No Hungry Holidays program brings gift of food to children

By Amber Lake

Local all-volunteer nonprofit Hugs Across the County is kicking off its fifth annual No Hungry Holidays program. The community effort provides much-needed breakfasts and lunches over the long winter break to 1,200 students referred by their school counselors.

In St. Johns County thousands of local children depend on free school-based meal programs every day, which means over long holiday breaks they may go hungry. The No Hungry Holidays program provides a bag filled with child-friendly, non-perishable breakfast and lunch items to cover the days students are not in school. In the Ponte Vedra Beach area alone, school counselors have referred about 85 kindergarten through 12th grade children to the program.

The initiative is seeking \$20 donations, an amount which provides a bag of approximately 10 days of breakfast, lunch and snack items for one child. Residents

can also drop off food items at Ponte Vedra High School or Valley Ridge Academy. The program's wish-list items include Chef Boyardee tab-top pasta meals, hearty soups, easy mac tubs, granola bars, family size Cheerios/Honey Nut Cheerios, boxed Saltine-style crackers, fruit cups and creamy peanut butter.

Brette Reiman, the organization's founder, said Hugs Across the County needs more donations to keep up with increasing demand.

"With the growth of our No Hungry Holidays program from 300 students in 2014 to 1,200 students this year, we simply cannot do what we do without the incredible support we receive from our community to help ensure that the holidays do not mean hunger for St. Johns County kids," she said.

To learn more about Hugs Across the County, visit [www.stjohnshugs.org](http://www.stjohnshugs.org). Donations can be mailed to: Hugs Across the County, 101 Marketside Ave, #404-254, Ponte Vedra, FL 32081.



**Volunteers for Hugs Across the County include parents and students who want to help ensure everyone has food over school breaks.**

Photo provided by Brette Reiman



# Hey Kids ... Send your letters to Santa

Santa has asked the Ponte Vedra Beach Division of the St. Johns County Chamber to put special mailboxes in Ponte Vedra Beach so he receives letters from all the children.

*Dear Santa,*




---



---



---



---



---



---



---



---

Mailboxes in place Nov. 15 until Dec. 15 After that, Santa will be busy!



*Sincerely,*

**NAME:** \_\_\_\_\_ **AGE:** \_\_\_\_\_

**BE SURE TO INCLUDE YOUR RETURN ADDRESS SO SANTA CAN WRITE YOU BACK:**

---



---



**DROP-OFF AT SANTA MAILBOX LOCATIONS:**

Sawgrass Village  
(in front of Publix)  
220 Front St.  
Ponte Vedra Beach, FL 32082

Ponte Vedra Recorder Office  
(inside)  
1102 A1A N., Unit 108  
Ponte Vedra Beach, FL 32082



# Clydesdale greeted like movie star at Winn-Dixie

By Maggie FitzRoy

When a neighbor mentioned to Linda Jones that one of the famous Budweiser Clydesdale horses would be visiting Winn-Dixie in Ponte Vedra Beach Saturday, Jones was thrilled.

“When my neighbor alerted me, I alerted her,” Jones said of her daughter, Tiffany Reno, as they eagerly waited in a long line to see the gentle giant. “The line just formed itself all of a sudden,” Jones, a Ponte Vedra Beach resident, said. “We are moving, moving, moving—and it’s all good.”

Like everyone else in line, when it came their turn to pet the Clydesdale, named Bandit, they posed for pictures with him. People of all ages posed with grins on their faces, as if they were posing with a famous celebrity. Which they were.

The Clydesdale horses reminded Jones of Christmas, she said, “They are cool. Seeing them in commercials, with snow and stuff.”

“It’s a great crowd,” said Winn-Dixie store manager, Thomas Knotts, whose store was one of eight stores in the Jacksonville area to have one of the Clydesdales visit this week. “It’s a great turnout for an American classic.”

There are eight Clydesdales in a “hitch,” and three hitches in the country, one of Bandit’s Budweiser handlers, Larry Manypenny, explained. He and Tori Yates, the other handler, accompanied the horses from their base in Merrimack, New Hampshire. The other two hitches are located in St. Louis, Mo. and Ft. Collins, Colorado.

Manypenny said the horses spend over 300 days a year traveling the country, to parades, shows, festivals, fairs and other events.

Bandit stood perfectly still as he had his photo taken again and again, and seemed to love the attention. Clydesdales are usually docile and calm, Manypenny said, and Bandit “is really relaxed. That’s what makes him good for this position.”

Every week they move to a different location, which is good for the horses, Manypenny said. “It gives them variety. They don’t get bored.”

They also go to a lot of sporting events, and Bandit got to go to this year’s World Series, won by the Washington Nationals.

“Because we travel the east coast,” Manypenny said, “we got to do the victory parade.”



ABOVE: Budweiser handler Tori Yates holds Bandit, a Budweiser Clydesdale, for visitors at Winn-Dixie in Ponte Vedra Beach

LEFT: Linda Jones (right) poses with her daughter, Tiffany Reno, for a photo with Bandit.

Photos by Maggie FitzRoy



**THIS THANKSGIVING, LET US DO ALL OF THE COOKING FOR YOU!**  
**TURKEY, HAM & ALL THE FIXINGS ONLY \$27.95!**

ADD ONS INCLUDE POTATO LEEK SOUP, ACORN SQUASH BISQUE, PUMPKIN PIE, & PECAN PIE FOR AN ADDITIONAL \$4.95.  
 KIDS DINNER FOR \$11.95. REGULAR DINNER MENU AVAILABLE ALL DAY.

CALL (904) 280-7766  
 Make a Reservation Today!



Pusser's Bar & Grille | 816 Highway A1A N Ponte Vedra Beach, FL 32082 | PussersPVB.com

Quinn Q&S Shalz  
 Family Funeral Home & Cremation Centre  
 904-249-1100  
 Happy Thanksgiving  
 From our Family to yours!





# Leaving a Legacy

A Guide for Caregivers & Their Families



Celebrating 50 years of the  
**PONTE VEDRA**

# Recorder

Not your average newspaper, not your average reader

**SPECIAL SECTION  
NOVEMBER 21, 2019**



# Rabbi's gift awes and inspires his congregants at Beth El Synagogue

By Maggie FitzRoy

Rabbi Michael Matuson wanted to give his 167 families at Beth El Synagogue a gift, one that would express his love and profound gratitude for what they have meant to his life.

So he recently personally pledged \$100,000 over the next three years toward paying off the synagogue's mortgage. The Rabbi's Legacy Initiative so stunned and thrilled his congregants that every one of the 15-member Beth El Board of Trustees pledged to also participate in the fund.

The goal is to pay off the mortgage of the building—built in 2004 at the cost of \$1.8 million—by 2021. Another goal is to have 100% of the families participate, according to their individual capabilities. And pledges are coming in on a regular basis.

Matuson said his commitment gives him a “feeling of completeness.” He became the synagogue's rabbi in 2008, and “I didn't know what I was missing” before that, he said of the house of worship on Roscoe Boulevard in Ponte Vedra Beach. “I felt like I belonged here, and it was a wonderful feeling,” he said. “It's like Jerusalem pines. Their roots become intertwined. If you water one tree, they all get watered. They all benefit.”

Expressing his feelings in a letter to his Beth El Community, Matuson wrote: “How can I convey my gratitude to a community for all the support, friendships, laughter and moments of holiness I have known at Beth El? How could I possibly express my gratitude to a community who make real the dreams of my prayers?”

Impressed by the rabbi's generosity, Charlie Frohman, President of the Beth El Board of Directors, said he has also been awed by the generosity and commitment of every board member. “Beth El is not just a building. It's not just a house of worship. It is a home, our home. It has become our home of worship. You can feel the difference between a house and a home. And that love is felt by everyone who comes here.”

Sherill Herzfeld, a member of the Board of Directors who has lived in multiple places around the country, said she is overwhelmed by the rabbi's gift. “I've never belonged to a synagogue where a rabbi feels that way,” she said. “Rabbi is part of this family. I never belonged to a synagogue where a rabbi ever expressed that he felt that way about his congregants.”

Board member Neal Goldman said when Matuson first approached him about his legacy gift, he turned him down. “I told him, 'no,'" Goldman said. “I wanted to make sure he was caring for himself. But he sold me on it. He wanted to give Beth El breathing room to grow and become its best self.”

The mortgage balance as of June 1, 2019 was \$756,000. The mortgage balance as of Oct. 15, with existing legacy pledges deducted, was \$491,000.

Paying the mortgage off will not only allow the synagogue to do other things with its funds, it is also “a total life insurance,” Herzfeld said. “We are securing this building. We won't ever have to worry about it again. It's a feeling that it can never be taken away.”

“It will be a legacy for your lifetime,” Frohman told Matuson. “It is benefitting people while you are still around to see it.” It also differs from leaving things in a will, because it requires sacrifice, Frohman said. “It's a big difference to give the money when you are still here, and still need it.”

Matuson assured his congregation that he will still be able to take care of himself. Even though giving \$100,000 over three years does require sacrifice.

“It's a way of saying thank you to the people I love,” he said. “People say ‘give until it hurts.’ This feels really good.”



ABOVE: Rabbi Michael Matuson in the Beth El Synagogue sanctuary

LEFT: Posing in the Beth El Synagogue sanctuary are Neal Goldman (from left), Sherill Herzfeld, Rabbi Michael Matuson, Charlie Frohman.

Photos by Maggie FitzRoy



# Financial Focus: Have you planned for your legacy?



**Karsten Jacobson**  
Guest Columnist

Like most people, you probably want to leave something behind for your loved ones and possibly to some charitable organizations. In other words, you want to create a legacy. But how?

To leave the legacy you want, you need to construct a comprehensive estate plan. There's not a "one-size-fits-all" model for everyone, but these are the key elements of most estate plans:

■ **Beneficiary designations** – Beneficiary designations are typically found on retirement accounts (such as your 401(k) and IRA) and life insurance policies. In many states, beneficiary designations may also be added to banking and brokerage accounts, where they are referred to as Pay on Death or Transfer on Death designations. These designations can supersede

the instructions on your will – yet nearly two-thirds of Americans have not designated beneficiaries for any of their accounts, according to the recent Leaving a Legacy survey commissioned by Edward Jones. Even if you have designated beneficiaries for your 401(k) and other accounts, you may need to revise them periodically in response to changes in your life – marriage, divorce, new child, etc.

■ **Will** – A will, sometimes referred to as a last will and testament, can help ensure your assets are distributed according to your wishes. And if you have young children, a will can name a guardian if something happens to you and your spouse.

■ **Trusts** – A trust provides you with even greater control than a will. You can dictate exactly how and when your beneficiaries receive the trust's assets, so, for example, if you'd prefer that your grown children not inherit a large sum at once, you can specify that they will get the money over a period of years. And a trust may

help your estate avoid the time-consuming, expensive and public process of probate, reducing or eliminating the possibility of intra-family fights over your assets.

■ **Power of attorney** – A power of attorney lets you name someone to manage your finances should you become incapacitated. This is an especially important document for any individual who doesn't have a spouse to step in.

■ **Health care directive** – If you become incapacitated, your health care directive can provide instructions for your health care (a living will) and name a person to make medical decisions on your behalf (a health care proxy). These documents can be valuable if your family disagrees about your care.

Even after you've created your estate plan, you may need to adjust it to accommodate changes in your financial assets, your family relationships, your association with charitable groups, and so on. Plus, you'll need to be aware of changes in tax laws that could affect your plans.

In any case, it's essential that you communicate your wishes to your family. Just 49% of beneficiaries are confident they know how to carry out the estate plan of a loved one, according to the Leaving a Legacy survey.

Here's one more suggestion: Get professional help. Your financial advisor can assist you with the investment-related aspects of your estate plan and work with your team of professionals, including an attorney, who can help you create the necessary documents – will, living trust, health care directive, etc. – and a tax advisor, who can provide information on tax aspects of estate assets, among other issues.

An estate plan can be a big gift to your loved ones – so take action soon.

*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 (904) 285-9898.*

## The benefits of preplanning your funeral

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving.

To remove the burden and stress associated with funeral planning, many adults preplan their funerals. Adults can be as specific as they prefer to be when preplanning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Preplanning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to preplanning funerals.

- Preplanning provides time to make the best decisions. Men and women who preplan their funerals have ample time to decide just what they want their memorial services to be like and how they want to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

- Preplanning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved

ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes honored if they are not put in writing.

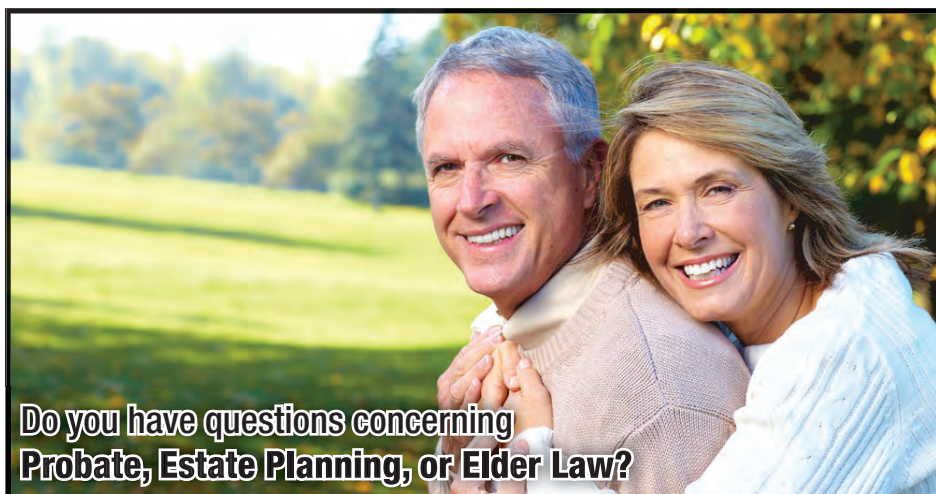
- Preplanning can help control costs. Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

- Preplanning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

Preplanning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.







Do you have questions concerning  
Probate, Estate Planning, or Elder Law?



**DWA**  
LAW OFFICES OF  
**DAN W. ARMSTRONG, P.A.**  
ATTORNEY AT LAW

**904.280.0058**

Complimentary in-office consultations

822 AIA N. Ste#310 · Ponte Vedra Veach, FL 32082

[www.DanArmstrong.com](http://www.DanArmstrong.com)

PV3-LV37226

# 5 estate planning myths



**Dan Armstrong, Esq.**  
Attorney,  
Ponte Vedra Beach

There are lots of misconceptions about estate planning, and any one of them can result in costly mistakes. Understanding who needs an estate plan and what it should cover is key to creating a plan that is right for you.

A properly crafted estate plan allows you, while you are still living, to ensure that your property will go to the people you want, in the way you want, and when you want. It permits you to save as much as possible on taxes, court costs and attorneys' fees. And it affords the comfort that your loved ones can mourn your loss without being simultaneously burdened with unnecessary red tape and financial confusion.

The following are some common myths that people have about estate planning:

■ **My estate isn't big enough to need planning.** It is true that if you have a small estate, you may not need a complicated will or trust, but even if you have only a few assets, your estate plan can direct where you want those assets to go. In addition, a will allows you to name a guardian for your young children. Estate

planning isn't just about the will, however. A thorough estate plan also includes a power of attorney and a health care proxy, both of which protect you while you're still alive. A power of attorney allows you to appoint someone to handle your finances in the event that you are ever unable to do so yourself. A health care proxy appoints someone you trust to make medical decisions for you in the event of your incapacity.

■ **I'm too young for an estate plan.** No one likes to think about death, but it is important to be prepared at any age. Unfortunately, accidents can happen to anyone. As described above, an estate plan not only allows you to dictate where your assets should go, it also allows you to name a guardian for young children and plan for incapacity.

■ **My will takes care of everything.** A will is a legally-binding statement directing who will receive your property at your death. It also appoints a legal representative to carry out your wishes. However, the will covers only probate property. (Probate is the court process by which a deceased person's property is passed to his or her heirs and people named in the will.) Many types of property or forms of ownership pass outside of probate.

**ARMSTRONG** continues on **Page 21**



## It's your story to tell

Transitioning from one year to the next is the perfect time to reflect on years gone by and a life well lived. It's also a great time to ask, "How do I want to be remembered?"

Preplanning your funeral is a smart and simple thing you can do to make it easier on your family. It also allows you to create a personalized celebration of your life for your loved ones, so that the final chapter of your story is told just the way you want.

Contact us today to received a free funeral planning guide or to learn more.



**Family Funeral Home & Cremation Centre**

3600 3rd Street South | Jacksonville Beach, FL 32250  
904.249.1100 | [www.quinn-shalz.com](http://www.quinn-shalz.com)



**First Coast Care**

Providing A Wave Of Support For Seniors



We offer a **FREE** consulting service matching seniors with appropriate living options throughout our community.

- Independent Living
- Assisted Living
- Memory Care
- Residential Care Homes
- Respite Care
- Relocations

Unsured of your needs or options? Call us, we are here to help!

Call Today for Your Personal Assessment! (904) 910-1916  
[MLugo@FirstCoastCare.com](mailto:MLugo@FirstCoastCare.com) • [www.FirstCoastCare.com](http://www.FirstCoastCare.com)





Photo provided by metrocreativeconnection.com

Creating the right estate plan now can ease strain on family members and financial future.

## Armstrong

Continued from 20

Jointly-owned property, property in trust, life insurance proceeds and property with a named beneficiary, such as IRAs or 401(k) plans, all pass outside of probate. A good plan should be designed to avoid probate, save on estate taxes, protect assets if you need to move into a nursing home, and appoint someone to act for you if you become disabled.

■ **It is cheaper to create a will on my own.** It is tempting to try to save money by using a do-it-yourself online will service or just writing something up yourself, but these poorly drafted documents may only cost additional money in the end. It is impossible to know, without a legal education and years of experience, what the right legal solution is to any particular situation and what planning opportunities are available. If there is anything about a family situation that's not commonplace,

using a DIY estate planning program means taking a large risk that can affect one's family for generations to come. And only an attorney can determine whether a particular situation qualifies as commonplace. Without clear instructions, your assets may not go where you want and can lead to problems that drag out your estate administration, cost money and create headaches for your heirs.

■ **Once a plan is in place, I'm done.** Once you have a plan in place, you need to review it every few years or whenever you have major life changes. Circumstances change over time and your estate plan needs to keep up with these changes. Major changes that may affect your plan include getting married or divorced, having children, or experiencing an increase or decrease in assets. Even if you don't have any major changes, you should review your plan periodically to make sure it still expresses your wishes.

Contact your attorney to get working on your estate plan.



None of us live forever. As a result, great stories are lost forever. Defining Moments creates family legacy videos so that those stories can be remembered for generations to come.

Schedule an appointment now at (904) 540-2426  
or visit our website at [definingmomentsvideos.com](http://definingmomentsvideos.com)



### DON'T LET POOR HEARING IMPACT YOUR LIFE

**\$1000 OFF**

Trade in old hearing aids for upgrade. Receive a \$1000 trade-in value towards your next purchase, no matter the condition.

Some restrictions may apply. Please call our office for full details. Expires 11/30/19

THE WAIT IS OVER! 100% DIGITAL THAT'S AFFORDABLE

**\$798 PER AID**  
This is 100% custom digital instrument automatically adjusts to enhance speech clarity and manages background noise.

Not to be combined with any other offer. Previous purchases excluded. Expires 11/30/19

- Do you hear but not understand words?
- Do you have difficulty in background noise?
- Do you have others repeat themselves?

There's no reason to miss out on all the daily events life has to offer. We want to make sure your hearing is the best it can be.

We have a **solution** for you!  
Call **904.373.5803** today for a **FREE Hearing Evaluation and Video Otoscope.**

330 A1A N Ste. 325  
Ponte Vedra Beach, FL 32082  
**904.373.5803**  
[www.pontevedrahearing.com](http://www.pontevedrahearing.com)



**JERRY HOWARD**  
H.A.S., BC-HIS  
Board Certified  
Hearing Specialist

★ **ASK ABOUT PRE-BLACK FRIDAY SPECIALS!** ★



William S. Masson, Atty at Law & Joseph L. Boles, Jr., Atty at Law

Asset Protection • Wills & Trusts • Probate  
Pre-Medicaid Eligibility • Elder Criminal Defense

Free Wills for anyone over the age of 65.  
No Charge for Initial Consultation.

Located at 19 Iberia Street near downtown St. Augustine **904-824-4278**





Photo provided by metrocreativeconnection.com

## How to include charitable giving in estate plans

Charitable giving comes in many forms. Some people donate annually to their favorite charities, while others may volunteer their time or professional services.

One way many people choose to give to charity is to donate at the time of their death. Including charitable giving into an estate plan is a wonderful way to support a favorite cause. When researching this approach, it can be easy to become overwhelmed by references to tax codes, attorney fees and other items that can make including charitable gifts in one's estate plan seem more complex than it needs to be. Schwab Charitable, an independent nonprofit organization, notes that there are various ways to incorporate charitable giving into an estate plan, and that doing so is something almost anyone can do.

■ **Dictate giving in your will.** When reading about charitable giving and estate planning, many people might begin to feel intimidated by estate taxes, feeling their heirs won't get as much of their money as they hoped. But Schwab Charitable notes that including a charitable contribution in your estate plan will reduce your estate tax liabilities, which will help to maximize the final value of your estate for your heirs. Speak with your estate attorney and ensure your donation is spelled out in your will.

■ **Donate your retirement account.** Another way to utilize an estate plan to donate to charity is to designate the charity of your choice as the beneficiary on your retirement account. Schwab Charitable notes that charities are exempt from both income and estate taxes, so choosing this option guarantees the charity will receive 100 percent of the account's value once it has been liquidated.

■ **Explore a charitable trust.** Charitable trusts provide another way to give back through estate planning. For example, a split-interest trust allows men and women to donate their assets to a charity but retain some of the benefits of holding those assets. A split-interest trust funds a trust in the charity's name, and people who open one receive a tax deduction any time money is transferred into the trust. But the donors still control the assets in the trust, which is passed onto the charity at the time of their deaths. You have various options at your disposal in regard to charitable trusts, so speak to a financial advisor to help you pick the best one for you.

Charitable giving is a part of many people's estate plan. Explore your options and choose the one that's most beneficial to you, your heirs and the charities you want to support.

## Memorial gifts honor loved ones

The loss of a friend or loved one is seldom easy, particularly if a person had been suffering from an illness. Close friends and family honor the memories of their deceased loved ones in different ways. Charitable giving can be a great way to honor a loved one's memory while helping others.

Survivors often find comfort in the knowledge that they can do good in the name of a loved one. Tributes or memorial gifts can be approached in different ways and serve as an ongoing reminder of a deceased loved one.

### CREATE A CHARITABLE FOUNDATION

Those who have the time and resources can establish their own charitable groups in the decedent's name. This method of charity requires the most time and effort, but can prove to be quite an impactful memorial. Individuals who would like to go this route can consult with financial and tax professionals about the best way to establish a charitable group.

### COMMUNITY FOUNDATION

Families can focus on something their

loved one cared deeply about, such as animal rescue, children, the arts, or even particular places in a community - such as a local park. According to CarePages, a company that produces free patient websites and offers community support for those coping with illness, families can choose to have their donations funneled to specific charities or nonprofit groups. Otherwise, funds can be allocated to a third-party community fund that will distribute money to various

GIFTS continues on Page 23

THE MUSICAL THRILLER

# JEKYLL & HYDE

OCT. 23 - NOV. 24

### 2020 SEASON UPCOMING SHOWS

LOVE LETTERS  
*Jan. 9 - Feb. 9*

HOW TO SUCCEED IN  
BUSINESS WITHOUT  
REALLY TRYING  
*Feb. 20 - March 22*

*Alhambra*  
theatre & dining

BUY YOUR SEATS NOW!  
904-641-1212 | alhambrajax.com  
12000 Beach Boulevard

*Just 5 minutes from Town Center!*



# Pensions, taxes, healthcare cost . . . oh my



**Ric Schilling**  
Guest Columnist

I read an article recently that I think many others will find interesting (see source below). I have said for some time now that the future cost of public pension and healthcare plans would eventually overwhelm governments at most if not every level. This article addressed that very real possibility.

The U.S. Federal Government has one advantage that local and state governments don't have – the federal government can just print more money to cover these costs. State and local governments have limited choices; they can borrow money by issuing debt or they can raise taxes or some combination of the two.

The article lists 31 states with accumulated deficits greater than the budgets of other countries. I believe a better com-

parison would be to show the deficit as a percent of the state's annual budget or, perhaps, its annual tax receipts. In any case, the point is clear – these pension and healthcare benefit costs (often referred to as legacy costs) are accumulating at a rapid rate with no solution as to how to pay them. The tax burden created by increasing state and local levies is getting so steep in some states that many who live there are leaving because they cannot afford to stay. States such as New York, California and Connecticut lead the list but they have a lot of company on that list.

Another complication is the impact on business recruitment and retention. As taxes go up in the North and West, businesses find it more cost effective to relocate in states with lower tax burdens in the Southeast and South. Business relocations reduce corporate tax collections, leaving individual taxpayers to shoulder a larger share of the increased taxes – a vicious cycle to say the least.

What is the solution? The best solution, although difficult to achieve politically, would be to replace these plans with lower cost alternatives, much as private industry has done over the years. Current employees could be exempted from those changes but all new employees would be in the new plans. It will take a considerable period before such a gradual transition produces significant savings, but it's a start. Otherwise, I see no alternative to ever-increasing state and local taxes for much of the country, creating population and business dislocations that do not serve our collective best interest.

In the meantime, be sure to adjust your financial and retirement planning with this situation in mind. Just another reason to plan early and often so you don't get caught in the "tax trap" in the future.

**Article source & site:**  
[www.msn.com/en-us/money/markets/us-states-with-shocking-debts-bigger-than-some-countries/ss-AAIAirX#imagine=1](http://www.msn.com/en-us/money/markets/us-states-with-shocking-debts-bigger-than-some-countries/ss-AAIAirX#imagine=1)

*Frederic "Ric" Schilling is a Florida native, born in Jacksonville, Fl. Ric is President and founder of Senior Guardians of America, a local North Florida firm specializing in tax reduction, long term illness planning, asset protection, probate avoidance and life income planning. Ric is a National Speaker and Advocate on Senior Issues and has been featured by the Florida Times Union and WJXT, TV-4 in Jacksonville as an authority on Estate Planning and Retirement Issues. Senior Guardians has an A+ rating with the Better Business Bureau and is a member in excellent standing with the National Ethics Association. Ric Schilling is a Certified Financial Fiduciary (CFF). You may contact Ric at 904-371-3302 or 888-891-3381. Please visit: [www.seniorguardian.com](http://www.seniorguardian.com)*

*This article is not intended to give tax or legal advice. Securities offered through Center Street Securities, Inc. (CSS), a registered Broker-Dealer & member FINRA & SIPC. Investment Advisory Services offered through Center Street Advisors, Inc. (CSA), a SEC Registered Investment Advisor. Schilling and Associates (d/b/a Senior Guardians of America) and CSA are independent of CSS.*

## Information for young parents to include in their wills

A will is a legal document that contains instructions as to what should be done with a person's money and property upon that person's death. While no young parent wants to think of their own mortality, parents must have wills to ensure their families are taken care of how they see fit in the wake of their deaths. When devising a will, young parents should consult a legal professional to ensure they have covered all the bases. But the following is some of the basic information young parents should include in their wills.

■ **Guardianship:** Young parents should include instructions regarding guardianship of their children should they pass away while the children are under the age of 18. Parents should not assume that their wishes regarding guardianship, even if those wishes had been expressed often, will be followed should they pass away without a will. If no will has been written, laws may dictate that children go to a spouse or the deceased's closest relative. Even if parents' wishes regarding guardianship align with the law, they should still spell those wishes out in writing in their wills.

■ **Assets:** Young parents should use their wills to assign their assets so their money and property is distributed to their heirs in accordance with their wishes.



Photo provided by metrocreativeconnection.com

Parents should be as specific as possible when dictating their wishes regarding their assets. Doing so will prevent disputes and ensure their assets are assigned exactly how they intended them to be. For example, parents who have invested in real estate and own more than one home should list the address of each property when assigning the homes to their heirs.

■ **Executor:** This person ensures the deceased's wishes are met and works with the deceased's attorney to ensure assets are allocated in adherence to the will. Before naming an executor, parents should first speak with the person to determine if they are willing to do so. The responsibility of serving as an executor is an enormous one, and parents' initial choice may already be serving as executor of another

estate and not want the additional responsibility. When choosing an executor, parents should choose a trustworthy person who has agreed to serve as an executor and understands all of the responsibility that comes with that task.

■ **Trustee:** Young parents who desire to establish a trust for their children in the wake of their death also must name a trustee to oversee the assets left to their children if their children are too young to do so themselves. The responsibilities of a trustee are similar to those of an executor, but overseeing a trust can last considerably longer than executing a will. For example, trustees may be asked to manage investments and periodically disburse funds for children of the deceased, and such responsibilities can last decades.

## Gifts

Continued from 22

organizations no matter where they are located.

### MEDICAL TRIBUTE

Memorial gifts that assist medical associations or groups working to find cures or offer treatments for diseases are quite popular. If a loved one passed away due to a specific illness, it is common to ask for donations to a specific organization that specializes in information and services pertaining to that illness. Many such groups have a "donate in memory" option on their websites. Oftentimes families are notified regarding who made memorial donations in their loved ones' names, but the amount of the donation need not be revealed.

### PERSONAL INTENTIONS

Those who would like to make a donation but cannot think of a charity to associate with their deceased loved one have a host of options at their disposal. Consider donating to a school or library, requesting materials be purchased in the decedent's name. Otherwise, donate to a general scholarship fund, possibly at the decedent's alma mater.

### FINISH THEIR WORK

If the decedent was engaged in a charitable project prior to their death, volunteer to help complete that project.

Giving back after the death of a loved one is a great way to keep the memory of that person alive.





**Investing is about more than money.**

At Edward Jones, we stop to ask you the question: *“What’s important to you?”* Without that insight and a real understanding of your goals, investing holds little meaning.

Contact your Edward Jones financial advisor for a one-on-one appointment to discuss what’s really important: *your goals.*



**Karsten L. Jacobson, CFP®**  
Financial Advisor

2208 Sawgrass Village Drive  
Ponte Vedra Beach, FL 32082  
904-285-9898

[www.edwardjones.com](http://www.edwardjones.com)  
Member SIPC



**Writing Your Own Obituary**

While writing your own obituary might seem morbid, the opposite is actually the case. Writing your obituary can focus the mind on what is important in your life and help you redirect your energies if you aren’t on the right path. Obituaries these days tend to be a bit more personal than in the past. People may confess that they struggled with addiction or other serious problems, and they may share opinions or express words of wisdom from the deathbed. Thinking about and writing your own obituary will force you to be clearer about what is important to you. So consider writing yours. Don’t just include the dry biographical facts, but be sure to write about your life’s work and what it meant to you. You may think that your life’s work is trivial or humble, but did it give you the opportunity to help and serve others? And what did you feel passionately about outside of work, and why? Were you devoted to your family and friends, and if so, how? And how, in the final analysis, do you want to be remembered? These are questions that are too important to be left to the end of life and the sooner we think about them, the more likely we are to have an obituary that tells a life story worth reading about.

— Christopher Simon

Thank you for voting us Best of the Best



The Law Office of  
Suzanne Worrall Green, PA

Integrity. Compassion. Results.



Sharon Bass • Erin Bowden • Suzanne Green

Marital and Family Law • Estates, Trusts & Probate  
Litigation and Mediation

904.280.8770  
105-B Solana Rd • Ponte Vedra Beach, FL 32082  
[www.SuzanneWGreenLaw.com](http://www.SuzanneWGreenLaw.com)



**PONTE VEDRA VALLEY**

*“A Family Owned Funeral Home with  
On-site Cremation Center and Cemetery”*

**Funeral Home**

**On-Site Cremation Center**

**Cemetery**

**Headstones, Benches, Statuary**

**Pre-planning**

4750 Palm Valley Road, Ponte Vedra Beach, FL 32082  
(904) 285-1130 \* [www.pontevedravalley.com](http://www.pontevedravalley.com)



**MILLENNIUM**  
PHYSICIAN GROUP  
*Your Connection to a Healthier Life*

# The Choice for Healthcare in Ponte Vedra

Same Day  
Appointments  
& Walk-ins  
Welcome!

**Now Accepting New Patients for Primary Care**

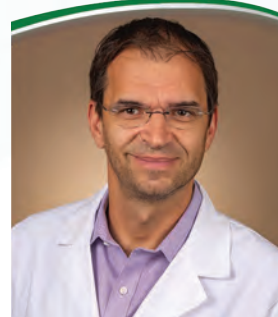
## Services Offered:

- Same Day Appointments
- FAA & DOT Physicals
- Entire Family Care
- Well Women & PAP Exams
- Dietary Education

We Accept Medicare,  
Medicare Advantage, Blue  
Select & Most Other Insurances.



**Eric Norenberg, M.D.**  
*Family Medicine*



**Razvan Balotescu, M.D.**  
*Internal Medicine*



**Nancy Stark, PA-C**  
*Physician Assistant*



**Jelisse Marrero, APRN**  
*Nurse Practitioner*

Call (904) 273-1180 to schedule  
your appointment today.

228 Ponte Vedra Park Drive, Suite 500, Ponte Vedra Beach, FL 32082 | [www.MillenniumPhysician.com](http://www.MillenniumPhysician.com)

## *Sawgrass Events Holiday Catering*



Call 904-280-7395 or email  
[Carol.Maurer@Hilton.com](mailto:Carol.Maurer@Hilton.com)  
for more information

2019  
*Best of the Best  
Caterer*

32081 & 32082



# Business Weekly

PAGE 26 THURSDAY, NOVEMBER 21, 2019

www.PonteVedraRecorder.com

St. Augustine holding tours of waste water treatment plant

Page 32

## RIBBON CUTTING FOR BOARD AND BRUSH



Photo provided by the St. Johns County Chamber of Commerce

A ribbon cutting was held Nov. 13 to celebrate the opening of Board and Brush at its new location in Ponte Vedra Beach at 840 A1A North, Suite 150. St. Johns Chamber of Commerce PVB Division members celebrated the opening while networking with fellow chamber members. For many, it was a way to start their workday with a little breakfast and camaraderie.



## ELECTRIC BIKE SHOP HOLDS GRAND OPENING CEREMONY

ABOVE: A grand-opening ribbon cutting for Pedego Electric Bikes in Sawgrass Village was held by the SJC Chamber of Commerce PVB Division on Oct. 25 at the store at 340 Front St., Suite 750, Ponte Vedra Beach. BELOW: Store owners Glenn and Annette McIntosh, manager Joe Kelleher, Cassidy Castleman and Trudy Toche.

Photos by Ed Johnson



## Businesses invited to participate in Festival of Trees

To celebrate the holiday season Benton House of St Johns will host its annual Festival of Trees to benefit the Alzheimer's Association at 5 p.m. Dec. 12 at 115 Benton Lane in St. Augustine. Light refreshments will be served

as guests view the holiday trees and listen to seasonal music.

Businesses are invited to provide a decorated tree for the networking and social event. There is no cost to

install a tree between Dec. 1 and 12, and trees will remain on display throughout the season at Benton House.

For more information, call 671-0808. Ask for Margaret Bates or Matthew Nunnally.



# All about diamonds at Underwood Jewelers Ponte Vedra Beach event

By Maggie FitzRoy

Underwood Jewelers held a special Forevermark Exceptional Diamond event Nov. 14 at their store in Ponte Vedra Beach. Each guest got a passport, which they took to five informational stations. One lucky participant won a \$5,000 gift certificate after completing all stations.

“The stations were the journey of the diamond, from where it was formed until displayed at the retailer,” said John Rutkowski, store manager. People learned a lot about diamonds, he said, and the special event went very well. “It was great,” he said. “Fantastic.”



Brooke Peacher, Natalie Humphrey, John Rutkowski and Clayton Bromberg



Lynn and Richard Dickson



Bob and Carmel Synder



Kelli Roberts, Richard Dickson, Lynn Dickson and John Rutkowski

Photos by Susan Griffin



Sarah Doody and Stephanie Royal

# Winn-Dixie to donate turkeys throughout Southeast

Southeastern Grocers, Inc., the parent company of Winn-Dixie grocery stores, will donate 7,850 frozen turkeys to communities throughout the Southeast to help feed the one in eight people who will struggle with hunger this Thanksgiving holiday, the company recently announced.

The donation will provide approximately 117,750 pounds of turkey and millions of vital meals to hungry families. Given

the increasing need in the communities it serves, Southeastern Grocers has committed nearly triple the amount of donated turkeys compared to last year.

## JACKSONVILLE DONATION EVENTS

In partnership with passionate community leaders and non-profit organizations, 19 turkey donation events, including two events in Jacksonville, will be held to dis-

tribute donations. In addition, Winn-Dixie joined the USO on Nov. 19, along with Jacksonville Jaguars’ Dede Westbrook, to donate turkeys to First Coast neighbors in need, and plans to partner with Feeding Northeast Florida on Nov. 25 to help more families.

## FREE TURKEYS WITH FLU SHOT

From Nov. 20-26, all Winn-Dixie

in-store pharmacies will offer a free Honeysuckle Frozen Turkey to customers who receive a no-cost -flu shot.

## HOLIDAY HOURS

All local Winn-Dixie stores will open at their normal hours and close at 4 p.m. on Thanksgiving Day. In-store pharmacies will be closed during the holiday.







Serving the community since 1985!

<h2 style="margin: 0;">50% OFF</h2> <p style="margin: 0;">your 2nd month of Pool Cleaning (New Customers Only)</p>	<h2 style="margin: 0;">FREE</h2> <p style="margin: 0;">initial inspection and quote (New Customers Only)</p>
--	--

Office: (904) 246-7431  
Cell/Text: (904) 382-5589

**Ron Downs**  
owner  
CPC# 057325

# Fall

## HOME IMPROVEMENT

Pages 28-32







# DOUBLE J'S

Mowers · Trimmers · Chainsaws · Small Engine Repair  
Mulch · Soil · Long-needle Straw · Rock · Gravel

(904) 285-4573

We Deliver!

123 Canal Blvd., Ponte Vedra Beach, FL 32082  
pvmulch.com

Serving you for 33 years!



**Don't Wait for this Red Flag!**  
Dead trees and limbs need to be removed before a storm approaches.

## TREE MASTERS, INC

# 285-4625

30 YEARS EXPERIENCE

treemastersflorida.com

**Complete Professional Tree Care**  
Cranes • Aerial Lift • Chippers  
Stumps • Debris Removal



*Providing reliable and honest air conditioning and heating services to all makes and models.*

- \$49.00 Summer Tune up Special
- FREE Service Call with Repairs
- 24 Hour Service (no overtime rate)
- FREE Estimates on New Equipment Installations
- \$199 Whole House Duct Cleaning Special (up to 12 vents & duct sanitizing)

(904) 292-0636 - [www.keepingjacksonvillecool.com](http://www.keepingjacksonvillecool.com)



### ROOF MAINTENANCE TIPS

Because the roof on a home is the structural integrity, it is important to protect the home's largest asset. A home is more susceptible to water damage, wood rot and structural issues if the roof is in poor condition. Chris Felix, co-owner of Enterprise Roofing, offers some tips to maintain your home's roof.

#### Is there regular maintenance recommended to extend the life of a roof?

Yes, a roof is like a car or an air conditioner — it needs preventative maintenance. The frequency depends on the house or building. If the house is covered in trees and gets a lot of leaves on the roof, it will need to be cleaned off at least twice a year, especially if there are gutters. However, if there are no trees overhanging the roof it may be okay to have an inspection every other year. In many cases, documented inspections are also required by the manufacturer of the roofing system to stay in compliance with the warranty.

#### Other than a leak inside the house, how can owners spot a potential problem?

Discoloration is a good sign of a problem. Most shingle manufacturers have warranties against algae. Our preferred manufacturer, Atlas, has the best warranty on the market for algae resistance. For metal roofs, discoloration from rust is a sure sign of a problem. And a soft spot on the roof is most likely a sign that there is a leak and the decking is deteriorating.

#### Should a homeowner consider a roof inspection before a problem occurs?

Preventive maintenance is key to extend the life of a roof, and Enterprise Roofing performs inspections. Always verify that anyone performing work on your roof has the proper insurance for the job. Working on a roof can be very dangerous and if the person is not properly insured and does damage or gets hurt the cost becomes the homeowner's responsibility.

#### If I have a shingle roof that needs replacement, should I consider metal or tile?

Yes, there are many options for both metal and tile. Metal roofs seem to be trending up in popularity. Statistics show they perform better in hurricanes due to the way that they are installed. Tile roofs are great as well. When installed with foam adhesive, tile roofs can perform just as well as a metal roof.

#### What improvements can you make that may lower my homeowner's insurance premiums?

Installing a peel-and-stick underlayment over the roof deck surface will sometimes result in a deduction on insurance policies. It is an added cost up front, but customers have told us it can pay for itself in a few years from the savings in the insurance premiums.

#### If I have solar panels on my roof, can you still repair or replace my roof?

The roof can definitely be repaired or replaced if you have solar panels. If a leak is the result of solar panel installation, there are ways to repair the problem depending on the situation. In a roof replacement situation, the solar panels will need to be removed. The reinstall work should be done by a licensed solar contractor.



Photo contributed

Chris and Sol Felix moved from South Florida to St. Augustine to start a family. Now that the twins are 11 years old, the couple has launched a roofing business.

## Woman-owned roofing company shatters glass ceiling

By Christine Rodenbaugh

Owning a business had always been an idea shared by Chris and Maria "Sol" Felix, but the timing wasn't right.

Chris worked for one of the largest commercial roofing companies in South Florida and Sol had a career in sales and marketing when they decided to relocate to St. Augustine to start a family. When their twin girls turned 10 years old, Sol began to ask herself, "What's next?"

"The timing is never right," Sol said. But she was ready "to jump off the roof" — figuratively, of course.

Fewer than 1% of roofing professionals in America are women according to National Women in Roofing, an organization that supports and advances the careers of women roofing professionals. Sol wasn't about to allow an industry stigma stand in her way.

"Last year, we decided to combine our expertise," she said. "Instead of working separately, we decided to join forces."

Sol had run her own jewelry business for five years, keeping her sales and marketing skills sharp, and Chris had about 15 years of experience in the roofing industry when they launched Enterprise Roofing, a certified woman-owned roofing company in St. Augustine.

"It has been great working together," she said. "We take pride in what we do."

The company offers roof repairs, roof replacements and commercial roofing. As with most business owners, the couple wears many different (hard) hats. Sol handles business development, marketing, customer service and financials,



Photo by Christine Rodenbaugh

Maria "Sol" Felix is CEO of Enterprise Roofing, a certified woman-owned roofing company in St. Augustine.

while Chris oversees project management and the on-site crew.

Sol said Chris likes the arrangement. "He gets to be dirty and out in the field," she said. "You may not believe it to look at me, but I get on the roof sometimes. I was up there the other day to take pictures."

Sol said she has more to learn, but she enjoys learning and it's an exciting new field for her. She welcomes the challenge of applying her experience in the beauty and jewelry sectors to the male-dominated roofing industry.

"Our main priority is customer satisfaction," she said.

Visit [www.enterpriseroofingllc.com](http://www.enterpriseroofingllc.com) or call (904) 808-3319 for more information.

## 10 tips for gardening in late autumn

By Daniela Toporek

Northeast Florida has a mild autumn, which often just feels like an extended, less brutal summer. But at least that gives gardeners extra time for planting before winter.

Here are 10 gardening tips, courtesy of Costa Farms and Miller's Tree Care, for the season.

1. If you're gardening in the fall, buy cool-season crops. These include lettuce, spinach, broccoli, kale, collards, kohlrabi, radishes, fava beans, peas and more.

2. Before planting a garden or choosing what to garden, think placement and where the plant would thrive best. Larger trees need to be placed further from your home. A vegetable garden needs at least six hours of sunlight and a nearby water source.

3. Cool-season crops are best planted between October and November, but don't wait too long. If so, the plants can often find it difficult to germinate if it gets cold enough. Planting too early may cause them to bolt, or grow too quickly, due to the heat.

4. Minimize weeding chores in the future by plucking weeds from the garden while they're small and have weaker roots.

5. Remember to check and adjust irrigation schedules according to the season. A drop in temperature means plants don't need as much water.

6. November's cooler temperatures are ideal for planting camellias, azaleas, and citrus trees.

7. Continue watering everything until the ground freezes. Yes, everything. Hydration will help plants through the winter.

GARDENING continues on Page 31

### Mattress Sale!



**Queen Sets**  
Starting at  
**\$199**

**King Sets**  
Starting at  
**\$299**

WE WON'T BE UNDERSOLD  
LOW OVERHEAD  
MEANS LOW PRICES

Richards Mattress & Wicker Warehouse

1079 Atlantic Blvd. • Atlantic Beach  
Next to Elvis's Upholstery

249-3541

M-S • 11-5:30 • Sunday • 1-5  
[www.richardsmattressandwicker.com](http://www.richardsmattressandwicker.com)





ROLL DOWN SHUTTERS CLOSED

# STORM SHUTTERS CAN SAVE YOU MONEY



BAHAMA SHUTTERS

**Storm Ready in Seconds  
Protect your home from  
wind driven rains  
Plus added Security**



ACCORDIAN SHUTTERS



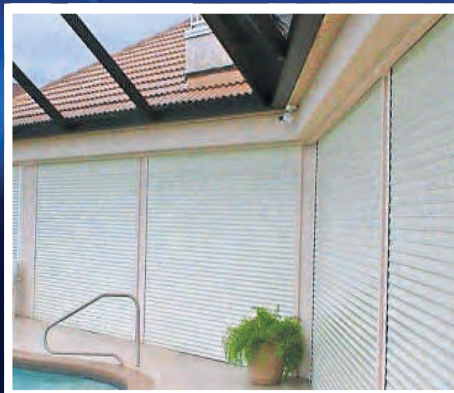
ROLL DOWN SHUTTERS OPEN



ROLL DOWN SHUTTERS CLOSED



**Since 1982**



LANAI ENCLOSURE CLOSED



LANAI ENCLOSURE OPEN

*“Preventing water intrusion through windows and doors is far less costly than repairing structural damages. Additional benefits of shutters are protection from flying debris, increased property value, decreased property insurance, elimination of the need to remove furniture from balconies, control of light and UV fading damage, improved thermal insulation, increased security, and reduced exterior noise.”* Steven T, Ashwell, Architect

**Call Today for your  
FREE ESTIMATE  
386-677-5533  
1-800-223-6283**

305 Division Avenue - Ormond Beach FL 32174  
[WWW.WEATHERGUARDSHUTTERS.COM](http://WWW.WEATHERGUARDSHUTTERS.COM)



# Gardening

Continued from 29

8. Clean gardening tools before storing them for winter. Start by removing soil or debris that may be hanging around. Sharpen shovels, trowels, and pruners to make them easier to use in the spring.

Use sandpaper to smooth down any wooden handles that are starting to splinter.

9. Autumn is also the season to spruce up flower beds. By planting annuals and bulbs that do better in cooler temperatures, the flowers will blossom through the new year.

10. If there's only one gardening area

throughout the year, pull all the plants after the final summer harvest, roots and all. Removing the entire plant helps reduce disease and fungal issues. Rotating the area of your garden plots can also help reduce these issues.

Visit [www.costafarms.com](http://www.costafarms.com) and [www.millerstrecare.com](http://www.millerstrecare.com) for more gardening tips.



**Professional Quality at the Best Price**

- Insurance Claims
- Roofing
- Roof Repairs
- Roof Maintenance
- Contracts
- Painting
- Chimney Repairs
- Chimney Cap Replacement
- Leak Detection Specialist
- Concrete and Paver cleaning & maintenance
- Tile & Shingle Roof Cleaning

**Financing Available!**

## KEEP YOUR ROOF IN PRIME CONDITION

*We can rodent proof the exterior of your home*

After Roof Cleaning



Before




**Call Today For a Free Roof Cleaning or Reroof Estimate! 904-223-6068**

74 6th Street South, Suite 104 • Jacksonville Beach, FL 32250  
**904-223-6068 • [KandDRoofing.com](http://KandDRoofing.com)**

CCC1325852 CBC1258249





## The Beaches Best Selection of

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

1421 3rd St. South  
 Jacksonville Beach  
**247-0438**  
[www.carpetconceptsjaxsonville.com](http://www.carpetconceptsjaxsonville.com)



Since 1966



PV3-LV45888



featuring  PremierGarage®

## THANK YOU JACKSONVILLE FOR VOTING US THE BEST HOME ORGANIZER 3 YEARS IN A ROW!





Garage Floor Coatings



"My new closet is so beautiful. Tim's design solved all of my storage issues!"  
 - Stacy, Ponte Vedra

- PremierNX industrial grade floor coating outperforms and outlasts traditional epoxy floors.
- Unlimited floor colors and patterns.
- All work performed by our employees, no sub contractors!
- Locally owned and operated.
- Your project will be customized for your individual needs.
- Call for a FREE in home consultation with our nationally recognized designer and receive a 3D design.
- If you're overwhelmed and not sure where to begin with your project, give us a call and we will take care of everything!

"Tailored Living took care of everything, they are the garage makeover experts!"  
 - Kathy, Jacksonville

**Your space. Defined.**

**(904) 645-0885**  
[TailoredLiving.com](http://TailoredLiving.com)

Save **\$500**  
 on your next garage or closet project

Must mention ad. Not valid with any other offer. Expires 12/31/19. PVRecorder















# City of St. Augustine hosts waste water treatment plant tours

By Christine Rodenbaugh

On an overcast October day, City of St. Augustine Waste Water Treatment Plant Supervisor Stephen Curmode guided 16 guests on the first of two facility tours during Florida City Government Week, Oct. 21 – 27. The tours were sponsored by the Florida League of Cities to raise awareness about the importance of municipal government and its daily impact on residents.

The City's Public Information Coordinator, Melissa Wissel, said letting residents know about the hardening of the facility was a focus because its location is vulnerable to floods, storms and hurricanes. Wissel had toured the plant in her role as a City employee and told attendees, "You will never flush your toilet the same."

Curmode is passionate about waste water treatment, having worked for nearly 30 years at a facility in Dade County where Hurricane Andrew wreaked havoc in 1992. He brings valuable experience to the local facility in best practices to harden the infrastructure. He wants people to know that if a storm causes power outages, pumping stations do not function. Residents who choose to hunker down for a storm should refrain from flushing until power is restored because without pumping stations, there is nowhere for the water to go and it backs up.

There are more than 140 miles of piping in the City's collection system as far north as the Northeast Florida Regional Airport, west to State Road 16, south to about Vaill Point Road and east to include Davis Shores. All waste water treatment systems are designed to treat what goes down the drains in the kitchen and bathroom sink, toilet, shower and tub. But just because a product is labeled "flushable" doesn't mean it belongs in the system.

Baby wipes and other so-called flushable wipes can clog the system, and, if the clog is located in the pipe between the home and the street, the homeowner bears the cost of the repair. Other items that do not belong in the drain are cotton pads, swabs or balls, paper towels, diapers, condoms, feminine products, hazardous chemicals, hair, medicines, cloth, facial tissues and cat litter.

Fats, oils and grease also cause clogs. One of the ladies on the tour asked if running hot water and dish soap down the drain with fat or grease from cooking would help. Curmode said it would likely just cause a clog farther down the line.

He recommended discarding used fat, oil or grease into a can or jar that is kept in the refrigerator until it's solid, then placing it in the trash. Used cooking oil is collected throughout the year at the City's Wastewater Treatment Facility at 501 Riberia Street in St. Augustine.

The annual after-the-holidays used cooking oil collection event will be pre-



At far right, "Gene" the wacky waving inflatable arm flailing tube man seemingly welcomes 16 guests to one of two tours of the City of St. Augustine Waste Water Treatment Plant on Oct. 24. Actually, Gene is used to discourage birds from perching on railings over one of the treatment tanks.



Kate Milutin (foreground) holds her nose while Stephen Curmode, plant supervisor, explains the treatment process.

Photos by Christine Rodenbaugh



Walt scrapes "sludge cake" from one of the rollers used to press water from the mixture.

sented by the City of St. Augustine and St. Johns County Utilities in partnership with St. Johns Technical High School Academy of Coastal & Water Resources from 7:30 a.m. to 2:30 p.m. Friday, Jan. 3 at Francis Field, 25 West Castillo Drive, and behind the St. Johns County Parks and Recreation office, 840 West 16th Street. Participants

are asked to allow the used oil to cool before collecting it at home and delivering it in a safe, sealed container. In addition to cooking oil, holiday lights, batteries and electronic devices will be accepted.

While there is a long list of what not to put down the drain, there are very few items that belong in the sewer system:

fecal matter (also known as No. 2), urine (No. 1), food waste through a garbage disposal and toilet paper. But not all toilet paper breaks down at the same rate, according to Curmode.

"My personal preference is for everyone to use RV toilet paper," Curmode said. "It breaks down a lot quicker."



At the end of the treatment process, most of the water is extracted leaving "sludge cake," which is mostly bacteria, not fecal matter. The sludge cake can be hauled to a landfill, used for composting or pelletized for fertilizer.



Robyn and Emerson Polanco joined the tour to learn how to leave a smaller footprint on the environment and how to be better about what they put in waste water.



# 'Magnificat' to be performed at Christ Episcopal Church

By Maggie FitzRoy

The Christ Episcopal Church Chancel Choir will perform a special musical Advent season event at 7 p.m. Wednesday, Dec. 4 in the church sanctuary at 400 San Juan Drive, Ponte Vedra Beach. The performance will also feature a University of North Florida instrumental ensemble, piano, organ and soloist Haley Cox.

The Magnificat is music that honors Mary as the mother of Jesus, but is also a musical prayer for the sick, the poor, a song for help and hope for those who are struggling. The 35-minute performance is free and open to the public. It is based on passages in the Gospel of Luke in the Bible.

Christ Church Music Director Rachel Root explains that the "Magnificat" is a song that Mary, the Mother of Jesus, sings to her cousin Elizabeth. Its themes reflect hope, excitement and joy, in keeping with the Advent season leading to Christmas.

"In Mary's words, Mary takes the focus off of herself, and places the focus back on Jesus, and on his ability to bring hope, joy, and love into our world," Root said. "She is the vehicle through which this will happen. She knows that we often fail in our attempts to be what we should be, yet, God's message to her was one of affirmation, encouragement, strength and hope." The message for everyone is that "God continues to demonstrate his love and compassion



Haley Cox

for us, as he has in the past, through our present, and as he will continue to do into our future."

Root said music is a powerful way to render words more powerful, emotionally. "Sometimes we can read something, and it doesn't really sink in until we experience the words in a more meaningful way," she said. "Maybe it occurs when we are moved by the power of the music."



Photo by Susan Griffin

Hillary Whitaker and Jennifer Jones pose in front of an art display at the new Hillary Whitaker Gallery, formerly Stellers Gallery.

# Stellers Gallery has new name

Stellers Gallery at Ponte Vedra has officially become Hillary Whitaker Gallery.

After two decades of sharing the Stellers namesake, the gallery has grown and evolved. With a new aesthetic, fresh artist, and a purpose beyond walls, the local business plans to continue to foster

and develop relationships rooted in integrity.

Courtney and Hillary announced that they will still be found at the forefront of every gallery interaction from on-site installation, curation, art handling and everything in between.

"This next decade is going to be our

best yet and we are grateful to have you along for the ride!" they said jointly in a statement.

They held a Shift exhibit, featuring artists Erin Gregory and Jennifer J.L. Jones, Nov. 8 at the newly named gallery at 240 A1A North, Suite 13, Ponte Vedra Beach.

# 'Joy to the World' concert features UNF Singing Ospreys

By Christine Rodenbaugh

The University of North Florida Singing Ospreys will present "Joy to the World: Messiah Favorites & Holiday Carols" at 3 p.m. Saturday, Dec. 7 at the Ponte Vedra Concert Hall. The performance will be under the baton of Dr. Cara Tasher, UNF director of choral studies, with stage direction by Patrick Chiu and Maureen McClusky.

To open the concert, UNF Chamber Singers will perform staged selections from the Christmas portion of Handel's "Messiah," then celebrate the season with timeless holiday carols sung by the Osprey Treble Chorus, Holly Hammond, conductor and UNF Chorale with various conductors.

Thirty voices strong, the UNF Chamber Singers will perform 40 minutes of Messiah selections accompanied by Sachiko Frampton on piano and Nick Curry on cello. After a 10-minute intermission, the 35 singers in the Osprey Treble Chorus will perform three selections followed by the 50 voices of the UNF Chorale. Audience participation singing favorite carols at the finale of the concert will be welcomed and encouraged.

In its sixth year, ticket sales from the event will benefit the UNF Music Department and the Friends of the Ponte Vedra Concert Hall, which is a 501(c)(3) nonprofit with the mission to advance and promote cultural arts through the Ponte Vedra Concert Hall. Ticket purchases may be tax deductible.

Tickets are available through Ticketmaster or at the box office at 1050 A1A North in Ponte Vedra Beach. General admission is \$20 in advance, \$25 at the door; student, senior or military tickets are \$10.



Photo provided by Friends of the Ponte Vedra Concert Hall



# first coast ARTISTS

STOP BY AND SEE ALL OF THE ARTWORK ON DISPLAY.

**Ponte Vedra Recorder**  
Not your average newspaper, not your average reader.

1102 A1A N, Unit 108 | Ponte Vedra Beach, Florida  
About a half mile South of the Ponte Vedra Concert Hall

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




Photos provided by Beaches Museum  
**Karen Lamoree, Beaches Museum archives and collections manager**



**Pete's Bar, one of the oldest bars in Florida, shows in the exhibit.**

## SUMMERFIELD AND THE LIVING IS EASY!



**JUST LISTED UNDER CONTRACT**

Step inside 145 Summerfield, and experience a spacious, sophisticated & beautifully designed home in the heart of PVB. Completely remodeled & move in ready from the chefs kitchen with white cabinets with granite counters & hardwood floors to the stunning spa bathrooms. Stylish California inspired furnishings showcase the special features of this 3BR/2BA home, a rare find within walking distance to the beach. Convenient to schools & shopping, the community of Summerfield is the perfect location to enjoy all that Ponte Vedra Beach offers. The Lodge & Club, a private oceanfront club, is just minutes away. Bike to beach, watch waves roll in from foreign shores & you will agree that Ponte Vedra living is simply the best! \$559,000

### DEDICATED TO EXCELLENT RESULTS

2016 Leading Edge Society Member - Top 7%

**Janet Westling, REALTOR®, GRI, CIPS**  
904.813.1913 Cell  
www.janetwestling.com  
Janet.Westling@bhhsfnr.com

**BERKSHIRE HATHAWAY HomeServices Florida Network Realty**

© 2015 BHH Affiliates, LLC. An independently owned and operated franchisee of BHH Affiliates, LLC. Berkshire Hathaway HomeServices and the Berkshire Hathaway HomeServices symbol are registered service marks of HomeServices of America, Inc. Equal Housing Opportunity.

Subscribe to the Recorder!  
Call (904) 285-8831.

# 'Neptune Beach: A Cool Place to Live' exhibit highlights town's history

By Amber Lake

According to Neptune Beach lore, the origin of the town was established by Dan Wheeler, who lived in the area. Back in the 1920s, he worked in Jacksonville and had to take a train from Mayport to get to work and back. While walking home from Mayport one weekday, someone told him that if you build a train station, a train is obligated to stop there.

So, he built a station and named it "Neptune" in something of an attempt at an "if you build it, they will come," scenario. Queue, the birth of Neptune Beach.

Only, according to Karen Lamoree, Beaches Museum & History Park ar-

chives and collections manager, "None of that is true."

Lamoree recently organized the Beaches Museum's new exhibit, "Neptune Beach: A Cool Place to Live." The exhibit chronicles the formation of the town and the origins of its most unique characteristics and businesses. From Pete's Bar to firsthand accounts of some of the area's first surfers, the exhibit showcases collections of significant Neptune Beach memorabilia and history.

Lamoree said that one of the most defining characteristics that made Neptune Beach "A Cool Place to Live," was its residential atmosphere and small-town feel while also being open to people from all walks of life.

"Neptune was actually built in 1885, by the man that developed it," Lamoree said. "Obviously he named it after the Roman god, Neptune. We will never know why he chose the name, but it was great marketing because it stuck. Right from the start it welcomed people that were a little different... for example, (the developer) sold property to a lot of single women. That's unusual at the time."

Additionally, the town tried, but failed, at getting many commercial developments in the area all the way through the 1940s. Due to the developer's lack of success, Neptune Beach's residential quality has since drawn many tourists and families to the area.

"It always stayed resolutely residential," Lamoree said. "What seemed like a negative consequence actually turned into a positive one."

The Beaches Museum exhibit, "Neptune Beach: A Cool Place to Live," will be on display from November 15 through March 1. It is free to see Tuesday through Saturday from 10 a.m. to 4 p.m. and Sunday, noon to 4 p.m.

## ALL DAY, EVERY MONDAY IN NOVEMBER

### \$1 FROM EVERY DRAFT BEER SOLD BENEFITS




**SAWGRASS VILLAGE | 43 PGA TOUR BLVD., PONTE VEDRA BEACH | (904) 285-1506**  
BIRDIES FOR THE BRAVE IS A NATIONAL MILITARY OUTREACH PROGRAM OPERATED BY PGA TOUR CHARITIES, INC. A 501(C)(3) CHARITABLE ORGANIZATION, PROUDLY SUPPORTED BY THE PGA TOUR.

The Birdies for the Brave name and logo is used with permission, which in no way constitutes an endorsement, support or implied of any product, service, company, individual or political position. For more information about Birdies for the Brave visit [www.birdiesforthebrave.org](http://www.birdiesforthebrave.org)



# 10TH ANNUAL

## McKenzie's RUN

fearfully & wonderfully made 139:14  
BENEFITTING BOYS & GIRLS CLUBS OF NORTHEAST FLORIDA

### 5K Run/Walk & 1 Mile Fun Run

# November 23, 2019

9:30 AM | TIAA BANK FIELD

register online at: [mckenzie'srun.org](http://mckenzie'srun.org)









# PLAYERS BY THE SEA

THIS HOLIDAY CLASSIC IS ONLY TWO WEEKS AWAY!

## A CHRISTMAS CAROL

FAMILY-FRIENDLY, TIMELESS CLASSIC  
DEC. 6 - 22

An adaptation of the Dicken's tale of Ebenezer Scrooge's journey from an embittered old Scrooge to a giving, caring human being. Let the Spirits brighten your holiday with this live theatre production at the Beach!

INCLUDE A CHRISTMAS CAROL AS PART OF YOUR HOLIDAY PARTY! Call for pricing and availability.

MEDIA BRAND PARTNER:  
**Recorder**

FOR TICKETS AND PARTY INFORMATION:  
[playersbythesea.org](http://playersbythesea.org) • 904.249.0289

## HAND MADE FROM SCRATCH - TASTE THE DIFFERENCE

WE SERVE THE BEACHES COMMUNITY WITH FRESH, FLAVORFUL FOOD

# TRASCA & CO EATERY



**CATERING AVAILABLE FOR ANY TYPE OF EVENT**

(904) 395-3989 | Sawgrass Village Shopping Center  
[www.trascaandco.com](http://www.trascaandco.com) | CONNECT WITH US:  

### HAPPY HOUR!!!

4pm-7pm

\$3 House Chardonnay & Cabernet Sauvignon

\$5 Small Plates

\$3 Local Craft Draft Beer

### CATERING



\$25 OFF your first Catering order of \$100 or more!

Expires 11/30/19

## PONTE VEDRA CONCERT HALL

WWW.PVCONCERTHALL.COM  
BOX OFFICE HOURS: FRIDAY 10AM - 6PM  
1050 A1A NORTH - PONTE VEDRA BEACH, FL 32080

### CONCERT TICKETS MAKE GREAT GIFTS!

<p>NOV. 22 THE FAB FOUR "THE ULTIMATE BEATLES TRIBUTE"</p> <p>NOV. 23 MASON JENNINGS</p> <p>NOV. 24 JOHN OATES w/ THE GOOD ROAD BAND THE RED CLAY STRAYS</p> <p>DEC. 5 STAGE FUND PRESENTS A CHRISTMAS CAROL STARRING JASON WOODS</p> <p>DEC. 7 JOY TO THE WORLD: MESSIAH FAVORITES &amp; HOLIDAY CAROLS</p> <p>DEC. 10 A PETER WHITE CHRISTMAS w/ EDGE GROOVE, VINCENT INGALA &amp; LINDSEY WEBSTER</p> <p>DEC. 12 COLTER WALL WADE SAPP</p> <p>DEC. 19 A ROCKAPPELLA HOLIDAY</p> <p>DEC. 20 HORTON'S HOLIDAY HAYRIDE w/ THE REV. HORTON HEAT, 5.6.7.8'S &amp; MORE!</p> <p>JAN. 4 DONNA THE BUFFALO</p> <p>JAN. 5 LETTUCE DELVON LAMARR ORGAN TRIO</p> <p>JAN. 15 OTTMAR LIEBERT &amp; HIS BAND LUNA NEGRA</p> <p>JAN. 16 RISING APPALACHIA RAYE ZARAGOZA</p> <p>JAN. 19 ROBERT CRAY</p> <p>JAN. 21 GAELIC STORM</p> <p>JAN. 24 INDIGO GIRLS SOLD OUT</p> <p>JAN. 25 TODD SNIDER</p> <p>JAN. 26 LUCINDA WILLIAMS &amp; HER BAND BUICK 6</p> <p>JAN. 27 CITIZEN COPE</p> <p>JAN. 29 THE TAJ MAHAL QUARTET w/ ROB ICKES &amp; TREV HENSLEY</p> <p>JAN. 30 RODNEY CROWELL</p> <p>JAN. 31 THE GLORIOUS SONS DES ROCS</p> <p>FEB. 1 OVER THE RHINE</p> <p>FEB. 4 YOUNDER MOUNTAIN STRING BAND THE TRAVELIN' MCCOURYS</p>	<p>FEB. 5 ASLEEP AT THE WHEEL</p> <p>FEB. 7 MARC COHN</p> <p>FEB. 8 DELBERT MCCLINTON</p> <p>FEB. 9 LOS LOBOS</p> <p>FEB. 10 COLD WAR KIDS OVERCOATS</p> <p>FEB. 14 AL STEWART</p> <p>FEB. 18 JIM MESSINA</p> <p>FEB. 20 TOM PAPA</p> <p>FEB. 21 JIMMY WEBB</p> <p>FEB. 27 TOMMY EMMANUEL IDA MAE</p> <p>FEB. 28 STEEP CANYON RANGERS</p> <p>MAR. 6 GARY GULMAN</p> <p>MAR. 10 SOUTHSIDE JOHNNY &amp; THE ASBURY JUKES</p> <p>MAR. 12 ERIC JOHNSON</p> <p>MAR. 13 THE WEIGHT BAND FEAT. MEMBERS OF THE BAND &amp; LEVON HELM BAND</p> <p>MAR. 18 GRAHAM NASH</p> <p>MAR. 20 STEVE HACKETT</p> <p>MAR. 22 GRAHAM NASH</p> <p>MAR. 24 THE MUSIC OF CREAM DISRAELI GEARS TOUR</p> <p>MAR. 25 BRUCE HORNSBY</p> <p>MAR. 28 PABLO CRUISE</p> <p>APR. 1 JIMMIE VAUGHAN</p> <p>APR. 2 LEE ANN WOMACK SHANE MYERS</p> <p>APR. 11 DAVE MASON</p> <p>APR. 24 SHAWN COLVIN</p> <p>MAY 2 COLIN HAY</p>
---	--

**FLORIDA CHAMBER MUSIC PROJECT**  
2020 SEASON:  
FEB. 23 MAR. 15 MAY 17



# Sports

Send your sports news to  
pvrecorder@opcfla.com

THURSDAY, NOVEMBER 21, 2019 · PAGE 36

www.PonteVedraRecorder.com

## MARSH LANDING WGA HOLDS IBIS CLASSIC



The Marsh Landing Women's Golf Association held its member-guest tournament, The Ibis Classic, Nov. 7 and 8. The first day ended with a welcome cocktail party. Day two featured the two best balls of the foursome. The overall gross winners are pictured, left to right: Donna Fiedorowicz, Marty Evans, Isobel Spink and Ana Leaird.



PLGA Member-Member Flight 1 winners Chris Nichols and Gretchen Calvert, flanked by runners-up Judy Biddle and Chi Daniels.



Flight 2 winners Berty Fransen and Ann Merrill, next to runners-up Laura Snook and Regina Antretter.

## PLGA holds tournament at Plantation

The Ponte Vedra Beach Ladies Golf Association held its 2019 Member-Member Tournament Nov. 13 and 14 at The Plantation.

The event, a 36-hole tournament, is one of the major events on the PLGA schedule.

In Flight One, the team of Chris Nichols and Gretchen Calvert bested Judy Biddle and Chi Daniels by one stroke. In Flight Two, Berty Fransen and Ann Merrill took top honors, also by the margin of one stroke, over Laura Snook and Regina Antretter.

1	2	3	4	5		6	7	8		9	10	11	12
13						14				15			
16						17				18			
19						20			21	22			
			23				24						
25	26	27		28		29			30	31	32	33	34
35			36		37			38		39			
40					41				42		43		
44				45		46				47			
48					49		50			51		52	
				53		54			55		56		
57	58	59	60					61			62	63	64
65						66	67			68			
69						70				71			
72						73				74			

### THEME: STATE CAPITALS

**ACROSS**

- Ten Commandments word
- Problem with concentrating, acr.
- Black sheep's gift
- "The game of unspeakable fun!"
- "Fancy that!"
- One Direction's "Truly, \_\_\_\_\_ Deeply"
- Consumed, two words
- Finish, with "up"
- Extra software
- The Lovin' Spoonful's "Do You \_\_\_\_\_ in Magic"
- \*Badger State capital
- Snow runner
- Boris Godunov, for one
- Every American's uncle?
- Aquarium organism
- Hound or plague
- He sacrificed a rib?
- Nordic native
- Singular of salpae
- Sites
- Joker or Batman, e.g.
- Olympic one is 50 meters long
- Terminate mission
- Boor
- If it fits...
- \*Centennial State's capital
- Form of approval
- As much as this and a leg
- Saintly glow
- Rub the wrong way

**DOWN**

- Bayonet wound
- Angie Thomas' "The \_\_\_\_\_ U Give"
- Killed by Cain
- Jazz musician Armstrong
- \*Sunflower State capital
- Fit of shivering
- \*\_\_\_\_\_ Moines
- Regards
- Dry riverbed
- Bookie's quote
- Mishmash
- Country singer Loretta
- Hot curry dish
- Mexican revolution-ary
- "I see!"
- Food thickener
- Type of bar
- Acrobat maker
- Wine from Mâcon-nais

### SUDOKU

The support you need to find quality  
**SENIOR LIVING SOLUTIONS**  
A Place for Mom has helped over one million families find senior living solutions that meet their unique needs.  
There's no cost to you!  
CALL (855) 439-6734  
\*We're paid by our partner communities.

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

© StatePoint Media  
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.

- Chutzpah
- What Kanye does
- \*Greeting in Honolulu
- Animal trail
- \*Beaver State capital
- Type of missile
- \*St. \_\_\_\_\_
- It can lead up or down
- Movie preview
- Hard to escape routine
- Faster than allegro
- Forearm bones
- Work the dough
- Copycat
- Pakistani language
- Silences
- \*Salt Lake City State
- A child's "terrible \_\_\_\_\_"
- Pitchfork part
- Aware of
- Ne
- Old age, archaic

Your Family Deserves The **BEST** Technology... Value... TV!...

**\$59.99** MONTH (for 24 months)  
190 Channels

Upgrade to the Hopper® 3 Smart HD DVR  
• Watch and record 16 shows at once  
• Get built-in Netflix and YouTube  
• Watch TV on your mobile devices  
• Hopper upgrade fee \$5/mo.

Add High Speed Internet  
**\$14.95**/mo.  
Subject to availability. Restrictions apply. Internet not provided by DISH and will be billed separately.

CALL TODAY Save 20%!  
**1-888-416-7103**

Offer ends 11/14/19. Savings with 2 year price guarantee with AT20 starting at \$59.99 compared to everyday price. All offers require credit qualification, 2 year commitment with early termination fee and a AutoPay. Prices include Hopper Duo for qualifying customers. Hopper, Hopper w/ Stick or Hopper 3 \$5/mo. more. Unbundled fees may apply based on credit qualification. Fees apply for additional TV: Hopper \$15/mo., Joey \$5/mo., Super Joey \$10/mo. All new customers are subject to a one-time, non-refundable processing fee.

dish AUTHORIZED RETAILER ACTIVIA



# Ponte Vedra CLASSIFIEDS

## CLASSIFIED RATES 2019

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

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

<p><b>Private Party Line Rates</b></p> <ul style="list-style-type: none"> <li>• \$14.00 1 week • \$23.00 2 weeks</li> <li>• \$31.00 3 weeks • \$37.50 4 weeks</li> </ul> <p>Add lines \$2.15 each</p> <p>(Couches, TV's, Beds, Household Items, Etc.)</p>	<p><b>Commercial Line Rates</b></p> <ul style="list-style-type: none"> <li>• \$22.50 1 week • \$39.00 2 weeks</li> <li>• \$55.50 3 weeks • \$70.00 4 weeks</li> </ul> <p>Add lines \$2.15 each</p> <p>(Animals, Cars, Renting or Selling a Home or to Advertise Your Business or Services)</p>	<p><b>Employment Spotlight/Real Estate</b></p> <p>1x2 (2"x2") \$40.50/1 wk • \$70.00/2 wks. • \$100/3 wks. 1x3 (2"x3") \$61.50/1 wk. • \$112.00/2 wks. • \$150.00/3 wks. 2x2 (4"x2") \$82.00/1 wk. • \$153.00/2 wks. • \$200.00/3 wks. 2x3 (4"x3") \$123.00/1 wk. • \$225/2 wks. • \$300/3 wks.</p>	<p><b>Business &amp; Worship Directory</b></p> <p>1.5 x 2 \$55.00/month 1.5 x 4 \$96.52/month 1.5 x 6 \$149.52/month</p> <p>Rate Guide for: The Recorder</p>
---	--	---	--



www.pontevedrarecorder.com

<p>CLASSIFIED LINER DEADLINE <b>MONDAY NOON</b></p>	<p>CALL APRIL SNYDER <b>904-285-8831 ext. 3937</b></p>	<p>CLASSIFIED DISPLAY DEADLINE <b>FRIDAY 5PM</b></p>	<p>RECORDER FAX # <b>904-285-7232</b></p>
---	--	--	---

**BUSINESS SERVICES**

**Financial Service**

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

**Legal Service**

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

**Health Service/ Medical**

**SAVE ON YOUR NEXT PRESCRIPTION!** World Health Link. Price Match Guarantee! Prescriptions Required. CIPA Certified. Over 1500 medications available. CALL Today For A Free Price Quote. 1-844-751-4067 Call Now!

**Health Service/ Medical**

Diagnosed with LUNG CANCER in the past 2 years? Were you an INDUSTRIAL or CONSTRUCTION TRADESMAN? You and your family may be entitled to a SIGNIFICANT CASH AWARD. Call 877-638-5582 for your risk free consultation.

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

Do you use a CPAP machine for sleep apnea? Get your FDA approved CPAP machine and supplies at little or no cost! Free sleep supplement and sleep guide included! Call 844-359-1121

**Portable Oxygen Concentrator May Be Covered by Medicare! Reclaim independence and mobility with the compact design and long-lasting battery of Inogen One. Free inf**

**Lung Cancer? And Age 60+?** You and Your Family May Be Entitled to Significant Cash Award. Call 1-855-635-9214 for Information. No Risk. No Money Out of Pocket.

**VIAGRA & CIALIS! 60 pills for \$99. 100 pills for \$150. FREE shipping. Money back guaranteed! 1-800-726-2194**

**Health Service/ Medical**

Struggling with DRUGS or ALCOHOL? Addicted to PILLS? Talk to someone who cares. Call The Addiction Hope & Help Line for a free assessment. 1-866-786-9980

**MERCHANDISE**

**Medical Supplies**

Attention Viagra users: Generic 100 mg blue pills or Generic 20 mg yellow pills. Get 45 plus 5 free \$99 + S/H. Guaranteed, no prescription necessary. Call Today 1-855-594-6030

New Medical Equipment for Seniors/Disabled  
- CAREX Uplift Power Seat / remote control  
- BEDSIDE Commode / dual-over toilet seat w/ handles  
- BELLA VISTA Power over tub chair lift-turn Seat / remote control  
Delivery Included-PVT Owned/Boxed \$375.00 for all.

Javasparkle1@icloud.com  
C. Cromwell 904-396-4542  
LEAVE MESSAGE (Photos Available)

**Medical Supplies**

**SAVE ON YOUR NEXT PRESCRIPTION!** World Health Link. Price Match Guarantee! Prescriptions Required. CIPA Certified. Over 1500 medication 1-844-751-4067 Call Now!

**Health, Beauty & / Fitness Aids**

**DENTAL INSURANCE from Physicians Mutual Insurance Company. NOT just a discount plan, REAL coverage for [350] procedures. Call 1-855-404-2263 for details. www.dental50plus.com/cpf 6118-0219**

**Satellite Sales & Service**

Spectrum Triple Play! TV, Internet & Voice for \$99.97/mo. Fastest Internet. 100 MB per second speed. Free Primetime on Demand. Unlimited Voice. NO CONTRACTS. Call 1-877-279-4652 or visit <http://tripleplaytoday.com/cpf>

**Computers & Equipment**

COMPUTER ISSUES? Free Diagnosis by Geeks On Site! Virus Removal, Data Recovery! 24/7 Emergency Service. In-home repair On line solutions 1-855-993-4172

**Home Improvements**

**AFFORDABLE NEW SIDING!** Beautify your home! Save on monthly energy bills with beautiful NEW SIDING from 1800Remodel! Up to 18 months no interest. Restrictions apply 1-855-361-3532

**EMPLOYMENT**

**Help Wanted Full-Time**

**Help Wanted. Assemble CD Cases from Home. No Experience Necessary. Call our Live Operators Now! 1-800-537-6133 Ext 550. Americancottagecrafts.com**

**Schools / Instructional**

**AVIATION CAREERS** - Hands on training for career opportunities in aviation, manufacturing and more. Financial aid for qualified students. Jobplacement assistance. Call AIM 866-314-5838

**AVIATION CAREERS** - Hands on training for career opportunities in aviation, manufacturing and more. Financial aid for qualified students. Job placement assistance. Call AIM 866-314-5838

**TRANSPORTATION**

**Autos For Sale**

**CASH FOR CARS!** We buy all cars! Junk, high-end, totaled it doesn't matter! Get free towing and same day cash! NEWER MODELS too! Call 1-833-238-0340

**Miscellaneous**

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off and 0% financing for those who qualify. PLUS Senior & Military Discounts. Call 1-866-287-4769

Become a Published Author. We want to Read Your Book! Dorrance Publishing-Trusted by Authors Since 1920. Book manuscript submissions currently being reviewed. Call for Free Author's Guide 1-844-218-1247. <http://dorranceinfo.com/florida>

Ehrlich Pest Control Experts: providing pest control solutions since 1921. Protect your home from termites, ants, spiders, fleas, roaches and more, 365 days a year! Call 1-877-801-2214 to schedule your FREE Pest Inspection

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

**A PLACE FOR MOM** has helped over a million families find senior living. Our trusted, local advisors help find solutions to your unique needs at no cost to you. 1-877-505-5169

**CASH PAYOUT?** 70 years old and kids are grown! Do you need that life insurance or is a big life settlement cash payout smarter? Call Benefit AdvanceNow for more info. 1-866-251-2882

**CARS/TRUCKS WANTED!!!** All vehicles 2000 and Newer! Any Condition. Running or Not. Competitive Offer! Free Towing! We're Nationwide! Call Now: 1-800-761-9396.

**KILL ROACHES - GUARANTEED!** Buy Harris Roach Tablets. Odorless, Effective, Long Lasting. Available: Hardware Stores, The Home Depot, homedepot.com

**Denied Social Security Disability?** Appeal! If you're 50+, filed for SSD and denied, our attorneys can help get you approved! No money out of pocket! Call 855-550-4744

**Worship DIRECTORY**

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

**Lord of Life Lutheran Church**

Building a new sanctuary to serve God and our Community  
Sunday service at 9:45 a.m.  
Join us for services!  
276 N. Roscoe Blvd., Ponte Vedra Beach  
(904) 285-5347 • [www.LordofLifePVB.org](http://www.LordofLifePVB.org)

**be BOLD!**  
Christ Episcopal Church

**Sunday Worship**  
7:45, 9:00, 11:15 a.m., 5:00 p.m. Church,  
9:00 Chapel, 9:00, 11:15 a.m. Contemporary  
10:15 a.m. Christian Formation  
Nursery available

**Misa en Español**  
Domingos 12:45 p.m. Almuerzo 12 - 12:40 p.m.

904-285-6127  
400 San Juan Drive, Ponte Vedra Beach  
[christepiscopalchurch.org](http://christepiscopalchurch.org)

**ChetsCreek CHURCH**

**Hodges Campus**  
4420 Hodges Blvd.  
Wednesdays 6:30pm  
Sundays 9:00 and 10:30am

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

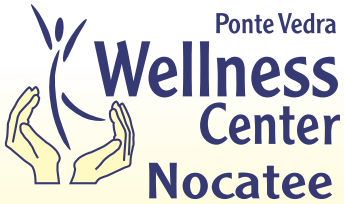
[chetscreek.com](http://chetscreek.com)





**Visit [PonteVedraRecorder.com](http://PonteVedraRecorder.com)  
to find out more about these  
BUSINESSES!**

**NEWS • PICTURES • EVENTS  
CLASSIFIEDS • NEWS • PICTURES**



**Ponte Vedra  
Wellness  
Center  
Nocatee**  
*We keep your spine in align!*  
Dr. Erika R. Hamer, DC, DIBCN, DIBE  
Chiropractic Neurologist & Practice Owner  
Also located in Ponte Vedra Beach!

**NEW PATIENT \$39  
INITIAL VISIT & EXAM**

**Family Chiropractic Care** offering  
Chiropractic Adjustments  
In-house Spinal Decompression  
Therapeutic Massage, Physio-therapy  
Personal Training, Nutritional Counseling  
Treatment for Auto Accidents & Sports Injuries

**CALL TODAY AND SCHEDULE YOUR APPOINTMENT!**

205 Marketside Ave, Suite 200, Ponte Vedra, FL 32081 **834-2717**  
Nocatee Town Center, Across from Publix [www.pontevedrawellnesscenter.com](http://www.pontevedrawellnesscenter.com)

THE PATIENT AND ANY OTHER PERSON RESPONSIBLE FOR PAYMENT HAS THE RIGHT TO REFUSE TO PAY, CANCEL PAYMENT OR BE REIMBURSED FOR PAYMENT FOR ANY SERVICE, EXAMINATION OR TREATMENT WHICH IS PERFORMED AS A RESULT OF AND WITHIN 72 HOURS OF RESPONDING TO THE ADVERTISEMENT FOR THE FREE, DISCOUNTED FEE, OR REDUCED FEE SERVICE, EXAMINATION OR TREATMENT. CAN NOT BE COMBINED. MAY NOT BE VALID FOR FEDERAL PROGRAMS INCLUDING MEDICARE... NEW PATIENTS AND REACTIVATIONS ONLY. INCLUDES EXAMINATION AND CONSULTATION. WITH THIS AD, SPECIAL OFFER EXPIRES 12/31/19.

**Ponte Vedra Recorder**  
For more information about advertising on the website, please call: (904) 285-8831  
[WWW.PONTEVEDRARECORDER.COM](http://WWW.PONTEVEDRARECORDER.COM)

**Ponte Vedra Recorder**

*Not your average newspaper, not your average reader*

*COVERING THE BEST CITY IN FLORIDA*

**Pleasingly  
Affordable**

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



Name \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Email \_\_\_\_\_

**For fastest service, call 904.285.8831**

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

STRENGTHEN YOUR  
**CREDIBILITY**

IMPROVE YOUR  
**VISIBILITY**

AMPLIFY BUSINESS  
**ADVOCACY**

DRIVE  
**PROSPERITY**

**80%**  
more  
likely

Consumers are  
**Eighty Percent** more  
likely to buy from

**Chamber Members**



[sjcchamber.com](http://sjcchamber.com)  
904.285.2004

Source: Real Value of  
Joining a Local Chamber of  
Commerce  
Shapiro Group, 2012.



## LUNG CANCER? Call Now

Asbestos exposure at refineries, shipyards, chemical plants, power plants, pipelines, on ships, offshore rigs, or other maritime jobs, industrial, construction, manufacturing jobs, or the military may be the cause. Family in the home were also exposed. Throat, Stomach, and Colon cancers may also be asbestos related.

Call 1-619-485-4372

or email [cancerFL@breakinginjurynews.com](mailto:cancerFL@breakinginjurynews.com)

\$30 billion is set aside for asbestos victims with cancer. Valuable settlement monies may not require filing a lawsuit.



**904.579.2154**  
Reach Over 5 Million Readers with Newspaper Advertising

Lung Cancer? Asbestos exposure may be the cause. \$30 billion set aside for asbestos victims. Call 1-619-485-4372 or email [cancer-FL@breakinginjurynews.com](mailto:cancer-FL@breakinginjurynews.com)

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

ENJOY MORE SPACE WITH CUSTOM PULL-OUT SHELVES FOR YOUR EXISTING CABINETS.

**ShelfGenie®**  
EVERYTHING WITHIN REACH™  
Schedule your free design consultation  
**(877) 450-2766**  
Hours: Mon - Fri 9am-9pm, Sat 10am-4pm EST

**BUY FIVE, GET ONE FREE**

\*Applies to purchases of 5 or more Classic or Designer Glide-Out® shelves. Expires 12/31/2019.

**Donate A Boat or Car Today!**  
Boat Angel

"2-Night Free Vacation!"  
**800-700-BOAT**  
(2628)

[www.boatangel.com](http://www.boatangel.com)

sponsored by boat angel outreach centers STOP CRIMES AGAINST CHILDREN



**Thinking of Advertising in the Recorder?**

For more information call (904) 285-8831 to speak with a Sales Rep. today!



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

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

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

Cash for unexpired DIABETIC TEST STRIPS! Call 1-855-440-4001 Free Shipping, Best Prices & 24 hr payment! BBB Rated A+ [www.TestStripSearch.com](http://www.TestStripSearch.com).

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

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

TRUCK DRIVER TRAINEES NEEDED at Stevens Transport! Earn \$1000 per week! Paid CDL Training! No experience needed! 1-844-452-4121 [drive4stevens.com](http://drive4stevens.com)

CASH PAID for unexpired, sealed DIABETIC TEST STRIPS! 1 DAY PAYMENT & PREPAID shipping. HIGHEST PRICES! Call 1-888-776-7771. [www.Cash4DiabeticSupplies.com](http://www.Cash4DiabeticSupplies.com)

CASH FOR CARS: We Buy Any Condition Vehicle, 2002 and Newer. Nationwide Free Pick Up! Call Now: 1-800-864-5960.

MEDICAL BILLING TRAINEES NEEDED! Train at home for a career as a Medical Office Professional at CTI! 1-833-766-4511 [AskCTI.com](http://AskCTI.com)

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection. Schedule a FREE LeafFilter estimate today. 15% off and 0% financing for those who qualify. PLUS Senior & Military Discounts. Call 1-855-995-2490

DENTAL INSURANCE. Call Physicians Mutual Insurance Company for details. NOT just a discount plan, REAL coverage for 350 procedures. 888-623-3036 or <http://www.dental50plus.com/58> Ad# 6118

COMPUTER & IT TRAINING PROGRAM! Train at home to become a Computer & Help Desk Professional now! Call CTI for details! 888-449-1713 (M-F 8am-6pm ET)

Orlando + Daytona Beach Florida Vacation! Enjoy 7 Days and 6 Nights with Hertz, Enterprise or Alamo Car Rental Included- Only \$298.00. 12 months to use. Call Now! 855-403-8409 (24/7)

Stay in your home longer with an American Standard Walk-In Bathtub. Receive up to \$1,500 off, including a free toilet, and a lifetime warranty on the tub and installation! Call us at 1-855-534-6198

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

CATHETER SUPPLIES. We offer a complete line of popular and lesser known product to fit your needs. Even the discreet "pocket catheter." To learn more or get free samples, Call 844-540-2092

ATTENTION DIABETICS! Save money on your diabetic supplies! Convenient home shipping for monitors, test strips, insulin pumps, catheters and more! To learn more, call now! 844-698-4858

ATTENTION: Have you or a loved one used Juul or another e-cigarette vaping device & developed a serious health condition such as stroke, seizure, convulsions, lung damage, pulmonary issues including heart attacks? You may be entitled to compensation! Call now: 844-392-9703

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

ATTENTION OXYGEN THERAPY USERS! Inogen One G4 is capable of full 24/7 oxygen delivery. Only 2.8 pounds. FREE information kit. Call 877-929-9587

DISH TV \$59.99 For 190 Channels + \$14.95 High Speed Internet. Free Installation, Smart HD DVR Included, Free Voice Remote. Some restrictions apply. 1-833-872-2545.

BECOME A PUBLISHED AUTHOR! We edit, print and distribute your work internationally. We do the work... You reap the Rewards! Call for a FREE Author's Submission Kit: 866-951-7214

**Call Today to place your ad!**  
**904-285-8831**

**Make Room for Change!**

With the Classifieds, you can clear the clutter, earn extra cash and find great deals on the things you really want!



**Recorder**  
1102 A1A N., #108  
Ponte Vedra Beach, 32082  
904-285-8831  
[www.pontevedrarecorder.com](http://www.pontevedrarecorder.com)

**GET THE PONTE VEDRA RECORDER DELIVERED TO YOUR DOORSTEP.**



**START YOUR SUBSCRIPTION CALL (904) 285-8831**

**REACH 20 MILLION HOMES NATIONWIDE WITH ONE BUY!**





**Delivering the Best Value to Healthcare in Northeast Florida. That's the Power of +.**

Last spring, Flagler Health+ posted an open letter to our community, expressing our commitment to reducing healthcare costs and increasing price transparency. We are working hard to achieve this. **We believe that healthcare providers must be prepared to compete on price, while also delivering the highest quality.** The best way to do this is by keeping people healthier and by providing the right care, at the right time, at the right place.

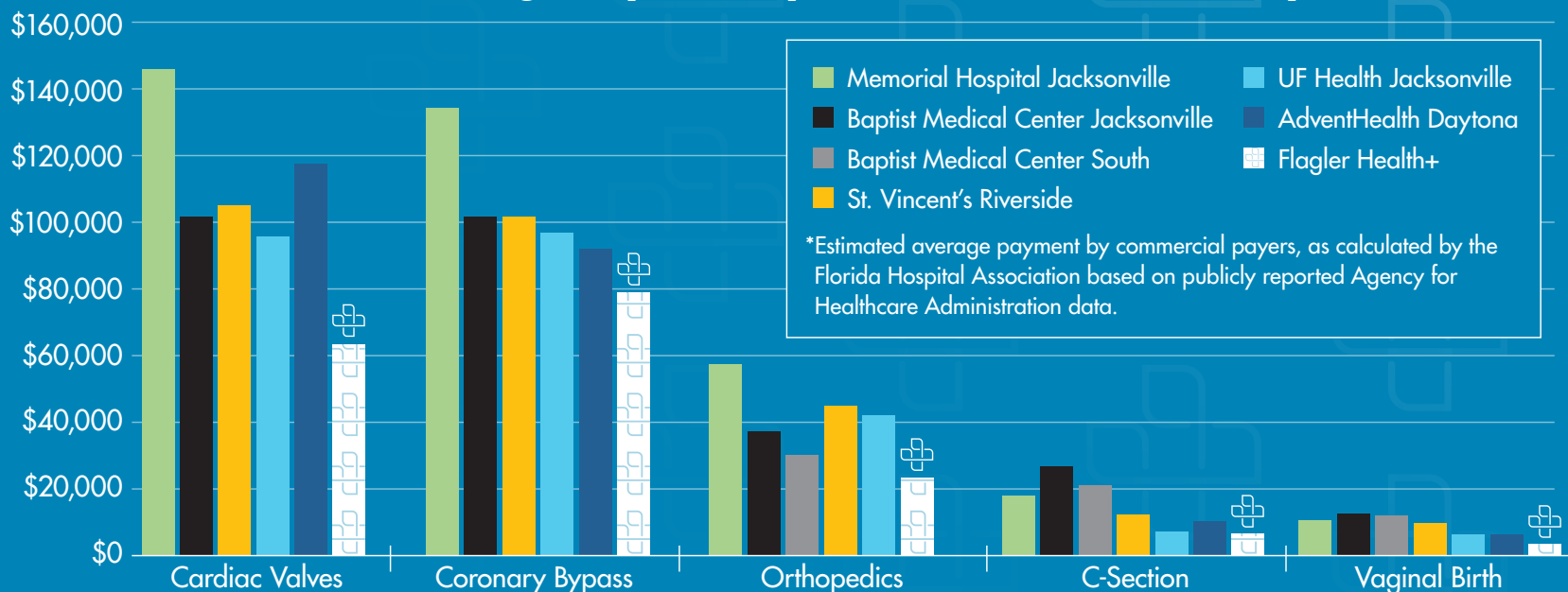
While publishing "prices" might sound simple on the surface, health insurance plans are extremely complex and varied. What many people don't know is that commercial payers (insurance companies) negotiate payment rates with healthcare providers.

There is often a big swing based on size, purchasing power and a commitment to delivering on value.

What does this mean for the consumer? It means higher out-of-pocket costs for commercially insured patients when they receive care at healthcare systems that are being paid at higher rates. Inflated rates at certain healthcare systems also translate to higher overall costs of healthcare in America.

To help illustrate this, **we compared the estimated average payments that Flagler Hospital receives from commercial insurers with other systems in our market** for some of the most common procedures performed. We think the data speaks for itself.

**\*Estimated Average Payment by Procedure and Health System**



**Flagler Health+: Where Value and Quality Come Together**

**+ Hospital Wide**

Recipient of the Healthgrades® America's 100 Best Hospitals Award™ (2018–2019)

**+ Orthopedic**

One of Healthgrades' America's 100 Best Hospitals for Orthopedic Surgery™ in 2020

**+ Cardiac**

Five-Star Recipient for Treatment of Heart Attack in 2020

**+ Labor and Delivery**

Recipient of the Healthgrades Labor and Delivery Excellence Award™ for 2 Years in a Row (2018–2019)

Five-Star Recipient for C-Section Delivery for 2 Years in a Row (2018–2019)

Five-Star Recipient for Vaginal Delivery for 5 Years in a Row (2015–2019)

Learn more about how Flagler Health+ can help serve you and your family.

**FlaglerHospital.org**