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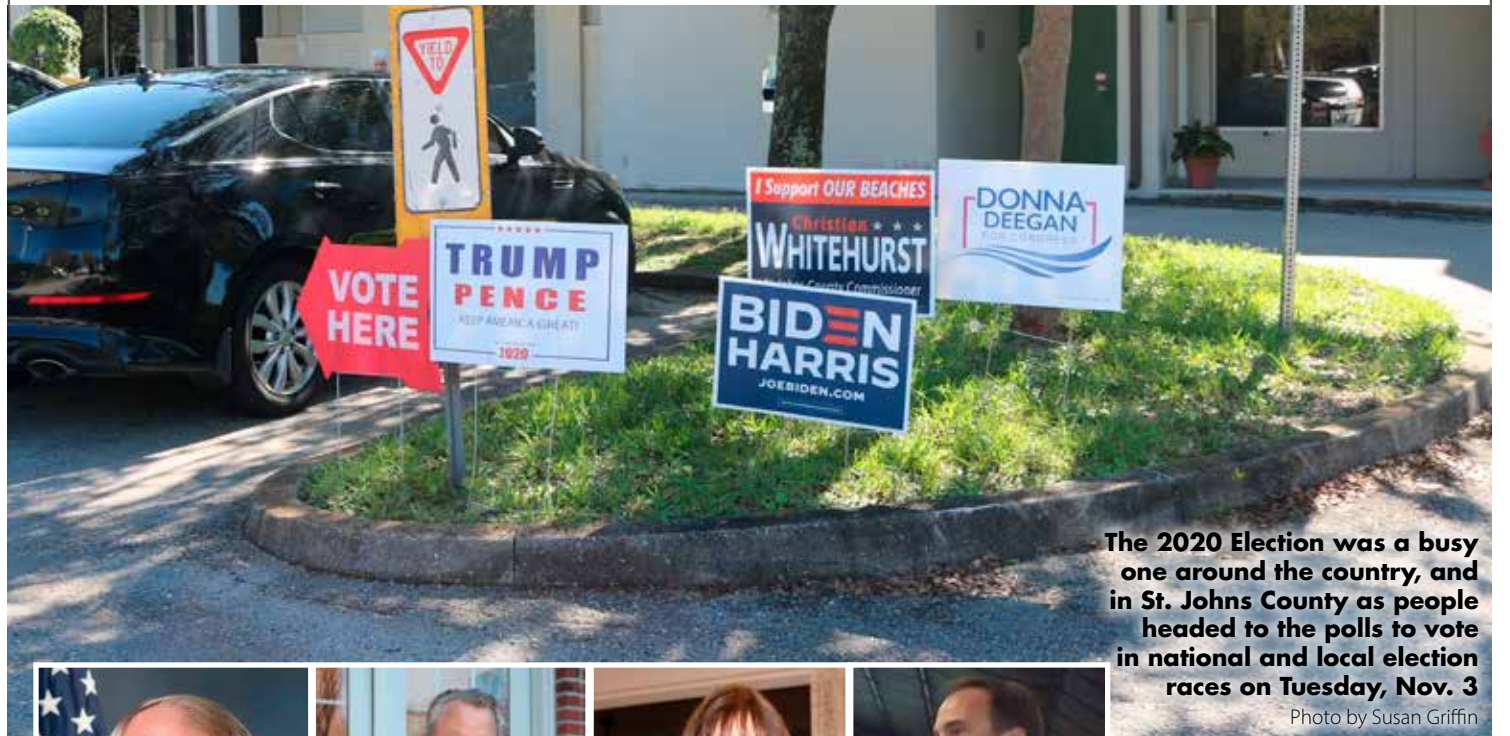
November 5, 2020
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2020 ELECTION

WHO WON?



The 2020 Election was a busy one around the country, and in St. Johns County as people headed to the polls to vote in national and local election races on Tuesday, Nov. 3

Photo by Susan Griffin



A look at the winners in the local elections

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EDITOR'S NOTE

The presidential election between Donald Trump and Joe Biden was not determined by press time.



What's Available NOW On NETFLIX



Clash & Rage
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Feud: The Bickering Beauties
The hit series...
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Based on...
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Based on...

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Check it Out!

The Recorder's Entertainment EXTRA featuring TV listings, streaming information, puzzles and more!

INSIDE

Sand Castles
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The Hottest Trends in Home Design

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* National
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Sand Castles

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Business Weekly featuring Faces of Finance and Who's Who in Law

Pages 35-43

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INSIDE

One of Us

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Business Weekly

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Sports

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Send us your news

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

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

NOTES TO READERS

Don't miss an issue: In case social distancing requirements get more strict, we will email you your paper. Send your email address to don@opcfla.com.

Weekly newsletter: The Recorder offers a weekly newsletter every Monday that outlines some of the top stories of the week, as well as providing access to our E-Edition and Entertainment EXTRA! To get the newsletter emailed for free, email don@opcfla.com. We'll add you to the list.

What's This?: Because of the COVID-19 pandemic, The Recorder is suspending the "Do you know what this is?" contest until further notice.

BRIEFS

Porpoise Point on-beach driving access restored

On-beach driving has been restored on Porpoise Point beach after being closed due to significant erosion caused by high tides and nor'easter conditions. Access to this ramp is tidal dependent and four-wheel drive is recommended. For the most up-to-date information on beach access and driving conditions, follow @SJCBeaches on Facebook and Twitter or download St. Johns County's Reach the Beach app. For more information, call Beach Services at (904) 209-0331.

JTA provides St. Johns Express Select route from St. Augustine to Jacksonville

The Jacksonville Transportation Authority has established the St. Johns Express Select bus route to provide a convenient connection between St. Johns County and downtown Jacksonville. The route begins at the St. Johns County Government Center, 4010 Lewis Speedway, and makes a stop at the Pavilion at Durbin Park before arriving in downtown Jacksonville. Service is offered from 6 a.m. to 7 p.m., Monday through Friday, and is not available on weekends or holidays. One-way passes are available for \$3, one-day passes for \$5 and 31-day passes for \$90. For more information, including bus stop addresses and pass fees, go to www.jtafla.com/schedules/regional-services/st-johns-express-select/.

November is Manatee Awareness Month

November is Manatee Awareness Month, an annual month-long dedication to imper-



Photo provided by Save the Manatee Club

iled manatees and their conservation in Florida and beyond. Former Florida Gov. Bob Graham first declared November as Manatee Awareness Month in 1979, when the state began

designating manatee protection zones in areas where manatees gather during the winter. November is typically when manatees return to Florida's warmer waters from their wider summer distributions. This year, as for the last 40 years, Save the Manatee Club invites the public to celebrate and safeguard imperiled manatees all month long.

These unique aquatic mammals face a variety of serious threats to their survival, including loss of habitat and toxic red tide algae. However, human-caused threats like watercraft collisions continue to rank as the largest known cause of manatee mortalities. Obeying posted speed zones and looking out for manatees is the easiest way to avoid a potentially fatal collision. Residents and visitors who enjoy boating in Florida are encouraged to review these manatee-safe boating tips at least each November. They are also reminded to avoid feeding, touching or giving water to manatees, as these activities can disrupt their natural behavior and could eventually put them in harm's way.

For more information about manatees and the club's efforts, go to savethemanatee.org or call (800) 432-JOIN (5646).

PUZZLE SOLUTIONS

O	R	A	N	G	A	R	M	U	L	N	A	
P	O	L	I	O	C	O	O	D	R	O	O	L
S	C	O	T	S	E	M	U	A	G	A	T	E
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R	E	X	V	E	I	L						
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C	O	A	T	I	M	E	T	T	R	I	O	S
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E	L	K	S	T	A	M	E	S	S	E	X	

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

Solutions correspond to last week's puzzles.



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Rutherford, Larizza, Stevenson win

St. Johns County voters support Republican candidates, incumbents

By Shaun Ryan

As election results poured in Tuesday night, voters still didn't know who the president would be for the next four years. But local results were all determined early on, and incumbent Republicans enjoyed large margins of victory.

In the race for U.S. representative, incumbent Republican John H. Rutherford received 61% of the votes across District 4 and easily prevailed over Democrat Donna Deegan. In St. Johns County, the margin was larger; Rutherford received 72% of the votes.

Republican R.J. Larizza was reelected as state attorney for the 7th Judicial Circuit by a large margin over challenger Don Dempsey, who ran as a nonparty candidate. Larizza, the incumbent, received 65% of the votes over the four-county circuit. In St. Johns County, he did better, receiving 70% of the votes cast here.

Cyndi Stevenson, the incumbent state representative for District 17, was reelected by a large margin over challenger Dave Rogers, a Democrat. Republican Stevenson received 97,885 votes (68%) to Rogers' 46,665 (32%).

In the state senator District 7 race, incumbent Republican Travis J. Hutson received 62% of the votes to Heather Hunter's 38%. Again, Hutson did better in St. Johns County with 66%.

Rob Hardwick, the Republican candidate for St. Johns County sheriff, easily won in a landslide against write-in challenger Scott C. Boutwell. Hardwick received 139,768 votes (96%) to Boutwell's 6,457 (4%).

In the race for St. Johns County commissioner for District 1, Republican Christian Whitehurst received 110,251 votes (66%) to Democrat Joe McAnarney's 57,910 (34%).

In District 5, incumbent Republican County Commissioner Henry Dean received 117,622 (73%) to challenger Merrill Paul Roland's 42,816 (27%). Roland ran as a nonparty candidate.

In the race for circuit judge for the 7th Circuit, the results were much closer, with Joan Anthony receiving 57% of the votes to Dan Hilbert's 43%. The contest was even closer in St. Johns County, with Anthony receiving 53% of the vote to Hilbert's 47%.

Anastasia Mosquito Control District seat 1 went to Catherine Brandhorst, who received 54,869 votes (40%). Challenger Tim Burton got 49,900 votes (37%) and Jan Cardia got 31,822 votes (23%).

Gina LeBlanc won the race for Anastasia Mosquito Control District seat 3, receiving 55,683 votes (41%). Challenger Howard G. McGaffney got 46,040 votes (34%) and Felicia Proia got 34,188 votes (25%).

Gayle Gardner was the winner in the race



ABOVE: State Attorney R.J. Larizza, wife Trish and other members of the family await election results Tuesday night at the St. Augustine Shriners Club.



LEFT: St. Johns Soil and Water Conservation District candidates John "Bucky" Sykes (left) and Charles C. Owen await election results Tuesday night at a gathering of supporters at the Sykes Family Farm in Elkton.



BOTTOM LEFT: Local supporters of Donald Trump gather Tuesday in Nocatee.



BOTTOM RIGHT: Joe Biden supporters rally support for the presidential candidate Tuesday alongside State Road A1A near the library.

Photos by Shaun Ryan

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Deane Beman is a man of vision who changed the way the world watched golf. He succeeded Joe Dey as PGA TOUR commissioner in 1974, and he dedicated his efforts to expanding golf's reach to every skill set. He created the Senior PGA TOUR (now known as the Champions Tour) and the Ben Hogan Tour (now known as the Korn Ferry Tour), but his greatest legacy will be the creation of "stadium" golf courses and THE PLAYERS Championship at TPC Sawgrass' Stadium Course.

As TPC Sawgrass, a 415-acre plot that Beman bought for \$1, celebrates its 40th anniversary, Beman talked about how THE PLAYERS Championship has become the most-important event for PGA TOUR Players.

As told to Don Coble

Your plans to build a stadium course in Ponte Vedra Beach was received with a lot of skepticism at the beginning, but it's quickly evolved into one of the biggest golf tournaments of the year. How did you make that happen?

TPC Sawgrass has become what it is because the tournament is held there regularly, and you golf fans are familiar with it year after year. They get to see the same golf course year after year. They turn the television on, they're waiting to look, to find a hole that excites them — a hole like 17. I think that is a big part of it. The other important part of that is it's the PGA TOUR's most important event, and it's a very special event for the players.

Was it the unique attraction of TPC Sawgrass that helped evolve THE PLAYERS Championship into the worldwide success it's become, or was the tournament responsible for TPC Sawgrass' success?

The combination of the golf course and the tournament, and the 17th hole in particular, I think that was probably just as important as anything. It excited people. It was dynamic. It was something people really haven't seen before. The combination of those things — not any one thing in particular — the things that happened at 17, good and bad, that affected the tournament showed the spectators and the television viewers this tournament wasn't over until you ran the gauntlet — 16, 17, 18. On those three holes, you can play even par and play safely with a couple shot lead and end up losing the tournament — which has happened on more than one occasion. Or you can be three or four shots behind with three or four holes left to go and you can overcome it if somebody plays it too safe. The golf course was designed so that the finish was dramatic.

When you became the commissioner, you said your first priority was to find a permanent home for THE PLAYERS? Why was so much attention put into that?

One of my first jobs as commissioner of the PGA TOUR was to put on the first PLAYERS championship. Part of that responsibility of not only putting on the first one, was to make it a very important event in golf. I was assigned that and it was my inspiration that moved the event out of the summer schedule. It started in August. It played in Atlanta first and then in Fort Worth [Texas]. I felt that was a very crowded part of the schedule and I moved it to the first quarter of the year so that the event could be the most-important event of the season for the players. Our season used to kick off in January.



Deane Beman stands on the course during the early days of TPC Sawgrass, which recently celebrated its 40th anniversary.

Photo provided by Visit St. Augustine



Photo provided by the PGA TOUR

Finding a permanent home and putting it early in the season when the weather is more accommodating in Florida and when seasonal residents are in town was a critical piece of the tournament's success?

It was part of my responsibility and my vision for it to be the most-important event at that time of the year. Then, I felt if it were held at the same place year after year, the roots to it becoming an important event would be a lot shorter because the spectators who came to it year after year, particularly those who saw it on television, would have that familiarity with what they were going to see in anticipation and actually seeing what they remembered from the year before.

Is it fair to say TPC Sawgrass was built solely for THE PLAYERS?

All those were just elements of it, and building a golf course to suit it, I felt building a golf course that was designed, not just for the players to play and amateurs to play and enjoy, but a golf course built for spectators to accommodate the modern spectator of golf.



Photos by Susan Griffin

Area residents come out to show support for their preferred presidential candidate on Election Day, Tuesday, Nov. 3, in Ponte Vedra.

Election

Continued from 4

for Anastasia Mosquito Control District seat 5, receiving 64,269 votes (47.5%). Challenger Gary Howell got 52,160 votes (38.5%), and Ed Slavin got 18,886 votes (14%).

Robert E. Olson received 43,245 votes (33%) to win the race for St. Augustine-St. Johns County Airport Authority group 4. Samuel Nicholas Barresi got 35,500 votes (27%), Michael Henne got 32,777 votes (25%) and Austin Lee Lanteigne got 19,278 votes (15%).

In the race for St. Augustine-St. Johns County Airport Authority group 5, Reba J. Ludlow won with 62,381 votes (47%). Jerome Dion got 36,541 votes (28%), and Mark Alan Frazier got 32,500 votes (25%).

Nicole Crosby won the race for St. Johns Soil and Water Conservation District group 3, receiving 73,814 votes (54%). John “Bucky” Sykes received 62,770 votes (45%).

Charles C. Owen won the race for St. Johns Soil and Water Conservation District group 4, receiving 71,031 votes (53%). Brenda A. Stratton received 62,901 votes (47%).

AMENDMENTS

Florida voters approved Amendment 2, which will raise the minimum wage to \$10 an hour in September and will

increase it annually by a dollar per hour until it reaches \$15. After 2026, the minimum wage will be adjusted annually for inflation. In St. Johns County, the amendment failed by 1,205 votes.

Amendment 1, approved overwhelmingly in St. Johns County, looked to be headed for passage statewide at press time. It would require citizenship to vote in Florida elections.

Amendment 3, which would open up primary elections for the legislature, governor and cabinet to all voters was approved in St. Johns County by a margin of 1,532 votes and appeared to be headed to fail statewide.

Amendment 4, which would require proposed constitutional amendments to be approved in two election cycles before passage, failed in St. Johns County by a margin of 937 votes. Statewide, it failed.

Amendment 5, which would expand the deadline to transfer “Save-Our-Homes” homestead exemptions from two years to three, was approved in St. Johns County by a wide margin. It also passed statewide.

Amendment 6, which would give a homestead property tax discount to spouses of disabled or deceased veterans, passed statewide and by a large margin in St. Johns County.

Concerning the presidential election, St. Johns County voters supported Donald Trump (63%) over Joe Biden (36%). Third-party candidates made up the difference.



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Concerned residents gather to learn about veteran suicide

By Shaun Ryan

This year, more than 6,000 veterans of the U.S. military will take their own lives.

While many of the conditions that precipitate veteran suicide are the same as for nonveterans, untreated depression, life-changing events and feelings of hopelessness and loneliness are made worse by long deployments, exposure to conflict, long periods of isolation and PTSD.

“When we lose a veteran, we actually lose a significant contributor to schools, businesses and just the community in general,” said Derek Collins, community engagement director for the Concerned Veterans for America Foundation (CVAF).

Collins was one of several people who gathered Oct. 15 at Luna Café in St. Augustine to address the issue. The mental health awareness program was organized by CVAF in cooperation with its sister

organization, the Americans for Prosperity Foundation, and The Fire Watch, a five-county program designed to get at-risk veterans the help they need.

Rick Disney, a retired police officer and veterans’ advocate who gave a slide presentation on the issue, shed some light on one of the reasons veterans pose a special challenge for those trying to render aid.

“A lot of veterans are tough,” Disney said. “They don’t want to talk about this

stuff. They think it’s weak, so that’s like a piece of their body armor.”

The scope of the problem is significant. The total number of active-duty personnel killed in both Afghanistan and Iraq since 2001 is nearly 7,000. Each year, suicide claims nearly as many veterans.

Nick Howland, executive director for The Fire Watch, said his group is taking its

VETERANS continues on Page 14



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Rotary Club of PVB Sunset food drive to help replenish exhausted pantries

The Rotary Club of Ponte Vedra Beach Sunset will hold its second of three community drive-by food drives from 10 a.m. to noon Saturday, Nov. 7, at the Ponte Vedra United Methodist Church.

Nonperishable food items, including baby and pet food, and monetary donations will be collected in the church’s parking lot at 76 S. Roscoe Blvd. Donors are asked not to bring glass, items with expired dates or anything in easily crushable packaging (such as chips).

The club, with the help of the church and the United Way of St. Johns County, is sponsoring this series of community-wide food drives to help replenish 22 local pantries.

Melissa Nelson, director of the United Way of St. Johns County, said in a recent interview that keeping area pantries’ shelves stocked is always challenging, but has been especially difficult during the COVID-19 pandemic, with numer-

ous pantries facing empty shelves on a weekly basis.

“Every year, as we approach the upcoming holidays, the need always increases,” she said. “This year, it’s crucial we not forget those in our community who need our continuing support.”

Nelson also had a number of reminders for those planning to donate to any of the upcoming food drives: nonperishable items only; take advantage of “buy one-get one” specials when shopping at the grocery store; consider donating items such as rice flour, pasta, dried beans, spices, meal extenders or even boxed milk, canned fruit, vegetables, tuna, chicken, etc.

She also recommended double bagging or packing donated goods in boxes to facilitate easy and safe transfer to the pantries.

PANTRIES continues on Page 11

REPLENISH THE PANTRIES

Drive Thru/Drop Off Food Drive

Saturday, November 7, 10:00 a.m. – noon

Ponte Vedra United Methodist Church Parking Lot
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For more information, contact Paula Roderick at
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Photo provided by Jacksonville Office of Special Events
The annual Georgia-Florida football game at TIAA Bank Field in Jacksonville will look much different this year amid the COVID-19 pandemic.

No RV City this year and other changes to Georgia-Florida game

By Holly Fields

Every year, both Florida and Georgia fans alike gather at the TIAA Bank Field for the infamous Florida vs. Georgia football game.

Downtown Jacksonville becomes what residents have affectionately coined “RV City” as football enthusiasts pitch red or orange tents, crack open a case of beer and tailgate to their heart’s content.

Unfortunately this year, due to the COVID-19 pandemic, the City of Jacksonville is banning the long-standing “RV City” tradition on stadium property and putting into place a series of rules and regulations for attendees.

The TIAA Bank Field will still be making use of all 88 gates for entry, but it is now introducing magnetometers, which allows fans to leave their phones and keys in their pockets as they walk through entry points with their clear bags.

Self-scanning ticket kiosks have been put into place after the entrance points, eliminating yet another point of contact.

Face coverings that completely cover one’s

nose and mouth are required, and fans not properly wearing their masks will be subject to disciplinary measures. Fans must wear their masks throughout the stadium, but are permitted to remove them while actively eating or drinking.

Physical distancing, including signage and directional arrows, will be posted throughout the stadium. More than 750 hand-sanitizing stations will be available in the lower and upper concourses, plaza and premium spaces.

Concessions such as beer and wine, will still be available through a new system of contactless payment, no cash accepted.

The game will be permitting a much smaller number of fans than usual, but the City of Jacksonville still recommends fans without a game ticket steer clear of the Downtown Sports Complex area.

Additionally, all ancillary events (including Duvval’s Bold City Bash and the Hall of Fame Luncheon) will not be taking place this year.

You can still catch the game from the safety of your home (or in the stands) at 3:30 p.m. Saturday, Nov. 7.

Suzie Connolly

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Photos provided by Lazzara Orthodontics

Dr. John Lazzara (left) presents a \$250 gift certificate to Tabatha Hill, who teaches computers at Valley Ridge Academy.



Seabreeze Elementary science teacher Kathleen Reimer holds up a \$250 gift certificate she received from Lazzara Orthodontics.



PVPV/Rawlings fifth-grade teacher Lisa LaMonica holds up a \$250 gift certificate she received from Lazzara Orthodontics.

Lazzara Orthodontics makes donations to local teachers

By Shaun Ryan

Four area classrooms will benefit this year from a donation by a longtime supporter of local schools.

Dr. John Lazzara of Lazzara Orthodontics gave four teachers each a \$250 gift certificate to purchase supplies they needed for their classes. It was the latest in Lazzara's long history of donations he has made to the schools; over the past 13 years, he has given between \$100,000 and \$200,000.

"It's fun, and it's very gratifying every year," Lazzara said. "It's fun to see how excited the teachers are and to get feedback from them on what their project is going to be or what they're going to use the money for."

When Lazzara moved his practice to the First Coast from New Orleans in 2007, he knew he wanted to get involved with the schools here. At first, he made donations to the PTOs of local schools. The PTOs then allocated the funds as they believed would best benefit the schools.

Then, a few years ago, he decided to put some money directly into the hands of the teachers.

An application process was devised, and teachers would write in with details on the needs of their classrooms and how they would spend the money. Winners were



Dr. John Lazzara (right) presents a \$250 gift certificate to Kelly Fraleigh, who teaches fourth grade at Chets Creek Elementary.

selected from those applying.

This year, because of the many challenges arising from the pandemic, the rules were loosened up a bit. All teachers had to do to apply was list the grades and subjects they taught and how many years they have been teaching.

The result was tremendous. More than 400 teachers entered – a lot more than the Lazzara team normally saw.

Winners were:

- Lisa LaMonica of PVPV/Rawlings Elementary School in Palm Valley. The fifth-grade teacher wants to purchase new novels for the class to read together.
- Kelly Fraleigh of Chets Creek Elementary School in Duval County. The fourth-grade teacher said she wants to make school as normal as possible, a challenge at a time when nothing seems to be normal.
- Tabatha Hill of Valley Ridge Academy in Ponte Vedra. The middle-school computer teacher hopes to purchase a monitor with the money.
- Kathleen Reimer of Seabreeze Elementary School in Duval County. The science teacher plans to buy more supplies so that students can perform individual investigations as the usual group-based investigations are difficult at a time when social distancing is in force.

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Photo provided by Jacksonville Country Day School

Beaches resident Kallan Goodfriend, a Jacksonville Country Day student displays her weaving project as part of the school's art curriculum.

Jacksonville Country Day School 3rd-graders explore, experiment

Third graders at Jacksonville Country Day School recently studied landscapes and weaving as a part of their art curriculum.

To combine the two, Alli Flores, the school's art specialist, had the students create a tree weaving project. This project required focus, persistence and patience.

As with each project in the school's art curriculum, the process that a student uses is a teaching moment. With weaving, children work on their fine motor skills and

on the concept of patterning, all while concentrating on their hand-eye coordination.

While in science class third-graders dissected owl pellets as part of their studies about predator and prey relationships. Owl pellets are regurgitated remains of an owl's meal after digestion. The pellets contain bones and fur of the animals the owl has consumed, notably rodents. Using a chart, the students were able to identify the bones and other structures they uncovered.

Pantries

Continued from 8

"Replenish the Pantry" food drives are a safe and simple way to give back to the local community. To maintain social distancing and promote safety, drivers stay in their cars, drive through the porte-cochère at the church parking lot where Rotary volunteers wearing masks will unload boxed or bagged donations directly from car trunks or back seat areas.

In addition, cash donations are welcome and credit cards will also be accepted with the money going to the United Way of St. Johns County to directly benefit the food pantries and local families in need.

Horton Hickerson, president of the Rotary Club of Ponte Vedra Beach Sunset, said the club is committed to working with the United Way to help alleviate hunger in St. Johns County.

"Teaming up with United Way and the

Ponte Vedra United Methodist Church on these food drives gives our members a safe way to stay connected and continue to contribute to our community even in the time of COVID," he said. "Fighting hunger is one of Rotary International's main initiatives around the world. We decided that there was plenty of need right here at home."

For further information or to arrange for a monetary donation, contact project coordinator Paula Roderick at (904) 280-8933.



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Cultural Center Holiday Shoppes to kick off yuletide season

By Shaun Ryan

The holidays are nearly upon us, and a popular annual event stands ready to usher them in.

The Cultural Center at Ponte Vedra Beach will hold its much-anticipated Holiday Shoppes on Nov. 12-14. This year marks the 30th anniversary of the fundraiser, which once again will feature local vendors as well as those from across the United States.

As in past years there will be a variety of items for sale, including men's and women's apparel, homemade children's toys, unique jewelry, home goods and holiday decorations.

At first, organizers weren't sure whether they would be able to proceed with the Holiday Shoppes this time around. The ongoing pandemic had forced the cancellation of so many other events. Representatives of the Cultural Center reached out informally to vendors and guests alike to learn whether they would be willing to participate again this year.

The response convinced organizers to push ahead.

But to keep people safe, a number of changes have been implemented.

Whereas in previous years visitors could simply show up, the public is now being asked to go to ccpvb.org/events/upcoming-events/ to attend and then select a time.

"That way, we will have more control of the crowd," explained Executive Director Donna Guzzo. "We will know how many



Photo by Susan Griffin

The Cultural Center Holiday Shoppes will kick off its 30th anniversary event Nov. 12.

are coming these two hours and the next two hours."

For the first time in several years, the event will be held at the Cultural Center itself. The building holds up to 400 people, but access will be granted for smaller numbers only, so as to facilitate social distancing.

In addition, masks will be worn and places that are commonly touched by people – such as door handles – will be disinfected.

Upon entering, guests will have their temperatures taken and they will be asked

the usual COVID-19 questions.

But coronavirus precautions are not the only new things at this year's event.

There will be impromptu entertainment provided by local students, and food trucks for hungry visitors.

"We'll have tables out," said Guzzo. "They won't have to leave for lunch and then come back."

In addition, Divine Spirits, a mobile bartending service from Jacksonville, will bring its Unbridled Bar – a vintage horse-trailer-turned-bar to serve drinks, including a signature beverage created

for the event.

Vendors will be stationed both in the courtyard and inside the center. In the main gallery, visitors will find the Cultural Center's own booth. As in the past, the booth will feature homemade items from the member artists that are sold in the center's Market space. But there will be more this year, arranged to provide "a wow factor," according to Guzzo.

Longtime donor Hilah Autrey traveled to Atlanta and secured some special holiday items to be featured at the center's booth. Volunteer Sharon Warner, who maintains The Market, is working with Autrey to create this expanded "shoppe."

A special balloon display will be provided for the event by Anette Saalman, who operates Sparkle Balloons by Anette.

A preview reception will be held from 5:30 to 7:30 p.m. Wednesday, Nov. 11. In the past this event was for Cultural Center members and donors only, but due to the pandemic it is being opened up for anyone who may be at high risk and wants to visit the Shoppes when there are fewer people present. Cost to attend the reception is \$35.

Tickets for the reception are at ccpvb.org/events/upcoming-events/. Those attending must RSVP by Nov. 6 to Gina Fiore at gfiore@ccpvb.org or by calling 904-280-0614 extension 1201.

Sponsors of The Cultural Center at Ponte Vedra Beach Holiday Shoppes are: Publix Super Markets Charities, La Macaron French Pastries and Claude Nolan Cadillac.

Local Rotary carries on mission amid pandemic

Service club supports global polio eradication campaign, area nonprofits

Despite the COVID-19 pandemic and economic downturn, the Rotary Club of Ponte Vedra Beach is continuing to exemplify Rotary's motto of "Service Above Self."

In honor of World Polio Day on Oct. 24, the local club donated \$22,000 to Rotary's End Polio Now campaign. The funds will be used to help Rotary International and its partners obtain the vaccines, transport and materials needed in the fight against polio.

Since Rotary launched a global effort to immunize the world's children against polio, the occurrence of the virus has dropped by more than 99.9%, from about 350,000 cases in 1988 to just over 100 cases of wild poliovirus today.

"The virus remains in only two

countries, Afghanistan and Pakistan," said Sam Hall, president of the Rotary Club of Ponte Vedra Beach. "It's critical we continue our efforts until we end polio forever and ensure every child is protected from the disease."

The club has also continued its support of the local community during this challenging time. Although the club was unable to hold its annual Mineral City Celebration, the organization still raised more than \$100,000 that was provided to nearly 30 area nonprofit organizations.

Grant recipients included Beaches Dial-a-Ride, Beaches Habitat for Humanity, Beaches Museum, Volunteers in Medicine, Pace Center for Girls and USO of Greater Jacksonville, among many others.

"These organizations do lifechanging work in our community every single day," Hall said. "Now more than ever,



ABOVE: Rotary Club of Ponte Vedra Beach President-Elect Lori Delgado Anderson and President Sam Hall display a check for \$22,000 to Rotary's End Polio Now campaign.



LEFT: Rotary Club of Ponte Vedra Beach Rotarian Ashley Dopf (left) provides a grant to leadership of Volunteers in Medicine.

Photos provided by Rotary Club of Ponte Vedra Beach

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OBITUARIES

Ruth "Ruthie" Mary Cramer (Heideman)

Ruth "Ruthie" Mary Cramer (Heideman), 96, passed away Monday, October 26, 2020. Ruthie was born July 27, 1924 in Covington, KY. She lived and worked there until she met the love of her life, Sterling Cramer. Together they led a very active, adventurous life, meeting many interesting people along the way. Her favorite memories were of the time they spent with family and friends in Islamorada FL on their houseboat, "The Cottage". Ruthie loved to golf, fish and, especially, socialize. With her positive, upbeat spirit Ruthie easily converted strangers into friends. She will be best remembered for her positive outlook, caring nature and, of course, her trademark hat. Ruthie is survived by her stepdaughter, Judith Buffo, stepson-in-law, Dr. Owen Berow; a host of nieces, nephews, grandchildren and great-grandchildren. Ruthie was predeceased by her husband of 47 years, Sterling; stepdaughters, Jacqueline and her husband Mark Hegman and Leandra Berow.

Services will be held on Friday, November 6, 2020 at 11:00 am in the chapel of Quinn-Shalz Family Funeral Home, 3600 Third Street South, Jacksonville Beach, FL 32250. Due to COVID-19 guidelines, social distancing and masks are required.

Inurnment will be in St. John's Cemetery, Ft. Mitchell, KY. In lieu of flowers, please consider a donation in her memory to Northeast Florida Community Hospice Foundation, St. Vincent de Paul Society or your favorite charity.

Please visit the Tribute online at www.quinn-shalz.com. Arrangements by Quinn Shalz Family Funeral Home.



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Phone: 904.249.1100 Fax: 904.241.7554

Louie Britt, Sr.

Louie Britt, Sr., 71, of Jacksonville, Florida, died Oct. 26, 2020. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com

Patricia L. Conrad

Patricia L. Conrad, 92, of Jacksonville, died Oct. 31, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com, (904) 249-1100

Ruth Mary Cramer

Ruth Mary Cramer, 96, of Jacksonville, Florida, died Oct. 26, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. (904) 249-1100 www.quinn-shalz.com

Alison Rogers Leonard

Alison Rogers Leonard, 88, of Ponte Vedra Beach, Florida, died Oct. 28, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. (904) 249-1100 www.quinn-shalz.com

Sadashiva Rao

Sadashiva Rao, 83, of Jacksonville, Florida, died Oct. 26, 2020. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com

Jacqueline Rees

Jacqueline Rees, 87, of Jacksonville, Florida, died Oct. 23, 2020. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com

Janis A. Wotiz

Janis A. Wotiz, 72, of Jacksonville Beach, died October 30, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com, (904) 249-1100



Photo provided by Rotary Club of Ponte Vedra Beach

Rotary Club of Ponte Vedra Beach Rotarian Ashley Dopf (center) delivers a grant to leadership of Beaches Habitat for Humanity.

Rotary

Continued from 12

we are honored to support their efforts.”

The Rotary Club of Ponte Vedra Beach was recently honored by Rotary District 6970 for its End Polio Now giving, as well as its support of the Rotary Foundation. The club was also named the Best Civic Club for the second consecutive

year in the Ponte Vedra Recorder's Best of the Best of Ponte Vedra competition. In addition, the club's Mineral City Celebration was named the Best Charity Event for the second straight year, and more than 10 members or member organizations were also honored by the Recorder in 25 different award categories.

For more information on the Rotary Club of Ponte Vedra Beach, go to pvbro.org.

Veterans

Continued from 8

message to as many gatherings as possible.

“We're getting pretty good community reception,” Howland said. “What I need everyone to do, though, is go to thefirewatch.org and learn to be a Watch Stander. Register through the portal.”

The Watch Stander program is an early-intervention initiative that trains the community to recognize signs that a vet-

eran is in crisis and get those veterans the resources they need. Organizers are hoping to sign up at least 10,000 people.

Howland compared it to the American Heart Association's CPR program, which has made it possible for bystanders to take early action and help save lives.

Recently, Howland had an opportunity to speak with Second Lady Karen Pence about The Fire Watch and its work. He said she liked how it was putting into action what the Trump administration's REACH campaign was trying to engage communities to do – empower veterans and all Americans to help prevent suicide.

Also in attendance was Amanda Conley, program manager for Northeast Florida Women Veterans. The organization serves as a voice for women veterans, helping them to excel via a number of strategies. Among the issues of concern for both male and female veterans is the suicide rate.

“Suicide touches everybody,” said Conley. “Rank, socio-economic status, gender – it doesn't matter. Suicide touches everybody.”

To sign up or learn more about the Watch Stander program, go to thefirewatch.org. To learn about the Northeast Florida Women Veterans, go to forwomenvets.org. Information about the Concerned Veterans for America Foundation can be found at cvafoundation.org.

To get help for veterans thinking about suicide, call the Veterans Crisis Line at 1-800-273-8255 and press 1, text to 838255 or chat online at VeteransCrisis-Line.net/Chat.

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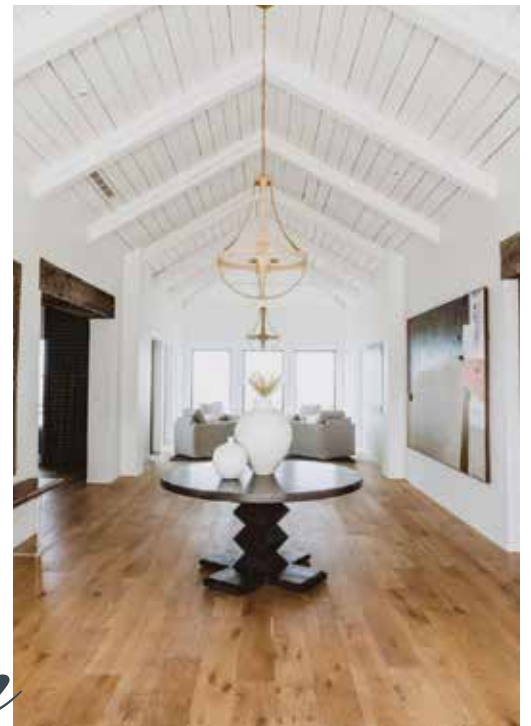
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- Market Watch: Residential real estate market remains hot
- Recipes: Cooler weather calls for hotter foods
- National political pundit signs books in Ponte Vedra
- A look at several local listings

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Welcome to the fall issue of Sand Castles



Janet Westling
Contributing Editor

Welcome to our fall issue and our seventh anniversary edition of Sand Castles — a luxury, lifestyle and real estate seasonal section. Our fall weather has finally arrived and after navigating a pandemic and a national election we look forward to welcoming our Georgia

neighbors to Jacksonville and our beaches. Since 1915, the Florida/Georgia game has been played, and since 1933, Jacksonville has been proud to host the successful event. Georgians who are our No. 1 feeder state for real estate arrive early to enjoy our restaurants, beautiful beaches and lifestyle! Webster’s definition of lifestyle used as an adjective is, “reflecting or promoting an enhanced or more desirable lifestyle.” Our beaches’ communities and our real estate are the poster child for an amazing lifestyle.

In this issue, entrepreneur and business owner Jennifer Turner contributes a story about J Turner & Company, which was recently named Best of the Best store for interior design. Turner shares the incredible journey she and her husband have taken, with travels around the globe to source the very best in design. This fully stocked store offers same-week delivery, which is a huge plus for new homeowners relocating to our area in record numbers!

Keller Williams broker Mark Dillworth weighs in on the current state of the

real estate market in Market Watch. According to Dillworth, “the residential real estate market has been incredibly hot this year, de-spite the changed economy due to COVID. The This heated market is happening throughout the country. Nationally, in August, showings and pending sales remained very strong while the housing inventory remained limited, continuing the competitive bidding market.”

Thirteen First Coast realtors share their properties currently on the market for sale.

Our youngest contributing writer, Xander Laskowski, writes about his travels. And, according to our contributing food writer, Alice Hickox, nachos and chili ... SCORE! “The best time of the year is upon us: cooler temperature, dramatic sunsets and the dawn of the holiday season. But for me, football season is always the true marker that fall has finally arrived,” Hickox said.

A best-selling author signed copies of her books recently at my home in Sawgrass Country Club. Judge Jeanine

Pirro made her second visit to sign her latest book, “Don’t lie to me,” to a sold-out audience. Judge Jeanine gave an informative talk, took questions and posed for photos before heading to South Florida for more book-signings!

In 2014, I interviewed and wrote a three-part series about one of Jacksonville’s most loved and revered citizens, Dr. Fran Kinne, in “Inside the Legends that Lie Among Us.” In this issue, we reprint the last of the three-part series as a tribute to her remarkable life.

In closing, our home is our castle, and at the beach it is our castle in the sand.

From palm trees to sand dunes, golf courses to resort living, Ponte Vedra Beach and the Beaches communities offer the most desirable real estate in Northeast Florida!

Janet Westling, REALTOR, GRI, CIPS
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MARKET WATCH

Housing market remains hot nationally and locally

By Mark Dilworth

Keller Williams Atlantic Partners

The residential real estate market has been incredibly hot this year, despite the changed economy due to COVID -19. The Keller Williams Atlantic Partners Ponte Vedra office is seeing many homes sell before officially going on the market; and, especially at lower price points, multiple offers are common.

This heated market is happening throughout the country. Nationally, in August, showings and pending sales remained very strong while the housing inventory remained limited, continuing the competitive bidding market.

Laurence Yun, the chief economist for the National Association of Realtors, said, “Home prices are heating up fast and the low mortgage rates are allowing buyers to secure cheaper mortgages.”

Yun does offer a note of caution: “While pending contracts hit an all-time high in August, that won’t necessar-

ily translate into a record number of home sales because not all contracts lead to closings.” Additionally, Yun says that, “pending home sales are outperforming many pre-pandemic averages, but without matching supply coming into the market, the recovery won’t be sustainable.”

The Ponte Vedra real estate market is mirroring many of the national trends. For example, some key indicators of interest are:

- The number of listings has declined dramatically since fall of 2019 with available inventory being considerably lower than last year. The absorption rate has decreased from five-six months in the fall of 2019 to just barely three months in the summer of this year.
- While the number of days on the market has had some drastic ups and downs over the course of the past year (ranging from 70-120 days), the current number of days that a home is on the market is the same as this time last year (80 days).
- Listing prices are slightly higher than this time last

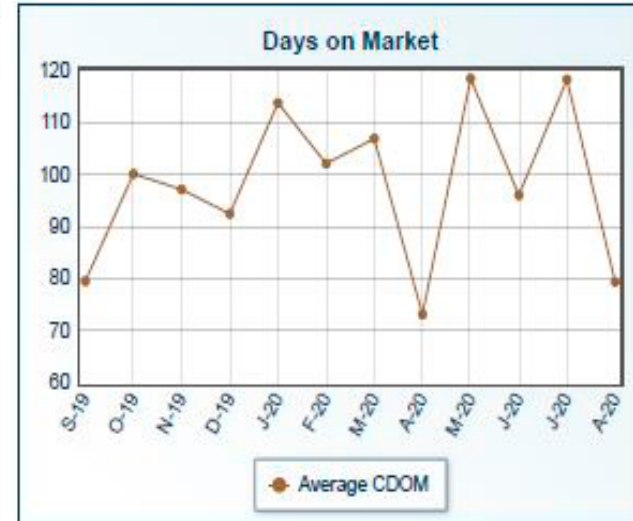
year and the sold-to-list price ratio has increased and is now approaching 97%.

Other interesting facts:

The number of homes that have sold over \$1 million increased 19% as compared to the same period in 2019. This price category is also exceeding last year for pending listings.

The number of active listings has decreased dramatically from 2019 to 2020, for year-to-date comparisons, except for homes in the \$160,00-\$179,000 and \$200,000-\$249,000 price ranges. These two price categories have increased by 51.7% and 29.5%, respectively.

Over the past two quarters both the national and local markets have exceeded most all expectations both in terms of sales and average price. There is still, however, massive uncertainty about the future direction of the economy and therefore it remains difficult to predict whether our resurgent home sale market will continue on the current trajectory.



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COVER STORY

J Turner Design Company delivers on style; is named Ponte Vedra's 'Best of the Best'

By Jennifer Turner

I am constantly asked what inspired me to open J Turner Design Company. For those of you just stumbling across this page, J Turner & Co. is my collection of unique and exceptional pieces of furniture and décor handpicked from around the world.

I have the most amazing job! I have traveled to Asia, Europe and around the U.S. to source quality pieces and luxurious textiles to bring right into your home. Prior to opening J Turner Design Co., I found myself building and remodeling homes almost every two years, and having a hard time finding furniture and décor to furnish the homes as I envisioned them. One year, after heading home from the Atlanta area on a shopping spree for furniture, my husband Mark and I got this wild idea to open a furniture store. For sure we were not the only ones who thought there needed to be more options, right? Well, in 2016 we opened our first store in the Sawgrass shopping center of Ponte Vedra, and in 2018 we opened our second store off Philips Highway in Jacksonville.

Every home should be comfortable and welcoming! I think there is a fine line between trying too hard to achieve a certain look, and laid-back effortless style. I grew up in a home where everything was formal, and furniture was even off limits for us four kids to sit on. Creating a space with clean lines, causal comfort, and an overall timeless look is crucial. I love using neutrals on big items, such as a sofa, and then adding layers of colors that speak to me. I am the queen of white and grey sofas, set on top of a crisp, bold rug and covered with colorful, funky pillows and soft throws. I love to mix styles, textures and add unexpected touches. This is my style.

Achieving the perfect look in your home is not about being perfect, it is about being yourself and having a space that showcases you! A place that you can call your sanctuary... that is inviting, fresh and comfortable. It is not always easy designing your own home and, quite honestly, it can be overwhelming. Even for me, my home is a forever work in progress!

J Turner Design Company has a diverse design team. We bounce ideas off each other and live and breathe design every day! Not only do we research trends, seek out new colors, and explore furniture, we listen to the needs of our clients. We have an awesome and flexible design program that includes one of our exclusive designers coming out to your home to measure your



Photos provided by J Turner Design Company



"Achieving the perfect look in your home is not about being perfect, it is about being yourself and having a space that showcases you!"

Jennifer Turner,
Owner J Turner & Co.

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phone call away. One of the advantages of shopping at J Turner Design Co. is that we have plenty of in stock products that can be delivered the week you purchase.





Photos provided by Clare Berry

Sunny Sawgrass Island estate offers serene surroundings

By Clare Berry

From TPC Boulevard, turning into Sawgrass Pointe, drive up the biggest hill in Ponte Vedra, through a stunning oak hammock. Turning left, you cross the bridge into Sawgrass Island, where the homesites are large (1 acre, plus or minus), the homes unique and only two lanes grace the Island.

This is a special location.

In the cul-de-sac of Whisper Lake Lane East, the home at 8007 sits at the end of a paver drive, surrounded by lush native landscaping. This home was designed to take in the views of the No. 11 at Dye's

Valley Course, one of the PGA TOUR's Ponte Vedra Beach signature courses. Palladian windows all around are a classic home detail that ensures light-filled interiors.

There are many noteworthy features throughout this home: high, smooth ceilings; large rooms; five bedrooms with bathrooms en suite; an easy-access air-conditioned attic; cedar closet; sensible one-story floor plan for everyday living, as well as easy entertaining. Outside, the paver drive extends around the front in a circle as well as around the back, providing easy garage access and additional parking. The spacious lanai includes pool,

fountain and spa, and room for several seating areas, accessed from the home through French doors from the family room, living room and master bedroom. The seller's Sawgrass Country Club membership is available for purchase, offering world-class golf and tennis as well as a great beach club, fitness and dining and social activities.

Beautiful old oaks and palms dot the homesite and the surrounding landscape. Water and golf views are spectacular. This is a perfect place to kick back and watch the ever-changing views of nature and golfers passing by on the Sawgrass TPC property. This home is sited so the rear

faces southeast, perfect for enjoying sun throughout the day.

The nearby TPC Sawgrass clubhouse is open to the public, or you can join the club for additional benefits like food and shopping discounts. Just around the corner from this home, this club is a wonderful addition to what is already a wonderful lifestyle offering. If you haven't discovered Sawgrass Island, this is a terrific opportunity to have a large private lot, a well-designed home and accessibility to shops, restaurants, walking paths and convenience to Jacksonville.

This property is represented by Berry & Co. Real Estate and listed by Clare Berry.



Photos provided by Jennifer Sexton



Incredible location in Atlantic Beach in the \$700,000s

By Jennifer Sexton

Only three flip-flop blocks to the sand and two blocks to the lively Beaches Town Center, the location of this three-story townhome couldn't be better! Enjoy sun drenched days, a stroll for coffee and the casual beach lifestyle in this spacious home in the heart of Atlantic Beach. Relish in all the reasons to live in this wonderful community from having beach cruisers replace cars on the weekends to baggies and flip flops being considered appropriate attire.

Welcome to 330 2nd St. in Atlantic

Beach. Featuring superior concrete construction and a brand, new roof, you can rest easy in 2,959 square foot with three bedrooms plus a loft, two powder rooms and two full bathrooms. And don't let the three-story layout deter you. There's a dedicated closet specifically designed for an elevator with access to each level.

The ground level features a foyer, a half bath, the main living room with a fireplace, wet bar and a sliding glass door leading to the zen-like fenced-in backyard. This very private area has both a covered patio and an artificial turf area which is beautifully landscaped. Ditch the

lawn mower because this yard is basically maintenance free. An above-ground hot tub, a private outdoor shower and rooftop deck are the perfect complements to outdoor living in this home. The first level also has a storage room that leads to the oversized one-car garage and carport for additional parking.

The second level is the main living area of the home. An open kitchen boasts stainless steel appliances and has an island perfect for food prepping. The kitchen conveniently overlooks the dining area and just down the hall is a second half bath, a laundry area, loads of storage

space and an open loft space. This loft space could be a second living room, an office, a workout space or a game room. The third level features two guest rooms, a full bath and the master retreat. Enjoy the peaceful environment of the master suite, which is positioned away from the main living areas on the third level. The serene master bath features a soaking tub, a walk-in shower and a double vanity. The perfect place to end your day!

This property is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Jennifer Sexton and offered at \$760,000.



Photos provided by Michelle Mousin

Mariners Point home offers serenity inside and out

By Michelle Mousin

If you are looking for privacy, nature and something a bit off the beaten path but still close to everything, this Mariners Point Home is perfect.

The two-story, 3,266-square-foot home, located at 4815 Mariners Point Drive, is a nature lover's paradise and is situated on an 18-foot-high bluff with unobstructed views overlooking Shipyard Creek out to the St. Johns River. The beautifully landscaped 1-acre lot is alive with azaleas,

tropical foliage and fruit trees.

The living area has volume ceilings and is the focal point of the home. Through the ideally placed glass doors and windows, you can relax on your couch and take in the live, nature show of eagles, ospreys, manatees and dolphins. You can also enjoy the panoramic scenery from the extensive back deck and walk down the 165-foot-dock that boasts a 5,000-pound boat lift and gazebo. The gazebo has room for entertaining directly on the water with your chairs and grill or as a great spot to enjoy

shrimping, crabbing, kayaking and paddle boarding. Fort Caroline National Memorial Park is to the left and is believed to be the spot that French explorers landed and settled in 1564.

The home has been remodeled with large sliders in the living room to take in the view, wood and tile flooring, completely new chef's kitchen with double ovens and gas range, master suite and bath that was remodeled with his-and-hers closets and is located on the first floor. Don't miss the adjoining sunroom positioned

to feel like you have the outdoors inside. Three bedrooms and one bath are on the second floor. Ample storage is available throughout the home with an extra storage area under the home that can be accessed through a door from the backyard. A new roof was just installed along with a new water heater. This home is ready for a new owner to enjoy the Florida waterfront lifestyle at its best.

The home is represented by Engel and Volkers, listed by Michelle Mousin and offered for \$765,000.



Photos provided by Gwinn Volen



Payasada Estates home is hot property in hot market

By Gwinn Volen

The real estate market in Ponte Vedra Beach and the bulk of Florida has seen a boom since June. Early fears of a real estate fallout due to the pandemic were quickly allayed as we've seen an influx of hungry buyers from cities across the U.S.

Why not? We have the beach, incredible schools and medical care, and, of course, no state income taxes. And, the workplace has changed in a matter of months, giving more and more people a choice on where they want to live, as telecommuting becomes the new norm.

With inventory at only 2.7 months and

down 59% from September 2019, a record low — a balanced market is six months — 164 Payasada Oaks Trail in Payasada Estates off Palm Valley Road is poised to move off the market quickly.

Why? It offers what so many buyers want — a great lot in a beautiful, gated community, stylish finishes, high-end appliances, space for multiple offices or learning centers and fabulous outdoor space with ample room for a pool and extra play space. It also has a three-car garage and plenty of storage space. Lack of garage space can be a deal breaker for some buyers, and people from areas where basements are a plenty really like their storage!

Built in 2012, the construction is still in the "new" phase for buyers, and when compared to what it would cost to build a similar home, it becomes a no-brainer for many buyers. With lumber prices skyrocketing and a slow supply chain, it would be next to impossible to rebuild this home on this large lot close to the list price of \$1,150,000.

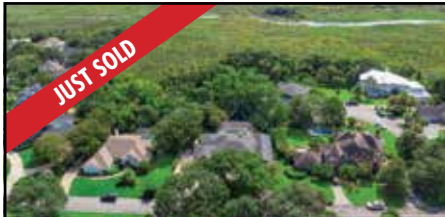
Sellers should take notes on the preparation that went into getting the house ready. The property is beautifully repainted inside with a fresh white color. The landscaping is crisp, and the outside has been power-washed and freshened, making it show ready.

Payasada Estates has approximately 60 homes in it. The neighborhood has sidewalks, as well as a playground and basketball court, and the St. Johns County school bus drops children off inside the gates.

All signs point to the 32082 market continuing to see an upswing, with homes like this one going under contract quickly. The average sales price for a single-family home in Ponte Vedra Beach is up 39% when compared to September 2019, and closed sales are up 77% when comparing the same time periods. Coupled with the low inventory, this makes for a good seller's market.



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OLD BARN ISLAND

Single level pool home in the very desirable Old Barn Island neighborhood of Sawgrass Country Club, a private member owned club, is uniquely situated in an oceanfront gated community in the heart of Ponte Vedra Beach. Walk to the beach, watch waves roll in across the shore and enjoy the beauty and mystique of the charming seaside neighborhood of Old Barn Island in Sawgrass. 4BR/6BA with over 4200 sq. ft. Sold for \$925,000



**Call Janet Westling
904-813-1913**



OCEANFRONT TREASURE IN NEPTUNE BEACH

Totally renovated & updated 4BR/3.5BA home. Enjoyed for many years by family members as a 2nd home. Ready to pass on for your enjoyment! Open floorplan is spacious enough for large gatherings. Expansive views of the Atlantic Ocean can be seen as you enter the front door. Extras & upgrades throughout. Great room features woodburning fireplace for cooler weather. 2-car garage, separate storage room, outside deck and upper balcony that opens from 3 BRs. Easy walkover to ocean adjoins the property. Offered for \$2,895,000



**Call Anita Vining
904-739-1626**



MARINA SAN PABLO ON THE INTRACOASTAL

Move right in and enjoy the lock & leave lifestyle in this light-filled 3 BR 3.5BA + office condominium with open floor plan, tile & wood floors, plantation shutters, custom designed closets & built-ins in office. Marina San Pablo offers resort-style amenities in a private, gated community setting. Minutes to the beach and Mayo Clinic! Offered for \$735,000



**Call Cheryl Dolan
305-509-1396**



RIVERFRONT IN OLD SAN JOSE

Located in a private, gated community within minutes of San Marco Square and Downtown Jacksonville, this exceptional condominium features an open floor plan with 2 riverfront balconies, elevator opening to your private foyer, custom details and fine finishes. Enjoy the resort style amenities and low maintenance living in the city! Offered for \$1,299,999



**Call Cheryl Dolan
305-509-1396**



BEAUTIFUL TOWNHOME IN THE HEART OF ATLANTIC BEACH

Only 3 flip flop blocks to the sand and 2 blocks to The Beaches Town Center, the location of 330 2nd St couldn't be better. With 3 bedrooms plus a loft, 2 full baths, 2 half baths, at 2,959 square feet, you can ditch the lawn mower since the yard has artificial turf and is maintenance-free! There's a 1 car garage, a carport, and large driveway to fit cars, boat, jet ski or whatever toys you bring. Offered for \$760,000



**Call Jennifer Sexton
904-463-3326**



OCEAN VIEWS ON BEACH AVENUE, ATLANTIC BEACH

Live in the center of this vibrant community at 1238 Beach Avenue. Across from the beach access & offering ocean views, this luxury pool home is on a corner lot & has 5BR/5BA and 4,348sf of modern living. Completely renovated, 2 living rooms, 2 laundry rooms, 2 car garage, a heated pool & hot tub plus 4 east facing balconies to choose from. Offered for \$2,500,000



**Call Jennifer Sexton
904-463-3326**



VILLARIVA RIVERFRONT CONDO IN HISTORIC RIVERSIDE

Imagine watching the vibrant sunrises and sunsets from your private riverfront terrace! VillaRiva is located in the heart of historic Riverside, with all the fun of the urban lifestyle right outside your door. This 10th floor residence offers 3BR/3BA, 2725SF, a Private 2 Car Garage with a multitude of common amenities to enjoy. Offered for \$1,100,000



**Call Lee Elmore
904-699-4503**



GUEST HOME ON OCEANFRONT ESTATE

Three-level guest house with 3-car garage, studio/workshop as well as two decks! 3 bedrooms, 2 baths and 1,536 sq. ft. Offered for \$5,048,000



**Call Lew Walters
904-806-3047**



IDEALLY LOCATED ATLANTIC BEACH RETREAT

This 3-story townhome is only two blocks away from the ocean as well as the Beaches Town Center. This home features wood and tile floors throughout, granite countertops, Nest thermostats, ample storage, and an elevator shaft configured into the floorplan if needed. Enjoy the home's rooftop deck or the easily maintained backyard oasis complete with a 6-ft privacy fence, covered patio, and relaxing hot tub. 3 bedrooms, 2F/2H bathrooms. Offered for \$835,000



**Call Michele Segars
904-910-6355**



OCEANFRONT ESTATE HOME IN ATLANTIC BEACH

Iconic Atlantic Beach Oceanfront Estate with 4BR/4.5BA and 4,460 sq. ft. Large wraparound porch welcomes you to the main house overlooking the Atlantic Ocean! Offered for \$5,048,000



**Call Rosemary Kristoff
904-333-4841**



MARSH LANDING COUNTRY CLUB

Experience a beautifully decorated, coastal traditional 5BR/5.5BA custom home with 4946sf of spacious living built by Gary McCumber. The foyer opens to a charming dining room, a large 2-story living room, all with hardwood floors and a wall of windows & doors overlooking the pool & spa. This home offers the best of Ponte Vedra Beach living! Offered for \$1,175,000



**Call Janet Westling
904-813-1913**



PEACEFUL WATERFRONT HOME IN MARSH LANDING CC

This gorgeous waterfront 4BR home with office is open and bright and conveniently located to all the beach offerings. Hardwood floors, high ceilings, Plantation shutters and paved patio are some of the many quality features. Give me a call to sell your home, with the finest service today! SOLD for \$620,000



**Call Tanya Polisetty
904-729-5691**



Photos provided by Cici Anderson



Maintenance-free living at Marina San Pablo ... your waterfront paradise where your playground awaits

By Cici Anderson

On the banks of Northern Florida's lush Intracoastal landscape is a natural wonder, waiting to be discovered. Marina San Pablo is more than an elegant condominium and townhome community.

This is the lock-and-leave lifestyle that everyone dreams of. From the gated entrance, the exquisitely landscaped grounds and the private marina to the luxurious open floorplans with designer finishes. And the views cannot be surpassed, with

panoramic views of the marina and the Intracoastal Waterway.

At every turn, Marina San Pablo is a destination, where natural wonders never cease to amaze. There's even a community fishing pier where the fish are jumping as the dolphins and manatee pass by. The Yacht Club houses the gym, a beautiful gathering room, a catering kitchen with sitting area, bar and TV. And outside is the sparkling pool, Jacuzzi, grilling area, marina and walking promenade. Fifty-foot boat slips are right in your backyard

for all your water sports — boating, jet skiing or kayaking — this is the easy lifestyle you have been dreaming about and searching for.

Marina San Pablo is located off San Pablo Road just south of J. Turner Butler Boulevard. It is only a short drive to the many beautiful beaches in Ponte Vedra Beach and Jacksonville Beach, close to the St. John's Town Center and the world-renowned PLAYERS Stadium Course at TPC Sawgrass, and next door to the prestigious Mayo Clinic and Hospital.

This incredible top-floor condominium boasts magnificent postcard views of the Intracoastal. This three-bedroom, three-and-a-half bath condo is offered for \$725,000. We also have a two-bedroom, two-and-a-half bath condo with a 50-foot boat slip visible from the balcony. It is offered for \$474,900. Both of these condos also come with a full golf membership to Marsh Landing Country Club should you desire. These properties are represented by MLCC Realty and listed by Cici Anderson and Jenna Fisher.



Photos provided by Patti A. Armstrong



Lavista Drive home: Oh, what I'd give to live here

By Patti A. Armstrong

26 Lavista Drive is one of those rare, corner lots in the heart of Old Ponte Vedra Beach that rarely come on the market. This .69-acre lot on the water is graced by a lovely custom-built, one-owner classic Georgian home.

The sellers built this home with special features including a grand entrance, library/office, doors and windows with capitals, dental-crown molding, built-in cabinetry, custom fireplace and a sunroom-fresh air room. The large kitchen features a walk-in pantry, large island, Carrera marble countertops, separate breakfast room, formal living and formal dining rooms.

Georgian homes have a "kitchen door," where the deliveries were made, and your closest friends entered. A total of 4,636 square feet and an additional approximately 700 square feet of unfinished, but usable space above the garage that could be easily converted.

If you want a special place in Old Ponte Vedra with character, walkable to the beach, close to the five-diamond Ponte Vedra Inn and Club and The Lodge and Club, 26 LaVista Drive will welcome you.

The lifestyle in Old Ponte Vedra is very friendly.

Many outdoor activities await, such as biking, walking, jogging, fishing and swimming. Tennis and golf are available at

the Ponte Vedra Inn and Club along with dining, club activities, parties, exercise facility, personal trainers, yoga and spin classes. Old Ponte Vedra lends itself to a more active lifestyle, great for making new friends and soaking up the Florida sunshine.

Ponte Vedra has world-renowned restaurants and shopping, a Cultural Center and a Concert Hall. This is why so many seek to live in Ponte Vedra. Around Ponte Vedra you have all of our other beaches to enjoy. St. Augustine and St. Augustine Beach is the No. 1 tourist destination, featuring "Nights of Lights." Jacksonville Beach has an oceanfront amphitheater. Neptune Beach features a farmers market, shops

and restaurants. Atlantic Beach Town Center is buzzing with eateries, and shopping and the Atlantic Beach Golf and Country Club.

Just a short drive to Jacksonville, you can go to a Jaguars football game, a Jumbo Shrimp baseball game, the theater and an arena hosting big names from all over the world.

Preferred membership initiation fee pricing for The Inn and Club, The Lodge and Club, Epping Forest Yacht Club and The River Club may be available to the purchaser(s) of this listing.

This property is represented by Ponte Vedra Club Realty, listed by Patti A. Armstrong and offered for \$2,500,000.

Coastal luxury with panoramic views on Ponte Vedra Boulevard

By Elizabeth Hudgins

Custom built in 2018 with a penchant for detail, 724 Ponte Vedra Blvd., was thoughtfully designed by the seller, owner of Nesting Place Interiors, and constructed by Heritage Homes.

Situated on over an acre lot, this property highlights the gorgeous surrounding landscape, with ocean sunrises to the East and Guana Preserve sunsets to the West, while seamlessly integrating that beauty throughout.

Showcasing sophisticated coastal luxury, this nearly 4,000-square-foot home features quality finishes and craftsmanship throughout. With unrivaled attention to design, this four-bedroom, three-full bath/two-half bath home features a neutral coastal palette, European white-oak hardwood floors, shiplap details and reclaimed wood beams.

Featuring an upside-down floor plan, the downstairs offers three bedrooms along with two full baths as well as a bonus area, custom-paneled elevator and ample storage. This level also includes a large flex space complete with a marble half bath and wet bar. While currently utilized as a home office, this area is amenable to any owner's lifestyle and can even be converted into an additional garage space.

Designed to take advantage of the home's breathtaking panoramic views, the upstairs great room offers vaulted ceilings, a two-

story gas fireplace, vast windows and an open concept. The kitchen accommodates the chef of any skill level with Thermador appliances, an expansive marble island, a hidden walk-in pantry and a farmhouse sink overlooking the ocean. Enjoy ocean views from the master suites private balcony along with a Thassos marble bath and custom-built closet. And don't forget about the home's temperature-controlled wine cellar or the striking laundry room with antique doors and basin sink from the South of France.

As impeccable as the accommodations are inside, the outdoor living spaces are just as impressive. The upstairs living area features front and back collapsible sliding doors optimal for indoor-outdoor living. The front balcony, affectionately known as the "best porch" in town, offers the ideal place to relax, watch the sunrise and enjoy the ocean breeze. Showcasing equally captivating sunsets, the back porch features a summer kitchen, Guana views and fireplace. Take advantage of the home's ethereal al fresco dining area and deeded beach access. A masterpiece of design and craftsmanship, this home offers sophisticated coastal luxury at its finest.

This property is represented by Berkshire Hathaway Florida Network Realty, listed by Elizabeth Hudgins and Tina Webster and offered at \$3,600,000.



Photos provided by Elizabeth Hudgins



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Judge Jeanine holds book signing at Sawgrass CC home

By Janet Westling

Judge Jeanine Pirro, author of “Don’t Lie to Me and Stop Trying to Steal our Freedom,” signed copies of her book at the home of Dale and Janet Westling in Sawgrass Country Club on Thursday, Oct. 8.

Since January 2017, when President Donald Trump took office, Pirro has reported and commented on the left’s countless lies and false accusations. “Enough is Enough,” said Pirro, and makes her case in her latest bestseller, “Don’t Lie to Me and Stop Trying to Steal Our Freedom,” which addresses topics such as the impeachment, the road to the 2020 presidential election and the strength of this administration during the coronavirus.

More than 50 friends and neighbors met the two-time bestselling author, judge, former prosecutor, TV personality and host of the Fox News show, “Justice with Judge Jeanine,” which airs at 9 p.m. every Saturday.

Pirro spoke for 45 minutes, took questions and signed books for those who attended.



Photos by Wally Sears

Judge Jeanine Pirro speaks to guests at a book signing event Oct. 8 at the Westling home in Ponte Vedra.



Laurie Odom with Pirro



CC Pettry (left) and Deb Pettry with Pirro



John Clegg with Pirro



Judy and Gary Ball



Dr. Lewis Obi with Pirro



Sue Molm with Pirro

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Celebrating 30 years

The Beach Dream: A great place to create family memories

By Lisa Barton

When the Sheperd family was looking for a change from their Texas pace of life back in 2015, they began their search in Florida. With the sunshine and a warmer climate as a permanent goal, they set their sights on the Jacksonville Beaches.

“We vacationed in the Caribbean all the time,” said Cindy Sheperd, “so, we decided to build a house near the ocean so I could walk the beach every day!”

Luckily, they were able to secure an empty lot on Ocean Grove in Atlantic Beach several years ago. With the perfect lot secured, they partnered up with local architect, Mark Macco, and developer Irina Johnson, of Aria Homes, to build their dream beach home. Cindy was so excited for the contemporary design by Macco and allowed him to put his touches on the home.

Johnson has described the house as a contemporary beauty of stone, glass and dark wood. The house boasts warm colors and rich wood tones that create an intimate feeling and welcoming environment. The wall of windows keeps the light accessible throughout the house.

Johnson also made the most of the lot by building a two-story home with plenty of room for a spacious custom pool and an outdoor kitchen, with covered entertaining spaces. Even the family pooches have room to run around in the back yard — a rarity for

Atlantic Beach! The bamboo trees surrounding the yard give privacy and shade to the property, a natural benefit that the Sheperds appreciate.

The Sheperd family loves the finished product — a contemporary home with four bedrooms, four bathrooms and nearly 4,000 square feet of living space. Cindy says the kitchen is one of her favorite rooms in the home. She loved coming up, with the design with her son Alex heavily involved, making it even more special to her. The sleek, gourmet kitchen, with glass-front cabinets and open concept design, is truly her dream kitchen.

The Sheperds enjoy the abundance of outdoor living space that the balconies and patios offer. The highest rooftop deck provides views of the ocean and the family loves to watch the container ships go by and even the wind surfers in the early hours of the morning.

“The top deck is so cool. We watched the Blue Angels from up there as they flew by,” says Sheperd. “They were so close we could see the guys in the cockpit!”

The family loves the custom home inside and out. But all good things come to an end, and they have put the property on the market to return to their roots in Ohio. They’ll be sad to say goodbye but have wonderful memories of their days at the beach.

This property, located at 1837 Ocean Grove in Atlantic Beach, is represented by The Lisa Barton Team, Keller Williams Luxury International Specialists, and offered at \$1,999,999.



Photos provided by Lisa Barton



Thinking of Selling Your Home, Now is the Time!

Ponte Vedra Beach Statistics
(Oct 2020 vs Oct 2019)

2.2 Months of Inventory, -61%
Showings Per Listing, +97%



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The perfect family home in the heart of Ponte Vedra Beach

By Janet Westling

Step inside 5070 Bentgrass Circle and experience a custom-built traditional home by Gary McCumber that is beautifully designed inside and out in the heart of Marsh Landing Country Club.

With over 4,900 square feet of spacious living, this gorgeous home features two staircases and three fireplaces, crown molding and built-in cabinetry. This custom home includes five bedrooms, five-and-a-half baths with a first-floor master bedroom and chef's kitchen that is open to the family room and breakfast room. Upstairs offers three bedrooms with a fifth en suite bedroom /bonus room. The foyer opens to a private office with custom-built wood cabinets and a sophisticated light filled dining room, with hardwood floors that adjoins a butler's pantry perfect for serving. With vaulted ceilings, hardwood floors and floor-to-ceiling windows, the great room overlooks the luxury pool/spa that brings the outdoors in. This house has function, flow and style!

The Ponte Vedra lifestyle in Marsh Landing Country Club was created in 1985 by property brothers Jerome and Paul Fletcher. The brothers placed a

huge emphasis on the conservation and preservation of the environment that included tidal marshes, natural lakes and a wide variety of native trees. They executed their plan beautifully and today, 35 years later, this pristine environment is host to wildlife such as ospreys, egrets, herons, deer and, of course, residents! Believed by many to be "the best neighborhood connecting Jacksonville to the Atlantic Ocean," Marsh Landing Country Club features a private 18-hole golf course designed by Ed Seay of Arnold Palmer Course Design. The par-72 course winds through some of the most scenic marshes and groves, connecting sport to nature in a nod to the biodiversity of the environment.

Ponte Vedra Beach, a community on the Atlantic Ocean, is convenient to Jacksonville, close to the Mayo Clinic hospital and the University of North Florida. Just minutes to the beach, golf, tennis and fitness centers, experience the best of Marsh Landing Country Club and enjoy vacation living year-round!

This property is represented by Berkshire Hathaway HomeServices, listed by Janet Westling and offered for \$1,175,000.



Photos provided by Janet Westling



Four spectacular properties from the beaches to Ortega and Fleming Island – the perfect retreat to call home!



POOL

Beautiful coastal traditional home with 4946SF of spacious living built by Gary McCumber. 2-story living room overlooks pool & spa



REDESIGNED & SOLD

Spectacular Ortega River front home, completely remodeled



REDESIGNED & SOLD

Waterfront estate in Queens harbour on the basin to the intracoastal with golf views



REDESIGNED & SOLD

Breathtaking views on the river on Fleming Island



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 Sand Castles Contributing Editor



"I have seen the results of homes that I have staged time and time again. And according to the real estate staging association," homes which are staged before going on the market, sell 73% faster on average than their non-staged counterparts."



Photos provided by Xander Lisowski



TRAVEL SPOTLIGHT

Flying on Delta's MD-88 airplane is special experience

By Xander Lisowski

On June 2, 2020, Delta operated the very last flight on an MD-88 in North America. Now, unfortunately, since I was only able to fly standby, I was not able to get on the actual last flight. However, I was able to fly the day before, which was my first and last flight on a McDonnell-Douglas MD-88. Also, this is not a review of Delta, the review for Delta will be published very soon at TheLoungeLad.com.

On June 1, I flew up to Atlanta on a Southwest 737. Then the challenge began. The challenge was because I was flying standby and Delta always has many other standbys. Also, due to COVID-19, many flight schedules to my home city would not be able to get me home. First, I tried to get on the flight to Dulles Airport in D.C., which was unsuccessful. Thanks to the amazing gate agent who took the time to ask the pilots if they would show me around the plane, I was escorted down to the plane where the amazing pilots gave me a tour. I would like to give a personal shout-out to Capt. Tim Kalahan and First Officer Eric John for taking the time to

show me around the cockpit. I, unfortunately, didn't get to fly on that flight as it ended up filling up.

About an hour later, I tried to get on the flight to Panama City in my home state of Florida. Luckily, it was a success! As an added bonus, I got a window seat. (I wasn't completely against bribing someone for a window, though.) I would also like to mention the attendants on my flight, because I must have missed them while I was dorking out on the first flight, but they recognized me and were happy to see I had made the flight. (Well, at least I think they were on the first flight I tried to get on. I have no clue how else they would have known.) The flight was uneventful, and I enjoyed every second of it.

I was sad to see that we were starting to land, but I was also very happy that I got to experience flying an MD-88. As we pulled into the gate in Panama City, I stayed on the plane to snap a few more pictures as this would be my one and only chance. The amazing flight crew stayed behind and helped me get some pictures,

TRAVEL continues on Page 28



MARINA SAN PABLO

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ENGEL & VÖLKERS



Photos provided by Anita Vining



Sea Island Drive home offers lush living, amazing amenities

By Anita Vining

Looking for a beach lifestyle and neighborhood? Incredible living can be yours within the gated community of The Preserve in Sawgrass Country Club at 121 Sea Island Drive.

Overlooking one of Ponte Vedra's top-rated golf courses, you will be able to observe the golfers in the distance from the screened lanai or patio. Chill in the

sunken hot tub at the end of a long day. Wake up to the sounds of birds chirping or sip your favorite beverage in the evenings as the magnificent sunsets fall below the treetops. If you enjoy bird watching, you will be amazed at the soaring birds as they swoop by.

This elegant two-story home was custom built by current owner with the help of a well-known local designer. Attention to detail is featured in the beautiful mill

work and arched openings that are abundant throughout. Newly painted interior walls with neutral color add to the ambiance and await your own personal style. A well-organized and air-conditioned garage will impress you further with an abundance of shelving and storage.

An equity membership to Sawgrass Country Club is available for purchase making it easy to immediately join the new state-of-the-art facility without being

on the current waiting list (membership includes golf, tennis and beach club). Imagine hopping in your golf cart to go to the fabulous oceanfront beach club, golf course or just browse around the neighborhood to admire the lovely, manicured landscape.

Ponte Vedra Beach is the premier area for Northeast Florida's First Coast. Make this home your own and start living the life!



Photos provided by Allison Ferebee

Build your beachfront oasis on South Ponte Vedra Boulevard

By Allison Ferebee

Enjoy morning walks on the beach, sunset picnics on the sand and your own personal sound spa as you sleep.

Oceanfront living is the dream. Build

your custom beach house oasis on this perfectly placed oceanfront lot on South Ponte Vedra Boulevard. This amazing lot has 75 feet of oceanfront footage!

Located between beautiful Ponte Vedra Beach and historic St. Augustine, you are

sure to find the best of shopping, dining and country club lifestyle.

Situated close to Serenata Beach Club, membership can get you private pool access, a relaxing spa, as well as first-class dining and entertainment. The possibilities

are endless, and the views are breathless.

This property, located at 2835 South Ponte Vedra Blvd., is represented by Berkshire Hathaway HomeServices Florida Network Realty, listed by Allison Ferebee, and offered at \$349,000.

Travel

Continued from 27

then the flight deck crew invited me into the cockpit and talked to me for a few minutes before I, unfortunately, had to leave the plane.

Before I close, I would like to make

a comment about the crew. Everyone I came in contact with was wonderful and was very helpful and were happy to take the time to help me have a great experience flying on a Delta MD-88. I was going to save this for my Delta review, but I couldn't save it as I was so impressed by the service. This is a really tough thing to get right, especially for me coming from

JetBlue. However, this could have been because I was flying through Atlanta in the Southeast U.S. where people tend to be a lot nicer in general. Still, I would like to thank the crew, and if there is any way I can find the names of these people to thank them, I would.

I am sad that Delta retired its MD-88s, but I am thankful I got to fly on one before

they are all gone. This experience really showed that they don't make planes like they used to. If you didn't get the chance to fly on one of these vintage aircraft, there are still MD-88s flying for an airline in Iran called Taban Airlines.

Xander Lisowski is a 13-year-old Ponte Vedra resident who shares his travel experiences on his blog at www.TheLoungeLad.com.

Nachos and chili ... SCORE!



Alice Hickox
Lettuce Do Dinner

The best time of the year is upon us: cooler temperature, dramatic sunsets and the dawn of the holiday season. But for me, football season is always the true marker that fall has finally arrived, often weeks before Mother Nature would have us guess.

As much as I would love to say that I actually sit down and watch football, the real thrill for me is the social aspect of it — friends, family and FOOD! Whether it's gathering in our various homes, or tailgating when the weather is cool, football season brings excitement. But most of the time, I can be found watching the game from the kitchen, looking up mostly to see what I just missed when the entire living room goes into a roar!

Through all the craziness of this year, one thing that hasn't been taken away from us, is the home cooking. Many people have tapped into cooking talents they didn't know existed. But trust me, the recipes I'm sharing today do not require chef skills! We may not be able to tailgate at the games, but we can certainly keep the football spirit festive with what we create in our own kitchens.

As a personal chef, I take a lot of pride in creating healthy, lightened up versions of traditional comfort foods. However, even though

my specialty is clean and healthy meals, every now and then, you just want to blow it out and whip up some great fall comfort food and forget about carbs and calories! Who's with me? The recipes I'm sharing are perfect for what I really want happening in my kitchen on game day, or any day for that matter!

The first recipe is definitely a winning combination — nachos and barbeque. Yum!

This recipe was inspired by a recent trip my husband and I took to North Carolina, where after a day of apple picking in an orchard in the foothills with our kids, we stopped off at a highly recommended barbecue restaurant. On its starter menu was pulled-pork barbecue nachos. I was swooning after the first bite, and I'm pretty sure the entire sheet pan piled high was devoured in less than five minutes. OK, we were hungry ... but still! I made a note to self to re-create this for college game days. These are equally delicious using shredded rotisserie chicken and your favorite BBQ sauce.

The next recipe is equally comforting and definitely what I want in my crockpot ready to go all day long. It's a super easy white chicken chili that uses rotisserie chicken. And oops ... it's also healthy! But nobody needs to know that as you can load it up with sour cream, cheese, crushed nachos ... or take some of those nachos and dip it in your chili. Either way, it's a bowl of deliciously warm comfort that will make you a winner in the kitchen.

So, let's get cooking!



PULLED PORK BBQ NACHOS

- 1 bag tortilla chips. I used a mixture of regular and blue corn
- 2 cups shredded Monterrey Jack cheese
- 1½ cups prepared pulled pork (or if using shredded chicken, dice and mix with favorite jarred BBQ sauce)
- ¼ cup thinly sliced red onion
- ½ cup diced red bell pepper
- ½ cup sliced jalapeños (seeds removed for milder)
- ½ cup of your favorite BBQ sauce
- Chopped fresh cilantro, sour cream, diced avocado and red pepper or green onions.

DIRECTIONS

1. Line a sheet pan or cast-iron skillet with enough chips to cover bottom of pan.
2. Add a layer of pulled pork or shredded BBQ chicken, jalapeños, red onion, bell pepper, BBQ sauce and cheese.
3. Top with remaining chips and add another layer of ingredients ending with cheese.
4. Bake at 350 F for 10-15 minutes or until cheese is melted. Remove from oven and top with green onions, cilantro and sour cream.

WHITE BEAN AND CHICKEN CHILI

- 2 Tbsp olive oil
- 1 cup chopped white or yellow onion
- 4 cloves garlic, minced

- 1 (7 oz) can diced, mild green chilis
- 2 Tbsp Chili powder
- 2 tsp cumin
- 1 tsp coriander
- ¼ tsp cayenne pepper
- Salt and pepper to taste
- 2 cans (or ½ carton) low-sodium chicken broth
- 1 cup frozen or fresh corn kernels (optional)
- 2 15-oz cans cannellini beans, drained
- 1 pound rotisserie chicken, chopped
- ½ cup half-and-half
- Favorite garnishes (cilantro, sour cream, shredded cheese, crushed tortillas)



DIRECTIONS

1. Heat oil in large saucepan over med-high heat. Add onion and saute until it begins to soften, about four minutes. Add minced garlic cloves and saute for 30 seconds

- more, just until garlic becomes fragrant.
2. Add canned green chilis, chili powder, cumin, coriander and cayenne. Stir into onion mixture.
3. Add chicken broth and bring to a simmer. Add chopped chicken, beans, corn and half-and-half. Bring chili back to a simmer and heat through, about five minutes.
4. Season with salt and pepper if needed.
5. Top with crushed tortilla chips, green onions, cilantro and shredded cheese



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‘Rosemary Beach’ home to offer best of beach lifestyle

By Katie Hughes Johnson

If you seek oceanfront luxury in South Jacksonville Beach, this “Rosemary Beach” West Indies-style home will amaze you with its clean, coastal architectural style. The lot is adjacent to beach access allowing for unparalleled ocean views from every angle! Home plans have been designed to showcase these views and open family spaces to oversized balconies and patios let you “take in” the beauty of the Atlantic Ocean!

The home to be built by Cottage Home Company will feature 4,155 square feet of

conditioned space, plus over 700 square feet of exterior porches for optimum ocean viewing. The floor plan boasts five bedrooms, five bathrooms, a large game room and storage room, two-car garage and elevator. The ground floor consists of the oversized two-car garage, storage room and mud room with secondary washer and dryer. Kitchen, dining room, family room, and guest bedroom and bath are located on the second floor. Large oceanfront terraces are situated off the family and dining rooms. The third floor holds the remaining four bedrooms, four bathrooms and an ample bonus/game

room. A balcony off the master bedroom affords views at all angles from the North to the South.

Coastal construction to meet the latest oceanfront building standards consists of Auger pilings, impact glass, concrete block on the first floor and a cedar shake shingle roof. The exterior will be a combination of stucco and Hardi-lap siding.

High-end interior finishes include a wine storage room, 7-inch wide-plank wood flooring, custom built-ins, Isokern masonry gas fireplace, solid core doors, 7-inch crown molding, 7/4-inch baseboards and more. The gourmet kitchen

boasts full overlay wood cabinetry, wood flooring, quartz counters, stainless steel Sub-Zero/Wolf appliances, decorative tile backsplash and more. The home is in the planning stage with buyers able to make interior selections and possible floorplan changes.

This incredible lot, floorplan and location in premium South Jax Beach is the epitome of “Living the beach lifestyle.”

The property, located at 3002 Ocean Drive South, is represented by McAfee Hughes Group & RE/MAX Specialists PV, listed by Katie Hughes Johnson and offered for \$3,695,000.



Exquisite waterfront lot on Cabbage Creek in Marsh Landing

By Jennifer White

Ponte Vedra Beach, located in Northeast Florida, is a seaside haven known for its pristine beaches, Intracoastal Waterway and famous resorts with championship golf.

Ponte Vedra is home to the PGA TOUR, the ATP, THE PLAYERS Championship, several famed private beach clubs and is within close proximity to the renowned Mayo Clinic and downtown Jacksonville, home of The Jacksonville

Jaguars. Ponte Vedra resides in St. Johns County, one of the wealthiest counties in Florida and boasts A-rated schools that are ranked top in the state.

Marsh Landing Country Club, a premier private club located in the heart of Ponte Vedra Beach, offers an 18-hole golf course, tennis, fitness and clubhouse. The developers of MLCC painstakingly preserved indigenous trees and plants while master planning this beautiful community!

320 Keeler’s Court is one of 51 home-site in Clearlake nestled within Marsh

Landing and is the last lot in Clearlake! This lot is just over ½ acre and is already partially cleared making it the perfect place to build your dream home in Marsh Landing. Remove the headache of remodeling and trying to retrofit what you want in an older home. Build your dream home that you design and pick out all the finishes for. There is a geotechnical report stating the lot has a 100-by-70 “footprint” plan dimensions, so all you need to do is bring your architect and builder. The tidal creek with amazing views from

your soon-to-be creation flows right out to the Intracoastal. Don’t forget to bring your fishing poles so you can fish off your new dock, lounge chairs so you can relax while enjoying the breathtaking views and nature wildlife, your boat, jet ski, kayak, paddle board, etc., and enjoy the lifestyle this lot affords you. This lot is a must-see! Access to the water is a water lover’s dream. Don’t miss your chance!

This home is represented by Re/Max Specialists PV and listed by Jennifer White.



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Timeless country estate brings French feel to Ponte Vedra

By Suzie Connolly

This French country estate will steal your heart the moment you pass through the gated entry. Nestled on five bucolic acres in the heart of Ponte Vedra Beach, you'll feel you've been transplanted to another time and place.

Custom built by highly esteemed Victory Custom Homes for the builder's own family, no expense was spared, nor detail overlooked. This well thought out and beautifully designed home can handle the largest of gatherings while still feeling comfortable and intimate.

The main house features four bedrooms with four full baths and two charming sleeping nooks. The gracious foyer with arch-top 3-inch-thick double doors welcomes you into the lovely living room with two-story limestone fireplace and hand-hewn cypress beams. You'll find these stunning timber beams throughout the home.

The stunning chef's kitchen has old world cabinetry, 4-centimeter soap stone countertops with fully integrated farm sinks and high-end appliances including Wolf gas range, Viking hood, two Subzero refrigerators and Bosh dishwasher. There is a separate prep pantry with built-in cabinets, soap stone counters to complement the kitchen and Advantium speed oven and microwave. Other highlights include Eu-

ropean plaster walls throughout, reclaimed vintage wood floors and antique French terra cotta floors, hand-hewn cypress doors and four fireplaces with custom stonework.

The large covered lanai with authentic flagstone, cypress ceiling and outdoor fireplace opens onto the 1,100-square-foot patio and overlooks the most amazing backyard. Take a dip in the saltwater pool with heater, chiller and automated floor cleaning system or warm yourself next to the oversized fire pit with plenty of seating. The fabulous cabana adjacent to the pool boasts a full outdoor kitchen with an authentic pizza oven and huge seating area with big screen TV. Above the detached three high-bay garages, with custom overlaid wood doors, is a 1,000-square-foot flex space perfect for that man cave or private office.

With masonry concrete block construction, custom split shake concrete tile roof and hurricane impact rated weather-shield Lifeguard windows, you are well protected from inclement weather. The exterior's plaster finish with custom variegated color in the concrete and copper half round gutters simply enhances the old-world charm of this country estate.

This property, located at 20 S. Roscoe Blvd., is represented by Ponte Vedra Club Realty, listed by Suzie Connolly and offered for \$3,950,000.



Photos provided by Suzie Connolly



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Sally Sergeant



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Michael Curet



BELLEZA
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OCEANFRONT
Homesite • \$3,999,999
Michael Curet



MARINA SAN PABLO
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Susan Fort or Tyler Ackland



ODOMS MILL
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Suzie and Rory Connolly



UNDER CONTRACT
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Olivia and Brent Seaman



MARSH LANDING CC
6/7/1 • \$2,275,000
Suzie and Rory Connolly



PALERMO
4/4 • \$599,000
Suzanne Schinsing



EPPING FOREST
3/2/1 • \$844,000
Patti Armstrong



VILANO BEACH
3/3/1 • \$1,250,000
Sally Sergeant



PONTE VEDRA BEACH
Homesite • \$309,900
Suzie and Rory Connolly



Plantation Oaks
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Suzie and Rory Connolly



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Suzie and Rory Connolly



PONTE VEDRA BEACH
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LOOKING BACK: INSIDE THE LEGENDS THAT LIE AMONGST US

The remarkable life of Dr. Frances Bartlett Kinne

By Janet Westling

(Note: This article originally ran in *Sand Castles* on July 31, 2014, as Part 3 of a three-part series. Frances Kinne passed away on May 10, 2020 at 102 years old.)

HARRY'S LAST ASSIGNMENT

Frances and Harry accepted his last assignment in St. Augustine as the Senior Regular Army adviser to the Florida National Guard.

The St. Augustine Record featured a story on the couple and on a hot summer day in July a new opportunity was presented to Frances that not only changed her world but the entire community.

Jacksonville University Dean of Faculty Dr. William Highsmith called to ask if Frances would accept a position as assistant professor of humanities. She agreed to help them out for a few months while they searched for a replacement, a replacement that never happened. Instead Frances taught for three years until Harry retired. While plans to move closer to her brother in California were being formulated, JU and its president had other thoughts in mind.

In 1969, Frances was asked to create a new College of Fine Arts and it was a challenge she had to accept.

THE NEXT 10 YEARS

Over the next 10 years as the first women Dean of the Fine arts at Jacksonville University, Frances used her contacts and sphere to broaden the footprint of the arts in Jacksonville.

The College of Fine Arts hosted Bob Hope and Jack Benny in 1972. On April 6 they were both awarded an honorary doctorate to an enthusiastic crowd and media entourage. This cemented the friendship that began in Japan during the war, and this would be the first of many visits and fundraising events for Frances, Jacksonville University and Bob Hope.

The list of celebrities and dignitaries who were invited to the campus was extensive and included a broad spectrum of accomplished visitors who left their mark on JU, the students and the city of Jacksonville. They included Gov. Askew in 1973, Arthur Fielder, Secretary of the Navy John Lehman, Sir Rudolf Bing, the great tenor Franco Corelli, the actor Richard Boone, philanthropist Alexander Brest and Winston Churchill, grandson and namesake of the Prime Minister of England. The invitations were extended carefully to ensure that only people of fine character were asked to speak to the students.

1979: A MAJOR FIRST ... THE PRESIDENT WEARS A SKIRT

As first female dean of the fine arts, Frances Kinne brought success to JU that did not go unnoticed.

Florence Davis, the first female chair of the Board of Trustees, along with other board members offered Frances the position of president of Jacksonville University.

With Harry's unwavering support, Frances embarked on her new position. The greatest challenge of all was just around the corner when one year later Harry was diagnosed with a brain tumor. Friends supported Harry and Frances throughout the two years of many surgeries at the Mayo Clinic in Rochester under the care of Dr. Thor Sundt.

Difficult days made bearable by the wonderful Jacksonville University family gave Frances and Harry the strength



Photos provided by Frances Kinne

Dr. Frances Bartlett Kinne helped bring President Gerald Ford to Jacksonville, where he held a fundraiser for his presidential library at Epping Forest.



ABOVE: Kinne with Jack Benny (left) and Bob Hope

RIGHT: Kinne, the first female dean and former president of Jacksonville University, with Florence Davis (left), the first female chair for the board of trustees at JU.



to live each day to the fullest. And on April 27, 1981, Colonel Harry Kinne slipped away quietly with Frances one last time at his side.

THE MAYO YEARS

During Harry's illness Frances became close friends with his doctors at the Mayo Clinic in Rochester.

She came to respect not only their expertise but also the care they gave to all their patients. She became their greatest advocate, and when Jacksonville and the Davis family offered the Mayo Clinic the opportunity to collaborate on a new venture for the clinic to expand its reach to the area, Frances Kinne and the people of Jacksonville responded with a resounding "yes."

Frances quickly helped the Mayo family assimilate to their new community. And during this course she got to know this new family of friends. The list is long and it includes many of her doctors, Richard Fleming, Henry Randel, John Cangemi, De Orio, Van Den Berg, Pearson, Liesegang, Lundy and Paul Pettit.

Frances Kinne was recognized by the Mayo Clinic as an honorary staff member and during its 25th anniversary was honored as a "Member of the Doctors Mayo Society".

PRESIDENT GERALD FORD

When Frances was the dean of the College of Fine Arts, a congressman's son Jack Ford enrolled as a student. This congressman, Gerald Ford, would later become the president of the United States and a dear friend of Frances and Harry Kinne. President Ford visited Jacksonville University several times. Because of her friendship, Frances received a call one day from the Tournament Players Championship with a request to extend an invitation for Bob Hope and President Ford to come to Ponte Vedra to play. Frances called her friends Bob Hope and President

Gerald Ford and they agreed to come. It was during that visit that President Ford, who had left the White House, held his first fundraiser for his Presidential Library in Epping Forest at the former home of his friends Mr. and Mrs. Raymond Mason. It was a wonderful event that included many of Jacksonville's most ardent supporters of the Fords. President and Mrs. Ford had also visited the Masons at their home in Ireland at Ballynahinch Castel Hotel, outside of Roundstone, in County Galway.

Under Frances' watch, Jacksonville and its university was clearly put on the map both nationally and internationally. Indeed, we owe this great lady a 'thank you' for her dedication to her university, its students the people and friends who reside in Jacksonville.

A STUDENT'S TRIBUTE

One of her students Frank Pace, who is a Los Angeles producer, said this about Frances' influence on his life:

"Dr. Kinne has had an enormous impact on my life. I have known her since 1968 but in all honesty she has figured more in my life these past 15 or 20 years than in the earlier years. I have come to benefit from her wisdom, insight and experiences. She lives the motto 'service before self' on a daily basis. At various times I have been with her in the company of President Gerald Ford, Bob Hope, Roger Williams, Jay Thomas and Hall of Fame basketball player Artis Gilmore.

Invariably they always wanted to know, "What can I do for you and Jacksonville University, Fran?" Jacksonville University has been the one great love of her life. Her commitment to the university during these 50-plus years is unparalleled. Today one of her students (Tim Cost, '81) is the president of her beloved school. She could not be happier. When she celebrates her 100th birthday I will be standing proudly alongside my dear friend."

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Business Weekly

PAGE 35 THURSDAY, NOVEMBER 5, 2020

Column: Sir Isaac Newton and the South Sea stock bubble

Page 38

www.PonteVedraRecorder.com



Food is served to guests at the TPC Sawgrass Clubhouse with safety protocols in place during an open house event Oct. 20.

TPC Sawgrass Clubhouse demonstrates open house event with new safety protocols

By Holly Fields

Nearly eight months into the COVID-19 pandemic, businesses have begun to operate a little differently.

With enhanced safety procedures, such as plexiglass and sanitation stations dispersed around the sprawling 77,000-square-foot clubhouse, TPC Sawgrass prides itself on being at the forefront of modern hospitality in the region.

On Oct. 20, TPC Sawgrass hosted an open house for all past, current and prospective clients to get a glimpse into

how they are operating safely in a large banquet environment.

“We took early action to put into place national strategies for the TPC network of clubs,” said Peter verDorn, sales manager at TPC Sawgrass. “One big advantage at Sawgrass is that we are so spread out, more than other venues, so we are able to take groups and put them in larger rooms that they feel more comfortable with.”

During the open house, staff members arranged three of the luxurious banquet



Photos by Susan Griffin

Lori Adams and Toni Boudreaux-Godwin enjoy the open house event.

TPC SAWGRASS continues on Page 36

Judge John: Observations on laws that affect living at the Beaches — The importance of sea oats



John Miller
Guest Columnist

“Daddy, there’s a lady on the dunes waving sea oats she picked around her head kind of crazy!” In rushed our 12-year-old daughter on a recent Saturday morning with this news. Near our home, we have made it our business to try to educate our fellow citizens about coastal issues.

Our gently rolling sand dunes featuring fields of sea oats waving in the wind are picturesque, but they are much more than ornamental. Some of our visitors, and even some residents, do not understand the fragile nature of our dune system and its importance

in protecting our beaches from destruction. Importantly, the dune system provides vital protection to our beach ecosystem and the wildlife that inhabit it.

Sea oats are native grasses that grow naturally on beach dunes. Their extensive root system holds beach dunes together and prevents the sand and soil from blowing away during storms. These dunes, in turn, protect the coastline from storm surge and erosion. They “are vegetation that holds the sediment in

JUDGE JOHN continues on Page 42

Prepare for the worst; pray for the best



Ric Schilling
Columnist

One of the issues I have written about and discussed with clients over the years is planning for long term care (LTC) needs. At the risk of boring some of you, I am writing about it once again for two reasons.

First, there are some new options available now that include LTC benefits. Second, I am seeing more and more people whose future has been irrevocably altered by the strain of paying for LTC services.

I understand that LTC isn’t a favorite topic with most people but statistics show that we have a probability of using LTC services at some point that is roughly equal to our age, e.g., if you are 70 today, you have a 70% probability of using some form of LTC service before you die. That’s a fairly high probability event to just ignore, especially in light of ever-increasing life expectancy data. Remember that LTC services are defined as care in the home, day care in an LTC facility, assisted living care and skilled nursing care.

What are the costs for these services? Care in the home is in the \$22-\$24 per hour range, day care services in a facility about the same, assisted living at \$4,500-\$5,000 a month for singles and \$6,500-\$7,500 a month for a couple and skilled nursing from \$7,500-\$10,000 a month, depending on the level of care required. While Medicare pays the majority (about 80%) of healthcare costs, it DOES NOT cover LTC service costs. So, what’s your plan to deal with this challenge?

If you have \$3 million or more in savings, maybe the plan is merely a pay-as-you-go strategy. Nothing wrong with that approach, provided you do not mind consuming funds that would otherwise have been used for other purposes and/or passed on to family. However, most people don’t have \$3 million-plus saved,

SCHILLING continues on Page 39

TPC Sawgrass

Continued from 35

halls into examples of what future company events or wedding receptions may look like with the new safety protocols in effect.

A business meeting hosted at the clubhouse would include spaced-out tables and a projected screen, whereas a party in the ballroom would showcase socially distanced tables and a live DJ.

The clubhouse's restaurant, which is open to the public, remains at 50% capacity, but verDorn said because the restaurant has so much space, these measures make the guests feel safer.

As guests experienced at last week's open house, events hosting food distribution now offer a wider spread-out of food arrangement, plexiglass barriers and employees wearing masks. Staff members were passing out individually wrapped hand wipes, as well. All part of new policies to help establish guest safety.

Despite lowering the capacity of people in the clubhouse, TPC Sawgrass' clubhouse is still hosting a number of weekly corporate events and meetings.

"We've been busy with a lot of weddings that got pushed back from earlier this spring," verDorn said.

The Oct. 20 open house was a huge success for TPC Sawgrass, and verDorn said they received incredible, positive feedback.

"People have not done things like this in months. They want to get out, they just want to do it safely, and we want to show them that it is possible as long as you take the proper steps," he said.

TPC Sawgrass anticipates using this safer strategy into the foreseeable future, ensuring guests that they can operate larger events in a controlled setting while still providing a beautiful experience.



Christine Hoffman, Jennifer Belisario and Toni Boudreaux-Godwin

Photos by Susan Griffin



Matt Price and Dan and Kathleen Floryan



Michelle and Pat McManamon



Chelle Thomas and Jackie Smith



ABOVE: Anette Saalman and Anna Washington



LEFT: Food and beverages were served with safety protocols in mind.



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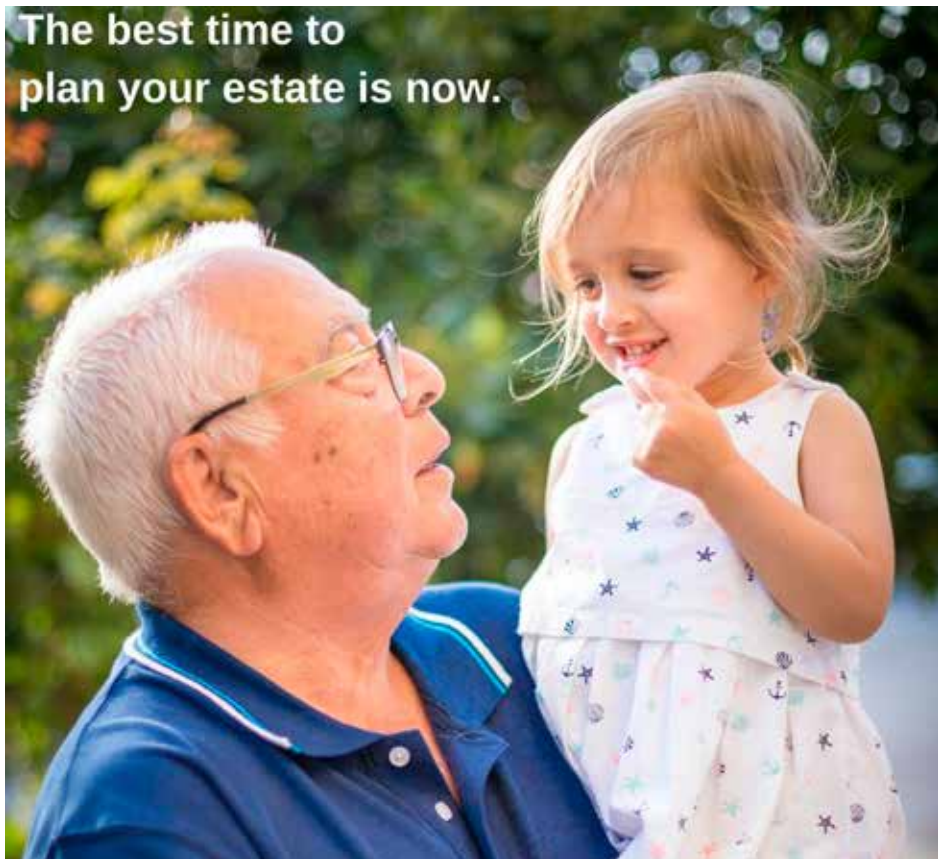
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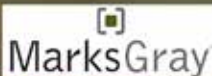
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Sir Isaac Newton and the South Sea stock bubble



Scott A. Grant
Columnist

In 1665, a wave of Bubonic Plague swept across England. A young Sir Isaac Newton left his studies at Cambridge and went home to his mother's house, Woolsthorpe Manor, to avoid getting sick.

It was there, in his mother's garden, that Newton invented modern physics and his laws of motion. Those laws remained the basis of physics until the 1900s and Einstein's discovery of Relativity. It is said that Newton discovered gravity in his mother's garden that year when an apple fell on his head.

Later in life, Newton dispelled the notion that the apple actually fell on his head, but still insisted that a falling apple in his mother's garden led to his discovery of gravity. He noticed that apples always fell to the ground. Why did they not fall sideways or even up? He deduced that some force must be acting on the apple. He called that force gravity.

Newton also invented new forms of

calculus. He was a mathematical genius, but not a great investor. Fifty-six years later, in 1721, Newton invested in the British South Sea Company. The South Sea Company had a Royal Charter to trade in South America. Trade in South America was extremely lucrative. British trade in South America was not. The continent was controlled by Spain and Portugal. Neither country wanted to share with Britain.

In 1720, the South Seas Company received an additional charter to trade in annuities, essentially an income for life. Annuity is a Latin word that means an annual income. The British Government had granted annuities to citizens as a reward for loyal service or for winning a lottery. South Seas could trade stock for annuities. This created a lot of excitement and the first stock bubble.

Newton invested a small amount in South Sea stock at around 100 pounds per share. The stock shot up. Newton, it is said, sold his shares for a big profit. He supposedly more than doubled his money. But, the stock kept rising. Celebrities and politicians touted the

GRANT continues on **Page 39**

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Schilling

Continued from 35

so let me identify several alternatives to consider:

TRADITIONAL LTC INSURANCE

This type of insurance specifically covers LTC services such as those noted above.

There is typically an elimination period (i.e., deductible), a cap on the period of time services are covered (most commonly three years) and a cap on the amount of benefit provided (expressed as a dollar amount per day).

This type of insurance is hard to come by these days as most of the companies who wrote the coverage have exited the market and those remaining are struggling with losses due to underestimating risk in the past.

2. LIFE INSURANCE WITH AN ACCELERATED BENEFITS RIDER

This is one of two relatively new or enhanced hybrid products that adds a LTC protection provision to an insurance product not specifically designed for LTC.

Basically, the rider states that the policy owner may take withdrawals equal to 2% (most common) of the death benefit each month for up to 48 months if the insured requires LTC services. Different companies have their own variations on this idea, but the concept is the same. The advantages of this approach over the traditional LTC insurance approach include predictability of premiums and a certainty of benefit payment (either before death or at death).

3. FIXED ANNUITY WITH A LTC RIDER

Many fixed annuity products now include a LTC benefit rider (the other

hybrid) wherein the monthly payments are doubled for up to five years if certain care requirements are met. If one survives the five-year period, then payments return to their previous level. However, since the average length of stay in a nursing home is under three years, a five-year benefit period probably covers 85-90% of all LTC needs. There are no underwriting requirements here, which can be another bonus for many.

Which option is best for you depends on your age, your health at the time, your present and future financial situation and your willingness to take risks. As always, we are a mere phone call away if you should have any further questions to help you sort out your options.

I hope this has been helpful to you and your loved ones.

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

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Grant

Continued from 38

stock, the annuity trade was robust, and the company kept reminding investors that it still had the right to trade in South America. Watching the stock go up and up and up, Newton suffered from seller's remorse. He invested a much larger sum as the price approached 1,000.

Shortly thereafter, the stock price

predictably and notoriously collapsed. Newton lost a fortune, roughly \$3 million in today's money. Many investors were wiped out.

The collapse caused a scandal in England. Many legislators were implicated. Some went to jail.

Both of King George's mistresses were investors and promoters of the scheme. George had many mistresses, but no wife. He had once been married. His wife decided she could take a lover

as well. She was mistaken. George had the young man executed, divorced his wife, and then put her into jail for the rest of her life. Robert Walpole was brought in to serve as First Lord of the Treasury and clean up the mess. Part of his job was to protect the king and his concubines. Walpole's success led to his appointment as prime minister. To this day, he is remembered as the first modern prime minister of England.

Newton never got over the loss. The

great mathematician remained befuddled by the mysteries of investing. "I can chart the motion of the heavenly bodies," he once wrote "but not the madness of men."

For the rest of his life, if anyone mentioned the South Seas Company in his presence, Newton left the room.

Scott A. Grant is a local author and historian and frequent contributor to the Recorder. By day, he is president of Standfast Asset Management.



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Expert at Chamber workshop describes scams to watch out for

By Shaun Ryan

St. Johns County Chamber of Commerce members recently heard from an expert who offered insights on protecting business and personal finances from fraud, scams and spoofing.

Bobby Fultz, a fraud investigations manager with Vystar Credit Union and former Secret Service agent, spoke to members Oct. 23 via Zoom during the Chamber's virtual financial wellness workshop.

According to Fultz, one scam that is prevalent today is the "business email compromise."

An attacker imitates a company using an email domain that looks like one from the company but is so slightly altered that the receiver may not notice the change. For example, the scammer might substitute a numeral 1 for a lower-case letter L.

Then the scammer sends an email to a customer of the company requesting a payment to an account set up by the scammer. The customer makes the payment in good faith but the money is diverted to the scammer.

"Once it's sent, it's gone," Fultz said. "As soon as that wire's sent to their account, they're going to take that money, and it's going to be elsewhere. I'd say 90% of the time, they're not going to get that money back."

Fultz recommended calling the company by a number that's already familiar — not a new number — and checking on any changes before sending money.

He also suggested doing all financial transactions on a stand-alone computer not being used for anything else.

On a less technical level, he said check-books and other such materials should be locked up somewhere, and that it's a good

idea to keep less of a paper trail.

"People still dumpster-dive," he said. "If you do keep a paper trail and you're getting rid of your stuff, put it in a shredder."

Fultz also addressed spoofing, a practice where a scammer tricks caller IDs to show a false phone number. The person answering may see the number of a trusted financial institution and, believing it to be genuine, gives out whatever information the caller requests.

Again, contacting the institution by a number that's already familiar could expose the scam.

Fultz said callers claiming to be a utility or government agency requesting payment in the form of a gift card was "a big red flag."

He also spoke about fraudsters who pose as someone else on social media convincing victims that they are the love of their life.

He recalled a person who gave away half a million dollars in one such case. He's seen people go so far as to sell their cars to generate money for a scammer.

"They gave away their whole life savings, and then they sold their cars to give them the last dollar they had, convinced that they were helping out," he said.

He described how such people can even find themselves enlisted by the fraudster in a money-laundering scheme and subject to arrest.

Fultz went on to describe secret-shopper and car-wrap scams in which the target is sent a worthless check, told to deposit it and then send money on to another place.

Among Fultz's recommendations were checking your credit history twice a year, using different consumer credit reporting agencies; having a good IT person for your company; and having fraud insurance for your company.

The effects of blood alcohol concentration

Drinking and driving puts everyone on the road in jeopardy. That includes the irresponsible men and women who consume alcohol and then get behind the wheel as well as millions of sober motorists and their passengers.

The legal blood alcohol concentration, or BAC, in many areas throughout the United States and Canada is .08. But alcohol affects people's ability to drive regard-


less of how much they've had to drink. The National Highway Traffic Safety Administration notes that the following are some predictable effects on drivers and their ability to drive at certain BAC levels.

.02: People with a BAC of .02 typically experience some loss of judgment and feelings of relaxation. Slight body

BAC continues on Page 41

THEME: CARTOON CHARACTERS

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ACROSS

1. Brocadopa or Larodopa
6. They are often covert
9. Used for watering
13. Vexed
14. Took the bait
15. Spot for boutonniere
16. Old West pack animal
17. Big-headedness
18. Render harmless
19. *Bamm-Bamm's dad
21. *Angelica, Tommy and Dil
23. Opposite of yang
24. Archipelago unit
25. Solemn pledge
28. Depletes
30. Works, as in a bakery
35. Kind of beige
37. Hammer or sickle
39. ___ firma
40. Lecherous look
41. Computer key
43. Lure for a dieter, on a package
44. Tropical smoothie flavor

46. Health club of-fering
47. Hourglass filler
48. Popular saint's name
50. Pea ____, pl.
52. Limit, to some
53. Peace symbol
55. Like King George, 1760-1820
57. *Ill-tempered fourth-grader's last name
61. *Beast Boy and Starfire
64. Rossini's offering
65. Lobe locale
67. Sure sign of fire
69. Pretend, two words
70. Number cruncher, acr.
71. Lusitania destroyer
72. Gave the boot
73. Pivotal
74. Santa Maria's companion
15. Aglow
20. Related on mother's side
22. Type
24. Carbon-12 or carbon-13
25. *The "brains" of Scooby-Doo's group
26. Billy of '80s Billboard charts
27. Small songbirds
29. *Pinky Pie or Fluttershy
31. Unagi, pl.
32. A in A=ab, pl.
33. Did it to Kool-Aid
34. *Land mammal in Bikini Bottom
36. Give a pep talk
38. *Emmet Brickowski's brick
42. Spokes of a wheel, e.g.
45. *Mr. Magoo or Mr. Burns, e.g.
49. Bygone bird of New Zealand
51. Opposite of 'lies down'
54. Sweater style
56. More than one iamb
57. Float liquid
58. Mt. Everest to Earth
59. Network of nerves
60. Walked on
61. Cafeteria carrier
62. High part of day
63. 3-handed card game
66. *Magilla Gorilla, e.g.
68. Pilot's announcement
64. Computer-generated imagery, acr.
66. Garden cultivator

DOWN

1. Party choice, abbr.
2. Clobber
3. Southern stew staple
4. *Stepbrothers' bipedal platypus
5. Apollo Creed's son
6. Toe the line
7. *Peppa's or George's last name
8. "The buck ___ here"
9. *King of the Hill
10. Milky-white gem
11. Dry as dust
12. Popular street-lining trees


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7	3		9	5	
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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

BAC

Continued from 40

warmth and altered mood are some other normal effects when a person's BAC is .02. Drivers can expect to experience a decline in visual functions and a diminished ability to perform two tasks at once when driving with a .02 BAC.

· **.05:** Exaggerated behavior, possible loss of small-muscle control, such as an ability to focus the eyes, impaired judgment, lowered alertness, and release of inhibition are some typical effects of a .05 BAC. When behind the wheel with a .05 BAC, drivers can expect reduced coordi-



Photo provided by metrocreativeconnection.com

ination, reduced ability to track moving objects, difficulty steering, and a reduced response to emergency driving situations.

· **.08:** At .08, muscle coordination becomes poor, affecting balance, speech,

vision, reaction time, and hearing. People with a BAC of .08 will find it hard to detect danger and their judgment, self-control, reasoning, and memory will be impaired. Driving with a .08 BAC affects concentration, impairs perception and reduces drivers' ability to capably process information, including detecting other drivers' signals. Short-term memory loss also is one of the predictable effects of driving with a .08 BAC.

· **.10:** People experience a clear deterioration of their reaction time and control when their BAC reaches .10. Slurred speech, slowed thinking and poor coordination are some additional effects of a BAC of .10. When driving with a BAC of

.10, drivers have a reduced ability to maintain lane position and brake appropriately.

· **.15:** A .15 BAC is nearly twice the legal limit in many areas. People with such a high BAC will have considerably less muscle control than normal and a major loss of balance. Drivers with a .15 BAC experience substantial impairment when trying to control their vehicles and will experience difficulty paying attention to the task of driving. Drivers also will struggle to process necessary visual and auditory information.

Alcohol begins to impair people's motor skills and judgment even when consumed in small amounts. When drinking, men and women should never get behind the wheel.

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Janet Johnson is committed to aggressively defending people accused in all criminal matters in state and federal court. In practice since 1994, she is a member of the Florida Bar, The Federal Bar, Colorado Bar, as well as the Florida Association of Criminal Defense Lawyers. She has been on the faculty of FACDL "Blood, Breath & Tears" annual DUI seminar. Ms. Johnson has been awarded the AV preeminent rating™ from Martindale-Hubbe® and was named a fellow to the prestigious Litigation Counsel of America™, as well as one of the ten best criminal defense attorneys nationally for client satisfaction by the American Institute of Criminal Law Attorneys. She also appears as a legal commentator on CNN and HLN.

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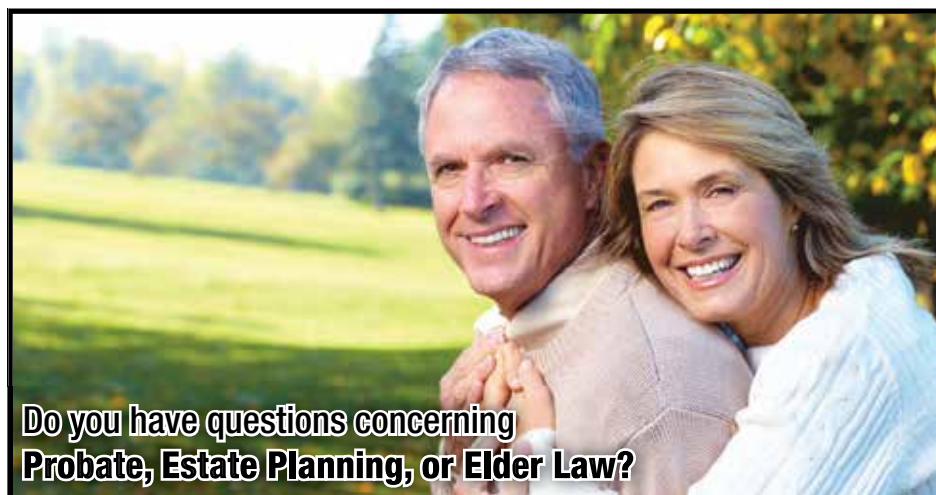
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Judge John

Continued from 35

place, lowers accretion (builds the dunes), and protects coastal properties. They also provide essential habitat to a variety of wildlife, including nesting seabirds and sea turtles,” said Kevin Brown, stakeholder.

Regularly, Judge John encounters fellow beach goers tromping on or pulling up/breaking off the beautiful sea oats. Some folks want to incorporate them into sand sculptures. It is agreed that they are beautiful, but a big part of the beauty of sea oats lies in their function in preserving our beach towns. Sea oats are both fragile (especially when young) and expensive to replace. It costs over \$40,000 to replace one mile of sea oats — and a lot of time and labor (usually volunteer). It takes about 64 seedlings to plant an area of dune that is 10-foot by 10-foot in area. Once established, sea oats plants will spread vegetatively as well as by producing seed. We have seen this effort locally with the rebuilding of our dunes after hurricanes Matthew and Irma.

Sea oats are so important that, along with sea grapes, they are protected by a specific law; Florida Statute, Chapter 161.242. The purpose of that section is to protect the beaches and shores of Florida from erosion by preserving natural vegetative cover to bind the sand.

“It is unlawful for any purpose to cut, harvest, remove, or eradicate any of the

grass commonly known as sea oats.” To violate this statute is a misdemeanor, and is punishable by a sentence of up to a year in jail and a fine up to \$1,000. The Department of Environmental Protection is tasked with enforcement and has the power to levy fines.

Sea oats (*Uniola paniculata*) play a key role in sand stability, and their removal is a “serious problem,” said Debbie Miller, professor of wildlife ecology and conservation at the University of Florida.

Conclusion: 1. Do not pick sea oats, not even the seeds. 2. Do not walk or drive a vehicle of any sort over dunes or sea oats. Sea oats are easily destroyed and sand dunes are damaged by any kind of traffic, even foot traffic. 3. If you walk your dog on our beaches, observe leash laws and never let your dog run loose — especially over sand dunes. Dogs can destroy sea oats and sand dunes as well as disturb nesting shorebirds. 4. Picking sea oats is illegal in Florida and violators can be fined (and technically even jailed). 5. Beach people need to lead by example.

John Miller is the Special Magistrate for the City of Neptune Beach. His law firm, Rock Solid Law, focuses on Estate Planning, Real Estate Closings and Title, and representing entrepreneurial small Business Owners. (904) 241-1113

Do you have any questions of law or custom that are of particular interest to those living the Sand Life on our beautiful island? Please submit them to Judge John for consideration for a future article. john@rocksolidlaw.com



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Scott Costantino is Board Certified by the Florida Bar in Civil Trial Law. He is also Board Certified in Civil Trial Advocacy by the National Board of Trial Advocacy. He has received an AV rating from the Martindale-Hubbell Law Directory and has over 31 years’ experience in civil trial practice.

Mr. Costantino has been inducted into the International Society of Barristers and serves on its Board of Governors. He is also a member of the American Board of Trial Advocates and was selected as the ABOTA~Jacksonville Chapter’s Lawyer of the Year for 2012. He served as the statewide President for FLABOTA in 2019 and is currently an ABOTA National Board Representative.

Mr. Costantino has been selected by his peers for inclusion in the publication The Best Lawyers in America. The Costantino Law Firm, P.A. has also been named a Best Law Firm in Jacksonville by U.S. News - Best Lawyers® “Best Law Firms” for 2020. Mr. Costantino has also been selected for inclusion in Super Lawyers magazine.

The Chester Bedell Inn of Court has designated Mr. Costantino as a Master of the Bench. He has also been named a Life Member of the Million Dollar Advocates Forum.

Mr. Costantino represents clients in complex personal injury matters, including wrongful death, professional liability as well as car, trucking, motorcycle, and bicycle accident cases. Mr. Costantino received his undergraduate and law degrees from the University of Florida. He is the managing shareholder of The Costantino Law Firm, P.A.



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Sports

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Nease sticks to basics in loss at Oakleaf; PVHS' slide continues in loss to St. Augustine

By Don Coble

Nease's game plan to stick to basic plays against Oakleaf last Friday was born out of necessity, not purpose.

The Panthers were without eight starters, including quarterback Will Carn and running back Taliek Golphin, so they were forced to be conservative on offense in a 35-14 road loss.

Since Nease opens the Class 8A playoffs at Oakleaf on Nov. 13, a "vanilla" offense means the Knights weren't able to learn a lot for the rematch.

"We didn't approach it like that, but that's how it played out," coach Collin Drafts said. "We had seven or eight starters down, so we were forced to be vanilla on offense. Due to the circumstances, we had to be very basic."

Oakleaf jumped out to a 14-0 lead, but the Panthers fought back to trail 21-14 at halftime.

"I was very pleased with how we responded," Drafts said. "They jumped on us quick. We fought the whole game. It was a positive step, and I've already seen a big



Nease's Ty Davis (7) sacks Oakleaf quarterback Cobie Bates during last Friday's game at Oakleaf.

Photo by Don Long

difference at practice this week.

"We're a very young team. But these players are working hard to get better."

The same players aren't expected to

return when Nease closes out its regular season at Atlantic Coast on Friday night.

At the same time, Ponte Vedra High's slide continued with a 44-14 loss at St.

Augustine. The Sharks opened with a 5-1 record, but they've now lost two in a row.

Adding to the disappointment was the sudden resignation of head coach Jeff DiSandro and the loss of star quarterback Jacobi Myers to injury three weeks ago.

Ponte Vedra will finish the regular season Friday night with a trip to Creekside. The Sharks then will play at the winner of the Columbia-Englewood game in the second round of the Class 6A playoffs on Nov. 23.

Drafts said the 2020 season will forever be remembered for the upheaval created by the COVID-19 pandemic. The virus forced county officials to redraw schedules and open the playoffs to all teams, regardless of records.

"This has been a very tough time," Drafts said. "If we continue in this direction, we will be all right."

Drafts said he hopes he will have Carn (55 of 91 passing with five touchdowns) and Golphin (86 carries for 440 yards and two TDs) back on the field for the playoffs.

If so, Nease will be able to open its playbook.

Ponte Vedra volleyball team stays 'grounded' in another Final Four appearance

By Don Coble

When the Ponte Vedra High girls volleyball team lost five seniors from its 2019 state championship team, the Sharks didn't panic.

They reloaded.

Ponte Vedra earned a spot in the Class 5A Final Four last week with three-match sweep of Wakulla to set up a rematch with last year's championship runner-up, Vanguard.

"We had a great year last year," coach Robin Mignerey said. "We lost five seniors, then we had some transfers. I was getting phone calls [during the offseason] from players who were moving here. I'm so glad so many people want to move here."

Outside hitter Amy Burkhardt moved from the Washington, D.C., area. Right side hitter Rachel Johnson came from California and libero Lilly Zeras arrived from Winter Park.

Despite the distractions and uncertainty created by the COVID-19 pandemic, the Sharks have maintained their focus to win all 25 games this year.

"We've got a good thing going," Mignerey said. "We've got two more games in the next two weeks."

The Sharks play at Ocala at 2 p.m. on Saturday in a semifinal game. The winner will play either Tampa Robinson or Jensen Beach on Nov. 14 at the Suncoast Credit Union Arena in Fort Myers for the state championship.

Mignerey said the player who makes



Photo provided by Ponte Vedra High School

The PVHS volleyball team is headed to the Class 5A semifinals on Saturday to face Ocala.

it all work is sophomore setter Jessica Shattles.

"She's like a point guard," Mignerey said. "She's also a non-glory player. She doesn't really wow you, but she's one of the most-physical players we have on the team."

"She runs everything."

Shattles had 33 assists when Ponte Vedra eliminated Wakulla, 25-12, 25-20, 25-18, on Oct. 131 in the Region 1-5A finals.

Mignerey said her squad has learned

to appreciate what they've accomplished – and what's ahead. With so much doubt continuing to affect sports schedules, the Sharks have embraced living in the moment.

"We've had a good year, but you never know when it could all come to an end," Mignerey said. "We appreciate each day. It helps keeps us grounded. It's hard to play with the added pressure that everyone's trying to beat you. It can be hard to keep that focus. But we do it by going day by day."

Sharks' swim teams advance to regionals

By Holly Fields

Students on Ponte Vedra High School's swim team made waves last week as they competed at the yearly regionals-level competition.

Of the two teams, 17 girls and 16 boys competed the previous week at districts; one of whom was Lauren Speace, a freshman and first-time competitor at PVHS.

"So far they have all done really well," said Speace's mother, Eileen, "both at districts and into regionals."

While at districts, swimmers Holly Cox (junior) and Caitlin Gregory (junior) placed high scores for the girls team, whereas Ben Brodeur (senior) had the highest score for boys. At last year's competition, the girls' team came in first place and the boys' second. Students were happy to discover this year that the roles were reversed, with the boys' team coming in first and the girls' second.

"It has been a very different season because of the COVID-19 virus," Eileen Speace said, mentioning that practice times were divided/alternated between teams.

To comply with new rules set in place by the St. John's County School District, PVHS' swim team was required to limit

the number of students in the pool at a single time. Despite this restriction, the teams continuously yielded successful practices.

Holly Cox (junior), who placed 4th at regionals, recently broke a PVHS student record in the 100-yard freestyle with an impressive time of 54.55.

As a product of their hard work and quick adaptation, the two swim teams produced some of their highest scores to date. Twenty-one out of the 24 swimmers at regionals beat their personal best times.

The competition, which took place in Panama City on Oct. 28, was the second to last event of the swim season.

Olivia Copland (sophomore), Holly Cox (junior) and Michael Russell (senior) made winning times high enough to put them into the final round of competition.

The States event, which takes the three swimmers from PVHS and pits them against more of the best swimmers from around the state, will happen on Nov. 6 in Stuart.

Meanwhile, the remaining students on the PVHS swim team will be cheering on their fellow teammates from home, and congratulating themselves on another outstanding season.



Photos provided by Eileen Speace

Both the Ponte Vedra boys (top) and girls swim teams competed in the regionals after strong showings in the District 3-3A championships.



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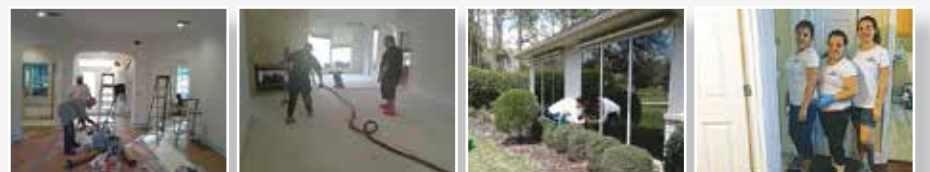


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