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PonteVedraRecorder.com

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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.

E-mail submissions to **pvrecorder@opcfla.com** or bring them by our office at **1102 A1A N., Unit 108, Ponte Vedra Beach.**



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WHAT'S THIS?



Do you know what this is?

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

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

Eight readers correctly identified last week's photo as the Plantation at Ponte Vedra Beach sign. Good job, everyone! The winner of the random drawing was **Patti Kotchkowski**. Congratulations, Patti – you may pick up your prize at the Recorder office during normal business hours.



ADOPT A PET

CAT OF THE WEEK

My name is Daisy, and I am a 1-year-old female cat. I was brought to the pet center as a stray. As this animal was a stray, there may be some traits



that are unknown at this time. Come visit me today here at the pet center! #40150

DOG OF THE WEEK

My name is
Angus, and I
am a 3-year-old
male Dogue
de Bordeaux/
mastiff. I was
brought to the
pet center as a
stray after I was

found wandering alone. As this animal was a stray, there may be some traits that are unknown at this time. Come visit me today here at the pet center! #40263

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

St. Johns County Pet Center

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



Solutions correspond to last week's puzzles.



County commission votes to support PGA Tour's plans for new headquarters in Ponte Vedra

By Jon Blauvelt

The PGA Tour has called Ponte Vedra Beach its home for 35 years, and it doesn't look like that will be changing any time soon.

Last week, the Board of County Commissioners (BCC) voted unanimously to support a \$2.8 million economic incentives program for the company to construct a new headquarters facility on its existing property along Palm Valley Road. The facility will ultimately consolidate the tour's 800 employees located at 17 office locations throughout St. Johns County into one space in Ponte Vedra, which is expected to be occupied by March 2020.

With plans to invest \$86 million into the construction of the estimated 210,000-square foot facility, the company anticipates hiring an additional 300 employees who will be paid an average wage of \$79,442, which is approximately two times the average wage in St. Johns County. According to county staff, the tour's financial investment would conservatively generate a net economic benefit of \$24 million to the county over a

"This is the biggest economic development and the biggest plus for St. Johns County that I've seen in the seven years I've been here."

Jay Morris, District 4 County Commissioner

20-year period and \$7 million alone to the county's general fund.

"The county, when this is done, is going to get a 750 percent return on its investment," said District 4 County Commissioner Jay Morris at the Oct. 3 hearing. "This is the biggest economic development and the biggest plus for St. Johns County that I've seen in the seven years I've been here."

The BCC supported the advancement of the incentives program in April 2017, but the identity of the company it would be benefitting was made confidential during the due diligence process. At the time, the company was referred to as "Project Boilermaker."

In addition to the incentives program, the BCC last week approved the PGA Tour's requests to amend the Caballos del Mar Development of Regional Impact

consolidation, county staff explained, will enable the company to convert previously approved multi-family residential units into office or commercial square footage to house the headquarters.

a unified Master Development Plan. This

The BCC also voted in support of the PGA Tour's acquisition of the 1.8-acre piece of property currently housing the

PGA TOUR continues on Page 4





COLLECTION

(DRI) and Players Club Planned Unit De-

velopment (PUD) to consolidate acreage











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We're in your neighborhood.



4 COMMUNITY NEWSPonte Vedra Recorder · October 12, 2017

"We look forward to continue working with the community and area residents, as well as investing in the overall growth of St. Johns County."

Kirsten Sabia, PGA Tour Vice President of Integrated Communications

PGA Tour

Continued from 3

County Courthouse Annex on Palm Valley Road, which will ultimately be used as one of the company's entrances to its new headquarters. The services currently provided at the annex building will be relocated to an undetermined location.

County Director of Economic Development Melissa Glasgow noted at the hearing that the PGA Tour evaluated other locations in the region and outside of the state throughout its due diligence process.

In explaining the incentives program, she said that the headquarters project is eligible for an economic development grant equal to four years of ad valorem taxes paid on capital improvements and tangible personal property, as well as up to 100 percent of impact fees and water/sewer connection fees paid to the county. The total estimated value of the incentive is \$2,758,310, she said, with an estimated annual payout of \$440,320 and the first payment anticipated for fiscal year 2022. Glasgow added that the incentive also includes a state incentive that has already been approved.

"Economic development people like me stand ready to capture a deal of this magnitude," she said, "and that's another reason why the governor and the state in particular are keen on keeping this project here and encouraging their [the PGA Tour] expansion here in St. Johns County. This economic development project is one of the largest and most exciting to come before the county."

Some area residents at the hearing, however, were not so supportive. Mary Kohnke called the incentives program and overall project "blatant favoritism of one developer over another." Tom Reynolds referred to it as "corporate welfare at its worst."

Commissioner Morris said in a response that nothing is coming out of the county's general fund and that the PGA Tour is paying itself back with its own money.

"We are not paying any money

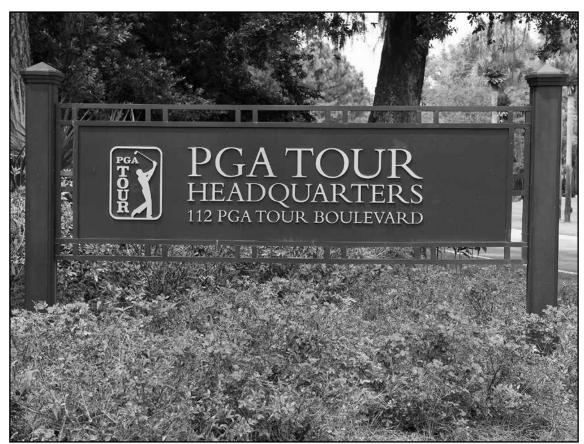


Photo by Stan Badz/PGA Tour

whatsoever out of the corporate coffers for this \$2.8 million," he said.

Gerry Klingman, the president of the Sawgrass Players Club Association, spoke on behalf of the association in voicing its approval of the project, calling the PGA Tour a "fantastic neighbor." Also during public comment, St. Johns County Chamber of Commerce CEO and President Isabelle Rodriguez expressed her support, noting that the project and the PGA Tour fall within the "primary industry" categorization, increasing the "multiplier effect" in economic development for the county. Victor Ramos, the immediate past chair of the **Economic Development Council** for the Chamber, added that the project is a rare opportunity for economic development.

Following the hearing, PGA Tour Vice President of Integrated Communications Kirsten Sabia said the company was pleased to receive the county commission's final approval of the project.

"We look forward to continue working with the community and area residents, as well as investing in the overall growth of St. Johns County," she said. "We will share further details once a finalized plan becomes available."

County Courthouse Annex property

Damon Douglas from the county's land management systems department said at the hearing that the PGA Tour is acquiring the County Courthouse Annex parcel, which also includes a county-owned communications tower, for \$1.65 million.

As part of the purchase and sale agreement between the two parties, the PGA Tour will—at its cost—replace the existing lattice tower on the annex parcel that is used for communications services with a monopole that will be relocated to the north end of the company's property. Douglas said the tour will also make provisions for a temporary facility to ensure communications aren't interrupted.

He also said the company will provide the county with space on the new tower at no charge for as long as the county has reasonable use for it. Douglas noted that the tour will have 150 days of due diligence to finalize its plans for the annex building and communications tower. He said part of the agreement states that the county will have 18 months after that 150 days to continue using the annex building for its tax collector services.

Following questions from residents and commissioners regarding the relocation of the annex's services, St. Johns County Tax Collector Dennis Hollingsworth said the county has a new building in mind that is within a mile of the current building. He added that the current building on Palm Valley Road is 30 years old and represents one of the highest maintenance costs for the county, so ultimately this is a good move.

"I believe everyone will be totally surprised and pleased with the relocation," he said. "We have a couple options, but right now the one I'm really favored to would be a tremendous asset for the county."

Additional items of interest

As part of the PGA Tour's major modification to the Players Club PUD, the company requested waivers from local provisions and requirements, a few of which spurred controversy within the community.

One such waiver would have allowed the company to allow illumination on its golf practice facilities up to two-and-a-half hours prior to sunrise. After receiving negative feedback on this, the PGA Tour ultimately agreed to restrict morning lighting to no earlier than 5 a.m. the week of THE PLAYERS Championship and 6 a.m. any other week of the year.

Additional clarity was also provided regarding the PGA Tour's potential development of "golf villas" on the TPC Sawgrass golf course. By consolidating its development rights, the PGA Tour would be allowed to develop multifamily residential units there. Bill Schilling of Kimley-Horn and Associates said on behalf of the PGA Tour that the company has no immediate plans to construct the villas, yet it wants to preserve its development rights for the future. If they were to be built, Schilling noted they would most likely be located in the large gravel parking area in front of the TPC clubhouse, or possibly near the 10th hole or nursery area near Sawgrass Marriott.

Related to this item, another waiver that received public criticism is one that would allow the PGA Tour to bypass the requirement that five acres of active recreation be provided per 1,000 design population. The company consequently updated its Master Development Plan to identify examples of recreation that it says would be available throughout the Players Club PUD for prospective residents of the villas. These include trails, walkways, fields, a basketball court, a volleyball court and more.

County Commission Chair James Johns ultimately voiced his appreciation for the PGA Tour's accommodations and thanked the company for the role it plays in the community.

"You are a fantastic neighbor, and I want to thank you for the accommodations that you've made to get to this point in the process," he said. "You're not just living on a patch of land to make money off of. You've demonstrated your connections to our nonprofits in the community by donating millions of dollars to the community. You're providing wonderful jobs to our residents.

"Those are the types of developments that I want to attract to our community," he added. "You are the ideal example."

St. Johns County parents share concerns, frustration over school district rezoning

By Samantha Logue

St. Johns County is growing, and the school district is having trouble keeping up. With two new K-8 schools to fill and most current schools in the district now over-capacity, the county has put forth a rezoning plan for the 2018-2019 school year that has left many parents feeling uneasy.

For many, St. Johns County's toprated school district is the main reason they chose to move to the area. Now that parents are being told their children might have to change schools again, some are

wondering if they made the right choice.

"There's the picture of St. Johns County I was sold on when I moved here, but when you take the picture off the wall to look at the house you're living in, you see that it's falling apart," said Denver Cook, a resident of Nocatee's Coastal Oaks neighborhood who intends to run for school board.

The last time the school district was rezoned was in 2014 with the opening of Valley Ridge Academy in Nocatee. Having already changed schools once, many kids are reluctant to do so again. The district's focus on K-8 schools has also been a

source of concern for the parents of sixth through eighth grade students, as some are worried that the different class size and ratio of teachers to students will impact their child's learning.

"It's not that big a deal for K-5, because they have one teacher all day long, but for the middle school grades it is a challenge," Cook said. "It's not something the district or board solves, it's the principal and the parents that have to solve it, and I don't think that's a responsible approach to the problem."

According to Superintendent Tim For-

son, however, K-8 schools are the county's most cost-effective option.

"It's more effective to build K-8 schools, because we're able to respond to nine grade levels under one building, whereas with an elementary-middle model, we would be building multiple schools in the same development," Forson explained. "The overcrowding and over-capacity issues are going to come about whether we're building K-8s, middle and elementary schools or any configuration. The

REZONING continues on **Page 11**

Jacksonville mother's home ruined thanks to Irma



ABOVE: The flooring of the Storck home is in the process of being replaced following Irma.

> **RIGHT: The Storck** home in Jacksonville's San Pablo neighborhood is being rebuilt because of destruction caused by Hurricane Irma.

> > Photos courtesy of Meghan Storck



By Benjamin Naim

When Hurricane Matthew threatened Jacksonville in 2016, Meghan Storck looked around her San Pablo neighborhood and took stock of what she wanted

When she did the same thing this year, with Hurricane Irma approaching the Florida peninsula, her priorities had changed. Her main concern wore a diaper and needed to be strapped in a carseat.

Meghan, her husband Jon and their newborn son Luca stayed safe throughout the storm; but they returned to a home that had been severely flooded. Again. Storck, an employee at 121 Financial, said her Jacksonville home flooded with at least 7 inches of water as a result of Hurricane Irma, forcing her to live at a friend's condo for the next three weeks until repairs are complete.

downed power lines, bent street signs, destroyed homes and historic flooding. For Storck, Irma's wrath brought rushing water into her home from a nearby

creek that resulted in damage to the basic infrastructure of her house.

"We had at least 7 inches of water in the entire house," she said. "You could see the water lines in the whole house, you

Although her home was unaffected by

IRMA continues on Page 15



The storm left parts of Northeast Florida with considerable damage, including



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Ron Philo is the recently appointed director of golf for Sawgrass Country Club.

By Jon Blauvelt

What are your primary roles and responsibilities?

As director of golf at Sawgrass Country Club, I oversee the daily operation of the golf course operations, its staff and programming. I also work with the various member committees to ensure my team and I are living up to the club's mission, providing an exceptional experience by combining our oceanfront location with excellent golf, tennis, fitness, dining and social activities for our members, their families and guests.

I understand you're relatively new in the role. Can you please tell us about the first few weeks on the job?

My first day was Sept. 18. I have received a warm welcome from the community of members and my teammates at the club. Since arriving, I have been actively working to meet the membership. I am fortunate to have inherited a great team who has been led by PGA Head Professional Michael Broderick over the past year. It is a privilege to be here at Sawgrass Country Club, and I look forward to having the chance to be involved with every member and working to enhance the Sawgrass golf experience.

How did you get to this point? What's your background?

I have 27 years under my belt as a Class PGA member. I was a past member of the PGA Tour's developmental tour (Nike, Nationwide) and a PGA Professional National Championship winner. Throughout my career, I made seven PGA Championship appearances, one U.S. Open appearance, one Senior PGA Championship appearance and one Senior U.S. Open appearance. I also was a four-time PGA Section champion, and have been recognized as the PGA Section Teacher of the Year, Merchandiser of the Year and Player of the Year (five times). I'm a Florida native who was born in Tallahassee. I received my Bachelor of Arts and Master of Business Administration from the Florida State University. My fiancé is Susan Bond, who works for PGA Magazine. I have two children, Shannon (25) and Ryan (20).

What inspired you to pursue a career in the golf industry?

I was inspired by my love of the game and my passion for sharing with others what golf has provided me and my family. I am a third-generation golf professional. In the late 1960s, my father Ron Philo followed his brother David to Jacksonville. David was the golf professional at Timuquana Country Club, and my father came to open Baymeadows. 20 years later, I came to Ponte Vedra to begin my pursuit under the tutelage of longtime family friend, Bob Duval. He, together with David, cemented my desire to follow my passion into the ranks of professional golf. I have a sister, Laura Diaz, who followed me into the "family business." She has more on-course success with two LPGA Tour wins and four Solheim Cup appearances.

How do you feel about the state of the golf industry today?

This is an exciting time for the golf industry. Exceptional talent is on display on both the men's and women's tours. Here in Greater Jacksonville, we are in the heart of it. At the same time, baby boomers are retiring and finding themselves with the opportunity to pursue the game with vigor.



Photo by Jon Blauvelt

Ron Philo

What do you enjoy most about living on the First Coast?

Despite the challenges associated with our recent hurricanes, the weather, and of course the people. The First Coast offers residents just enough change throughout the year to appreciate each season. I love the low country, the St. Johns River and the beach. All three have their unique character and charm, and southern hospitality may be something that's taken for granted here, but those of us who spend time away from it know just how real it is.

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AL 12734

Thursday, Oct. 12

Friday, Oct. 13

Sunday, Oct. 15

Yoga for Survivors

The Y Healthy Living Center at the Ponte Vedra YMCA will host a "Yoga for Survivors" class Oct. 12 at 11:30 a.m. Cancer patients, survivors, caregivers and others with range of motion and pain limitations are invited to join in this gentle and safe yoga practice, which is free and open to the public. Call (904) 202-5376 or visit www.baptistjax.com/ymca to reserve a spot. The Ponte Vedra YMCA is located at 170 Landrum Lane.

Adventures in History lecture

David Nolan, regional historian, will host a presentation entitled "Adventures in History" at the "Evenings at Whitney" event, presented by Whitney Laboratory for Marine Bioscience. The lecture is free and open to the public and will take place at 9505 Ocean Shore Blvd., St. Augustine at 7 p.m.

'The Full Monty' at Limelight Theatre

The Limelight Theatre's season opens with this pop-rock musical. Based on the cult hit film of the same name, "The Full Monty," a 10-time Tony Award nominee, is filled with honest affection, engaging melodies and the most highly anticipated closing number of any show. Performance times are 7:30 p.m. Thursday-Saturday and 2 p.m. on Sunday. General admission to the show is \$26 for adults, \$24 for seniors, \$20 for military and students. For more information and to purchase tickets, visit www.limelight-theatre.org. Limelight Theatre is located at 11 Old Mission Ave. in St Augustine.

Afternoon tea at Corazon Cinema and Cafe

The Corazon Cinema and Cafe presents afternoon tea featuring seasonal savories, sweets and classic tea favorites plus a screening of the movie "Gosford Park." Reservations are at 12:30 and 3:30 p.m. Wednesday through Sunday. Tickets cost \$45. Visit www.corazoncinemaandcafe.com for more information.

Coastal Wine Market wine tasting

Coastal Wine Market hosts Friday wine tastings from 6 to 8 p.m. at 641 Crosswater Parkway, Suite B, Ponte Vedra Beach. Taste six wines for \$10. For more information, call (904) 395-3520.

St. Augustine Amateur Golf Championship

The 14th annual St. Augustine Amateur Golf Championship features 84 players from the U.S. and several countries competing for the coveted Jay Jennison Award Oct. 13-15 at the St. Johns Golf Club in Elkton. The event is open to the public with food and drink available each day at the course, as well as free parking. For tee times, live scoring and weather updates, follow the championship at www.staugustineamateur.com.

Cannon Firing Demonstration at Castillo de San Marcos

National Parks Service volunteers and personnel demonstrate a cannon firing at the Castillo de San Marcos museum / monument every Friday, Saturday and Sunday at 10:30 a.m., 11:30 a.m., 1:30 p.m., 2:30 p.m. and 3:30 p.m. Rangers and volunteers demonstrate the weapons and relate the experiences of the colonial Spanish soldier of 1740s St. Augustine. Firing times are subject to change depending on weather conditions and staff availability. Castillo de San Marcos is located at 1 S. Castillo Drive in St. Augustine.

Penumbra: The Space between Light and Dark

Experience this exhibition (on display until Nov. 3) at The Cultural Center at Ponte Vedra Beach, which showcases the work of Julianne French, Debra Mixon Holliday and Masha Sardari. The artwork displayed by the three artists includes many mediums, such as photography, monochrome transfers and print making. Admission is free. The gallery is open Monday-Friday 9 a.m.-5 p.m. and Saturday 10 a.m.-4 p.m. The Cultural Center at Ponte Vedra Beach is located at 50 Executive Way.

First Coast Card Club

The First Coast Card Club will meet throughout the month of October at various locations in the Ponte Vedra / St. Augustine area. Join the group for lunch Oct. 14 (contact club to attend) in St. Augustine; Oct. 17 at the Main Branch Library in St. Augustine at 1:30 p.m.; Oct. 18 at the Ponte Vedra Beach Branch Library at 1:30 p.m.; Oct. 25 at the Middleburg Clay-Hill Branch Library at 1:30 p.m. and Oct. 26 at the Anastasia Island Branch Library at noon. For more information on how to join this community of card players, call Lea at (904) 829-0643.

Saturday, Oct. 14

Art at the Market

This event, taking place at Rype & Readi's Downtown Farm Market at 115 La Quinta Place in St. Augustine Oct. 13-15, features local artists drawing and painting scenes from the market and surrounding area. The downtown location is open 9 a.m. to 6 p.m. daily.

Jacksonville Creepy Crawl 5K & Vampire Walk

Celebrate Halloween by wearing a costume for this run and walk throughout the Nocatee community. The run and walk begin at 8:05 a.m. with the awards ceremony at 9 a.m. Registration ranges from \$30-\$15. The vampire walk is free, but a donation is suggested. Visit www.hemophiliaflorida.org/jacksonville for more information. This event will take place at 100 Marketside Ave. in Ponte Vedra Beach.

Fall Members Show

This juried exhibition at the St. Augustine Art Association, located at 22 Marine St., showcases works created by the association's members in various styles and media. The exhibition is free and open to the public. The gallery is open Tuesday to Saturday noon to 4 p.m. and Sunday 2 to 5 p.m.

Castillo by Candlelight tour

Castillo de San Marcos National Monument will host a special evening tour looking at soldier life in the Castillo during the first Spanish period. Tours depart from the ticket booth at 6:15 p.m., 7:15 p.m. and 8:15 p.m. Admission is \$10 for adults; visit www.nps.gov/casa for more information or call (904) 829-6506.

Sandals, Shorts and Steel Drum Service

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

Life Enrichment Group

The Life Enrichment Group is designed for those with memory changes who want to remain mentally, physically and socially active, while giving caregivers and loved ones some free time for themselves. The program is offered daily, serving the Jacksonville Beach and Ponte Vedra area. For more information call (904) 417-7354 or email life_enrichment-group@yahoo.com.

Bike MS: PGA Tour Cycle to the Shore

This two-day Ponte Vedra event will raise money for MS research. The event takes cyclists from TPC Sawgrass to Daytona Beach and back with rest stops, lunch daily and multiple route options. The tour starts at 7:30 a.m. on Saturday at TPC Sawgrass, 5430 Palm Valley Rd., or 8:30 a.m. at Marineland, 9600 N. Oceanshore Blvd. The cost to register ranges from \$35 to \$75 plus a \$250 fundraising minimum. Email fundraisingsupport@nmss.org or call (855) 372-1331 for more information.

Rebel in the Rye showing

This film, to be shown at the Corazon Cinema and Cafe, is about the life of author J.D. Salinger, who gained worldwide fame with his novel "The Catcher in the Rye." The film is showing Wednesday through Saturday at 3 p.m. and 7:15 p.m. and Sunday at 2 p.m. and 7:15 p.m. at 36 Granada St. in St. Augustine. Admission ranges from \$6 to \$8.

Paint Your Pumpkin

Stop by Rype and Readi's Downtown Farm Market to pick a pumpkin from the pumpkin patch and paint a spooky face from 9:30 a.m. to noon. Supplies are provided and the cost to participate is \$3-\$5 per youth. Rype and Readi's Farm Market is located at 115 La Quinta Place in St. Augustine.

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PV2-LV43440

Monday, Oct. 16

Tuesday, Oct. 17

Thursday, Oct. 19

The James Hunter Six at the **Ponte Vedra Concert Hall**

The Ponte Vedra Concert Hall will host British soul powerhouse The James Hunter Six Oct. 16 at 8 p.m. Over the last decade, Hunter has toured extensively around the world on the club, theatre and festival circuits. His latest album, "Hold On," marks a cumulative and consecutive total of 48 original songs written exclusively by him. The Ponte Vedra Concert Hall is located at 1050 A1A N. Visit www.pvconcerthall.com to purchase tickets.

Friends for the Arts

Get involved in the arts by joining a team of fellow art supporters at the Cultural Center at Ponte Vedra Beach. Help develop and support fundraising projects and help initiate special projects to benefit and promote the cultural center and the arts in our community. For more information, visit www.ccpvb.org/ friends-for-the-arts.

Alzheimer's Association Caregiver College session

This is an interactive workshop hosted by the Alzheimer's Association in which participants will discuss tips for caregivers on what they need to know, what they need to plan and more. All programs will be held at noon on Mondays through Oct. 30 at the Ponte Vedra Memory Center located at 1048 A1A N. Call (800) 272-3900 to RSVP. Seats are limited.

Caregiver College Series

The Caregiver College Series continues with a "Legal and Financial Matters" class Oct. 16. Series classes are free and scheduled to be held from noon to 1:30 p.m. at the Ponte Vedra Memory Center, located at 1048 A1A N. in Ponte Vedra Beach. Lunch will be provided. The series is presented by the Alzheimer's Association, Central and North Florida Chapter.

Book Cafe

The Ponte Vedra Library's popular Book Talk Café program returns with a look at local filmmaking history. Dr. Thomas Graham will discuss his latest book, "Silent Films in St. Augustine," Oct. 16 at 6:30 p.m. at the Ponte Vedra Beach Library.

Free Admission at Cummer Museum

Every Tuesday, the Cummer Museum of Art & Gardens offers visitors free admission to its galleries and gardens through its "Florida Blue Free Tuesday" promotion. The Cummer Museum is located at 829 Riverside Ave., Jacksonville.

Prenatal Yoga

Prenatal Yoga, taking place at the Y Healthy Living Center at 170 Landrum Lane in Ponte Vedra Beach, is a class for women to empower themselves through yoga, meditation and guided visualization. This approach is gentle and safe for women in all stages of pregnancy. Interested participants should bring a yoga mat, tower and water to class. There is a \$13 entrance fee per attendee. Call (904) 202-5376 or visit baptistjax.com/hlc to register.

Women's Board Young Collectors Party

This annual event, taking place Oct. 17 from 6 to 8:30 p.m., raises money for Wolfson Children's Hospital and is geared toward a younger audience trying to make a difference and get involved in the Jacksonville and Greater First Coast community. Everyone is invited. The 2017 theme is "London Calling," and will take place at Intuition Ale Works in Downtown Jacksonville. The event will feature complimentary beer, wine and small bites inspired by London's tastiest eats, along with a silent auction with items from local businesses like BB's, Rosenblums, Intuition Ale Works and J. Ashlev Boutique. Intuition Ale Works is located at 929 E. Bay St. in Jacksonville.

St. Johns County Audubon Monthly

The Friends of the GTM Reserve will host St. Johns County Audubon's monthly meeting Oct. 17 from 7 to 9 p.m. at the GTM Research Reserve's Environmental Education Center in Ponte Vedra Beach. The public is invited. For more information, contact St. Johns County Audubon President Jean Rolke by email at president@stjohnsaudubon.com.

Toastmasters Club

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

Wednesday, Oct. 18

Wednesday Market

Each Wednesday from 8 a.m. to 12:30 p.m., 60 to 80 vendors participate in the Wednesday Market at St. Augustine Beach. Vendors and artists display produce, prepared foods, local seafood, art, crafts and more. The market is held at the St. Johns County Pier Park at 350 A1A Beach Blvd, St Augustine Beach.

Postpartum support group

Mothers experiencing depression and/or anxiety can get support in a safe, non-judgmental environment at Baptist Health's postpartum support group. The group meets Oct. 18 at 10 a.m. at the Y Healthy Living Center, located at 170 Landrum Lane in Ponte Vedra Beach.

Samantha Fish at the Ponte Vedra **Concert Hall**

The Ponte Vedra Concert Hall presents blues singer-songwriter and guitarist Samantha Fish. Fish is well known as a purveyor of blues, having been lauded by such legends as Buddy Guy, the Royal Southern Brotherhood and Luther Dickinson, but she also loves scrappy rock and roll. Her latest album, entitled "Chills & Fever," features rocking rhythm and blues songs. Doors open at 7 p.m., and the performance starts at 8 p.m. Admission is \$28. The Ponte Vedra Concert Hall is located at 1050 A1A N.

Jacksonville Coalition of Visual Artists Exhibition

The Cultural Center at Ponte Vedra Beach hosts this exhibition of artwork by the Jacksonville Coalition of Visual Artists (on display until Nov. 3). Admission is free. The gallery is open Monday to Friday from 9 a.m. to 5 p.m. and Saturday from 10 a.m. to 4 p.m.

'Children of Eden'

Christ Episcopal Church School of the Arts will present "Children of Eden" a musical directed by Jason Collins. Children of Eden will run Oct. 19 through 22 in the Fine Arts Center at Christ Episcopal Church in Ponte Vedra Beach. An opening night party is set for Oct. 19 at 7:30 p.m. Additionally, the church will present the Eden Series, a discussion on biblical interpretation. Visit ChristEpiscopalChurch.Org/ eden-series for more information.

Annual UpLift with A.S.S.I.S.T.

The A.S.S.I.S.T. UpLift event will provide the majority of funding for the A.S.S.I.S.T. program, which helps SJCSD homeless students and families. It will feature a dinner and silent auction. UpLift will take place at the Character Counts Conference Center at First Coast Technical College from 6 to 9 p.m. Visit ink-StJohns.org or call (904) 547-7589 for more information on tickets.

Grief support group

A grief support group meets on the third Thursday of every month in Room 102 of the Family Life Center at St. Paul's Catholic Church, located at 578 1st Ave N in Jacksonville Beach The group is for men and women who are grieving the death of a family member or friend. The next meeting will be held Oct. 19 at 7 p.m. For more information, call Kathy at (904) 553-8933 or Catherine at (904) 247-0665

"I Remember Mama" theatre production

The Allen D. Nease High School theatre program will present its production of the classic play "I Remember Mama" Oct. 19-21 at 7 p.m. and Oct. 22 at 2 p.m. in the Performing Arts Center. The public is invited to attend this family-friendly play about a Norwegian immigrant family in early 20th-century San Francisco and its pursuit of the American Dream. Admission is \$5 and tickets are available at the door.

Free calendar listings for community groups and nonprofit organizations are published at our discretion on a space-available basis. Send your event at least 10 days before publication. Submit events to recorderintern@opcfla.com, post online at www. ontevedrarecorder.com using the automated form or . call (904) 686-3939.

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October 2017

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ROTARY CLUB OF PVB CELEBRATES DONATING \$114,000 TO COMMUNITY



Representatives from just a few of the local nonprofits supported by the Rotary Club of Ponte Vedra Beach were on hand at the club's meeting last week to help the group celebrate donating \$114,000 to the community this year.

Photo courtesy of the Rotary Club of Ponte Vedra Beach

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Rezoning

fact of the matter is, the growth is going to come before the funds to build the schools, or even before the approval to build schools."

Cook found that explanation unsatisfactory, however.

"Affordability is not the No. 1 reason to do something in education," he said. "The No. 1 reason should be so that our kids become responsible adults in society."

Some parents are also questioning whether rezoning will really alleviate the problem of overcrowding.

"It is a temporary fix to boost numbers in one campus and lower numbers at another campus," said Megan, a resident of Nocatee's Willow Cove neighborhood who wished to be referenced by her first name only. "You're not solving a longterm problem."

According to Forson, though, rezoning is just par for the course in building new schools.

"For any school in St. Johns County, we have the same expectations – that they provide the same kind of services and the same kind of support to families and children - so no matter what school a

family is zoned for, our expectation is that that school will serve them well," Forson said. "Unfortunately, though, rezoning is inevitable in a high-growth school district. It will happen, and it will happen in the future again."

Aside from all these concerns, however, some parents are saying an overall lack of

"They put out the first proposal in September, and it was just kind of thrown out there," said Elaine, another Willow Cove resident. "We started writing to them to try and get some information...and you kind of feel like it goes into a black hole,

what has them most upset.

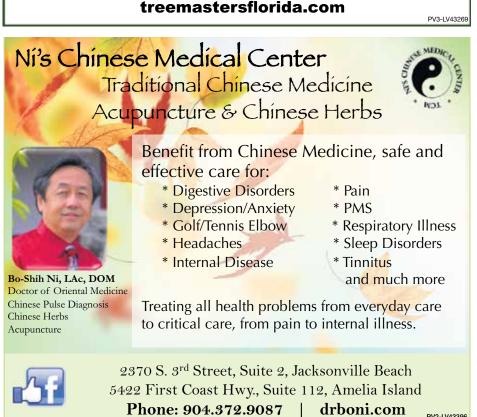
communication from the school district is

to be honest. The information that they provide is limited, and nothing is really defined so that we can understand what it means. We care about our kids, we care about their education – that's why we're in St. Johns County – but we would just like the school board to be a little more helpful."











12 COMMUNITY NEWS



Photos by Ed Johnson

Daniel Tirado, Daniel Brauch, Marissa Daniels, Ponte Vedra Wellness Center owner Dr. Erika Hamer, Dr. Casey Means and Lejla Karic gather at the wellness fair and anniversary party.

Ponte Vedra Wellness Center hosts fourth annual wellness fair and anniversary party

For the fourth year in a row, Ponte Vedra Wellness Center hosted a wellness fair for the community on Sept. 28.

Free and open to the public, the event also celebrated the Wellness Center's 13th year of operation in the Ponte Vedra community and ultimately benefitted The Mission House of Jacksonville Beach.

"I am honored to be celebrating 13 years, and I know that our success is due to the support of this community and of our patients," said Ponte Vedra Wellness Center owner Dr. Erika Hamer, whose office is located at the First Atlantic Bank building at the corner of A1A and Palm Valley Road.

In addition to food and music, this year's wellness fair featured a variety of local wellness and health care providers. Each wellness table offered a complimentary service or special offer to those in attendance, such as chair massages, postural screenings, fitness evaluations and more. Metro Diner and Peterbrooke Chocolatier of Ponte Vedra Beach offered treats, and Kona Ice was on hand with fruit-flavored shaved-ice. Guests also enjoyed checking out the various raffle prizes on display that



Kone Ice provides guests with cold treats at the event.

were donated by local businesses.

This year's wellness fair participants included Balini Mind and Body, Connect Hearing, CrossBarre, Eccela, Full Circle Women's Care, Healing Massage of Ponte Vedra, Health Partners LLC, Podiatry Associates of Florida/Beach Division, Ponte Vedra Eye Associates, Ponte Vedra Training Company, Ponte Vedra Wellness Center, PRP Wine International, SJC Chamber of Commerce PVB Division and First Atlantic Bank.



Sean Christopher of Metro Diner

Cultural Center's 'Havana Nights' to offer guests Cuban experience for a good cause

The Cultural Center at Ponte Vedra Beach is holding its major fall fundraiser, "Havana Nights," Saturday, Oct. 21, at 6 p.m. at Fantasy Farms in Palm Valley.

"Havana Nights" will feature Cuban cuisine, Cuban entertainment and beautiful Cuban landscapes painted by renowned artist, Paul Ladnier, during his visit to Cuba last year.

More than 200 guests are expected to attend the fundraiser as Fantasy Farms is transformed into Old Havana.

Musical and dance performances by Luna Cale from Miami and professional Salsa/Mambo dancers will be featured. Planet Ballroom will also be onsite with performances and private dance instruction for guests, who can also visit the Hemingway house for a photo opportunity with the "Biggest Catch" and enjoy Hemingway's favorite Cuban hot spot, "La Floridita," for a drink from St. Augustine Distillery. Guests can also tour the antique car collection courtesy of S&L Classics and meet Cuban ballerina Dulce Anaya (Cuban National Ballet). Guests can also taste Spanish wines by Carerra's; shop at the "Bodega" for silent auction items from Tommy Bahama and bid on exciting vacations to Ireland, Greece, Alaska, Tuscany, New York City and

Honorary chairs of "Havana Nights" are local philanthropists Daryl and Frank Barker.

Individual tickets are \$75 for members and \$100 for non-members. Tickets can be purchased by visiting the center's website at www.ccpvb.org or by calling (904) 280-0614, ext. 205.

Proceeds from "Havana Nights" will directly benefit the children's arts programs at the Cultural Center at Ponte Vedra Beach, a 501(c)3 non-profit organization.

The Cultural Center's mission is to bring the arts into the life of the community with arts exhibition, arts education and arts outreach.

Jacksonville Spartans seeking alumni to participate in fall service project

Jacksonville Spartans, the official North Florida affiliate of the Michigan State University Alumni Association, is looking for all local Michigan State University alumni to participate in the group's fall service project, which supports The Salvation Army and The Mission House.

Jacksonville Spartans are collecting nonperishable food items until Thanksgiving for meal baskets. Spartan alumni are asked to participate by bringing non-perishable food items to either or both of the next two MSU watch parties at Philly's Finest Oct. 21 and Nov. 4. Philly's Finest is the official game watch location of the Jacksonville Spartans.

Alumni club President Toni Chrabot is hoping all local Spartans will support the effort

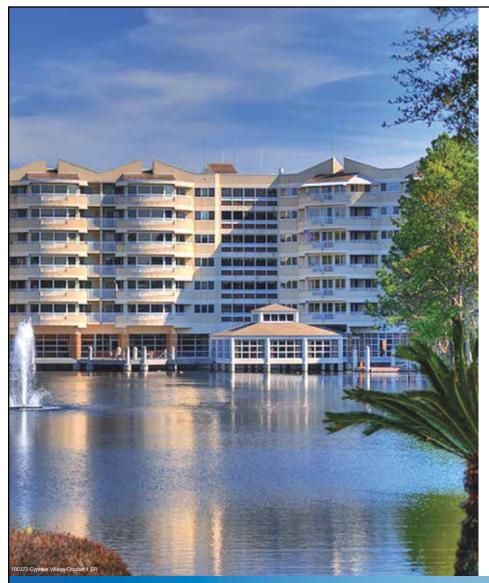
"Our slogan is 'Spartans Will!" she said. "With that in mind, I hope all local

Spartans will make it a point to support this effort by sharing a few cans or boxes of non-perishable food items. A small gesture of generosity and kindness can make a big difference in the life of someone else."

The collection of non-perishable items is in coordination with the Salvation Army's Can-U-Care program. A Salvation Army red barrel will be located at Philly's Finest during the next two game watches. The non-perishables collected will be used to put Thanksgiving Day meal baskets together for delivery to local families.

Philly's Finest is located at 15th Avenue North and 3rd Avenue (A1A) in Jacksonville Beach. More inormation about Jacksonville Spartans can be found at www.floridaspartans.org or by connecting on Facebook. To get involved, send an email to jaxspartans@gmail.com.

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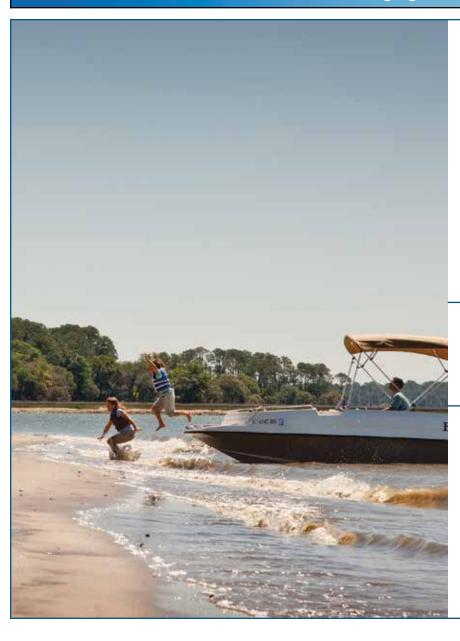


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14 COMMUNITY NEWSPonte Vedra Recorder · October 12, 2017

PVHS marching band hits the road with 'Jack'

The Ponte Vedra High School Ocean of Sound marching band is back for the 2017 season with a new, more theatrical program, a larger band and a new set of expectations following a rewarding 2016 campaign, including a first-time state tournament appearance.

Director Jermaine Reynolds, in his second year at PVHS, has his 112-member band preparing "Jack," based on the "Jack and the Beanstalk" fairy tale.

"I'm really excited for this show," Reynolds said. "'Jack' has to overcome adversity, a theme which is familiar to most people. Band members love the music, and the marching steps are more dramatic than last year, so it's really fun."

The music, titled "Tao Te Ching," was written by Frank Sullivan of Tampa-based music and entertainment production company Inspire. The company creates music and drill programs for many schools around the nation. The Ocean of Sound performs three movements - an opener, a ballad and a closer.

In addition to the music, this year's show will showcase several props, a new feature for PVHS.

"We've had small props in the past, but this year's pieces are fantastic," Reynolds said. "Our parent volunteers have created some very substantial props. We have four different beanstalk prisms, one long green beanstalk tarp, a staircase and a cloud prop that our young Jack appears to fall through."

The Ocean of Sound consists of 102 musicians, 10 Color Guard members and one very special "Jack." At 4-foot-6, Elie Hill, a fourth-grader at Palm Valley/Ponte Vedra Rawlings Elementary School, is featured as Jack, the mascot of the show. Jack is being chased by the elusive giant, creating suspense. Elie is the younger cousin of band member Avi Wolf, a junior mellophone player.



Photos courtesy of Robert Leverock

The Ponte Vedra High School band's sousaphone section performs at Pedro Melendez's halftime show on Sept. 22.





ABOVE: "Jack" (Elie Hill) performs with the PVHS marching band at halftime during the Aug. 25 game against Nease.

LEFT: PVHS marching band saxophone player Caitlin Ortiguera performs at halftime during the game at Nease.

Reynolds has been pleased with the effort put forth by everyone involved with the show.

"We have a great team of professionals working with the students," he said. "Each section has its own tech leader, and everyone has been working on the program since June, when we had band minicamp. The students have shown incredible dedication. Captain Ashley Rickman, together with sibling drum majors Ryker Jett and Riley Jett, have done a great job pulling everyone together. We lost 13 seniors to graduation, but the freshmen are doing great and the upperclassmen have raised their game learning the new program. Young Jack also has loved being part of the show, and he's doing a great job."

Rickman, senior alto saxophone player, is impressed with this year's program.

"The band loves both the music and the drill this year," she said. "The music is challenging enough that it's fun to play and the drill is well written. It's an amazing feeling to have a show that we're proud to perform."

The 10-member color guard is in full costume for the show, dressed as the leaves of the stalk. They intricately wave green flags, representing the vines of the beanstalk and, during the ballad, they utilize golden flags, intimating a harp playing music.

The band has been working hard to integrate all the elements of the show.

"We're a team in everything we do," Rickman said. "For example, when we do our warm-up run for practice, we run in two organized lines because if we can't keep those lines together while we're running, we're not going to be able to keep them in sync on the field. Marching band isn't about individual people, it's about an entire group working together to achieve success."

The Ocean of Sound has been performing at PVHS football games and will be participating in three competitions this year. In mid-November, the band will be heading to the state tournament in Tampa, once again performing in the Tropicana Dome.

"Last year, State gave us a taste of what we could achieve; it showed us how much potential we have and what we should be aiming for as a band," Rickman said.

To see the band perform, or support their fundraising initiatives, visit the PVHS Ocean of Sound website at pvband.com for more information.

"The band is a reflection on Ponte Vedra, and the town should be proud of its very own marching band, Reynolds said. "They've come a long way."

Beaches Museum to host reception for 'Shifting Sands: The Story of Mineral City' exhibit

The Beaches Museum will host an opening night reception Oct. 20 from 6 to 8 p.m. for its exhibit entitled "Shifting Sands: The Story of Mineral City."

Although Ponte Vedra is currently recognized as a thriving resort community, it was a largely uninhabited, swamp-filled area

100 years ago, according to the museum. Due to the discovery of valuable minerals in its sands in the mid-1910s, the area became home to a mineral mining operation led by George A. Pritchard and Henry H. Buckman.

The Beaches Museum will unearth the

secret history of Ponte Vedra through the upcoming exhibit, which will be filled with personal photographs depicting life in the wild Florida terrain and scenes of a vibrant mining town that stands in stark contrast to the Ponte Vedra of today. The museum will explore the life of this relatively short-lived

community and its transition from mining minerals to world-class golf resorts.

This event is free to museum members with a suggested \$5 donation from non-members. Appetizers and beverages will be served. For more information, call (904) 241-5657 or visit beachesmuseum.org.

LETTER TO THE EDITOR

According to the Associated Press, the U.S. ambassador to Israel, David Friedman, raised eyebrows recently by saying that, "They (Israelis) are only occupying 2 percent of the West Bank," and that "settlements there are part of the Jewish state proper."

The facts.

Since 1967, Israel has taken 42 percent of the West Bank and annexed land in East Jerusalem for settlements, by issuing declarations of "state land:" government decrees that authorized seizure of more than 900,000 dunams (222,394.86 acres) of Palestinian land and settlements themselves seizing privately-owned Palestinian land simply by attacking and chasing Palestinians off their land

The settlements are a violation of article 49 of the 4th Geneva Convention. It reads: "The occupying power shall not deport or transfer parts of its own population into the territories it occupies." Breaches of the convention are prosecutable as war crimes by the ICC in the Hague.

Why doesn't Ambassador Friedman know that?

"I think the settlements are part of Israel," Ambassador Friedman said in an interview with the Israeli news site Walla.

The facts.

In 1948, under the aegis of UNGA resolution 181, Israel declared statehood. Part II of that resolution detailed precisely the borders of Israel. Judea, Samaria (the West Bank) Gaza and Jerusalem were not within those borders.

The land outside those borders were designated Palestinian territory and Jerusalem was designated an international city, "corpus separatum," to be managed under UN auspices.

Friedman has also referred to the "alleged occupation" of Palestinian territories.

The facts.

The UN Security Council has declared Israeli-occupied territories to be "the Arab territories occupied by Israel since 1967, including Jerusalem." The UN Security Council made that declaration in 27 UNSC Resolutions. A conference of the parties to the 4th Geneva Convention, the ICRC and the Israel Supreme Court have also resolved that these territories are occupied. The Israeli court said: "Judea and Samaria [West Bank] and the Gaza area are lands seized during warfare, and are not part of Israel."

Why doesn't Ambassador Friedman know

Israel has illegally occupied those Palestinian territories for 50 years.

Friedman is a member of President Donald Trump's team spearheading efforts to restart Israeli-Palestinian peace talks.

He must be recalled. He has not learned whose national interests he represents in Israel. And perhaps the person responsible for appointing him hasn't learned that either.

Ron Estes, St. Augustine

Note: The author of this letter served 25 years as an operations officer in the CIA Clandestine Service.

Local authors to hold book signings at The BookMark in Neptune Beach

This month, two local authors – Ruth Coe Chambers, of Neptune Beach, and D.A. Field, of Ponte Vedra Beach – will hold individual book signings at The BookMark in Neptune Beach to promote their latest works.

The first signing will be held Thursday, Oct. 19 at 7 p.m., during which Chambers will sign copies of her new mystery novel, "House on the Forgotten Coast." The story centers on 18-year-old Elise Foster and her parents, who move from their home town of Atlanta into a century-old house in the fish-

ing village of Apalachicola, Florida. Seeking friendship in their new community, the family finds instead that the townspeople resent their intrusion, but this intrusion on the house's privacy also provides a pathway for the past and present to merge—and for the truth behind an unsolved murder to finally be brought to light.

The second signing, featuring Field and his new thriller, "Blood Memory Society," will take place Monday, Oct. 23 at 7 p.m. In his authorial debut, Field introduces the idea of genetic mutation

causing inherited memories – "blood memory" – resulting in IQs never before seen in human history. From this biological transmission of memory, geniuses realize they can accelerate the pace of human progress. Tapped for his expertise in reproductive medicine, protagonist Dr. Will Dunbar finds himself in the crosshairs of national and international secrets, intrigue and conspiracy.

The BookMark is located at 220 First St. in Neptune Beach. For more information, contact (904) 241-9026 or bkmark@bellsouth.net.

Irma

Continued from 5

wind, rising water from Open Creek in the Isle of Palms neighborhood rushed into the Storck home and ruined its carpeting, walls and furniture. Additionally, a freezer weighing over 200 pounds tipped over and started floating due to the flood waters, leading to a gas container leak that caused the home to smell like fuel. The container was originally stored to power an emergency generator.

Storck said her street was flooded with 2 feet of water, making it difficult for her husband to inspect the damage directly after the storm. When she saw the flooding, Storck said, she was "numb" and in "utter disbelief."

"We had held out hope for so long that it wasn't going to impact us," she added. "We prepared for the worst, but we didn't expect much damage."

After inspecting the flooding damage, Storck said she was in a "real panic" at first about where to live. Her immediate concern was potentially losing her nanny, a local student who has been watching Luca for the last two months.

"We didn't know where we were going to live and if we might lose our nanny," she said. "We weren't sure if she would have to travel 30 minutes to see us and if she would still be available to work. There's definitely a lot of panic before you know what's going to be normal."

Storck's infant son Luca, born three months ago, didn't feel the effects of the storm quite like the adults. According to his mother, Luca hasn't noticed the difference between playing in a backyard or a high-rise balcony. His toy starfish is his main concern.

The most difficult aspect about rebuilding after Irma, Storck said, has been leaving her home for the second straight year to live at a temporary location. Storck revealed that her friends have aided in the clean-up process by watching her baby and moving furniture out of the house. Moreover, Storck has held back tears of joy when thinking about the people in her life who have gone out

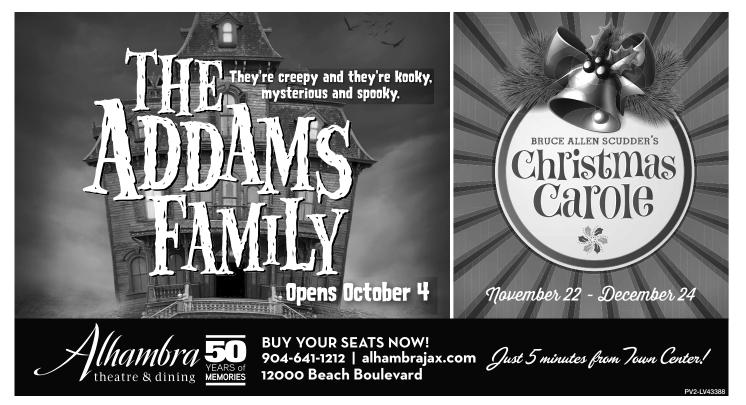
of their way to help her family.

The Florida native added that returning to her usual routine as a mother and getting back to work full-time has been a challenge. Irma hit the Jacksonville area during the last week of Storck's maternity leave. Living away from home, taking care of her baby and working long hours during the day have compounded Storck's post-Irma stress level, but the mother of one has managed to juggle her life roles.

Last year, Hurricane Matthew caused Open Creek to overflow in a similar fashion. Consequently, Storck said her family will be exploring a new plan for the next storm.

This time, they're putting in tile flooring in hopes that it will survive any future floods.

"We also plan on removing one door that we don't need," she said. "A back bedroom had a door that we didn't need so we're making it a window. We're going to seal our doors better. We're going to try to prevent this from happening again in the future."





ROTARY CLUB OF PVB SUNSET WELCOMES EXCHANGE STUDENTS FROM CROATIA



Rotary Club of
Ponte Vedra Beach
Sunset President
Cyndi King (left)
and District
Governor Brent
Coates (right)
welcome inbound
Rotary Youth
Exchange (RYE)
students Rafaela
Filipan and Deren
Dal from Croatia to
a recent meeting.

Photo by Susan Griffin





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OBITUARIES

John Hofstetter

John Joseph "Jack" Hofstetter, 73, died peacefully at home after a courageous two-year battle with pancreatic cancer.

Jack spent his youth in Houston, Texas, attended Rice University and graduated from St. Edwards University in Austin, Texas. Jack was a great athlete in school,



John Hofstetter

winning many awards in track and field events. Jack proudly served in the U.S. Air Force in the Medical Service Corps for four years. After his military commitment, Jack spent 20-plus years with Johnson & Johnson, several of

those as marketing director in Edinburgh, Scotland, where he could really enjoy his passion for golf. After his European adventures, he settled in the Philadelphia area for about 10 years until his second home in Sawgrass called to him.

Jack moved to Ponte Vedra Beach in 1998 and joined Watson Realty Corp. as a sales associate, and later as assistant manager of the Ponte Vedra office. He retired to fully enjoy his life of travel and golf in Sawgrass Country Club in 2014. Jack volunteered with the Beaches unit of the American Cancer Society, helping to run its "Take a Swing at Cancer" golf event for many years.

Jack leaves behind his loving wife of nine years and business partner, Barbara Short Maple; his three sons, John of St. Petersburg, Florida, James (Katie) and granddaughter Elizabeth of Smithfield, North Carolina, and Robert of St. Petersburg; along with his extended stepfamily, David and Erin Maple, with grandkids Emily, David and William of Virginia Beach, Virginia. He was preceded in death by his parents, John William and Ann Marie Koch Hofstetter.

We are thankful for the care of MD Anderson Cancer Center, which opened in Jacksonville the same month Jack was diagnosed; Dr. Vu, who helped to extend his life far beyond expectations; his family physician, Dr. Norenberg, for recognizing the symptoms and the loving care of Community Hospice at the end of his journey.

A funeral mass will be celebrated at 11:30 a.m. Friday, Oct. 13, 2017, at Our Lady Star of the Sea with Fr. David Keegan officiating. Military honors will be rendered after the conclusion of the mass by the United States Air Force.

Donations may be made in Jack's memory to the American Cancer Society, Community Hospice & Palliative Care or a charity of your choice. Words of comfort may be shared with the family at www. hardage-giddensbeacheschapel.com.



Arrangements are under the care and direction of Hardage-Giddens Funeral Home, 1701 Beach Blvd., Jacksonville Beach, FL 32250; (904) 249-2374.



Rodolfo Ancayan

Rodolfo Bermil Ancayan, 77, died Oct. 6, 2017. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com.

James Buce

James Buce, 73, of Ponte Vedra Beach, died Sept. 30, 2017. Ponte Vedra Valley Funeral Home, Cremation Center &

Cemetery – (904) 285-1130 – www.pontevedravalley.com.

Nelson R. Henry

Nelson R. Henry, 87, died Sept. 28, 2017. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com.

OBITUARIES continues on **Page 19**

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Lauren Kersting, Abigail Levrini, Susan E. Sharp, Grace Nelson, Tiffany Tavis-Baer and Melanie Armour

Nocatee women gather to build relationships based on commonalities

A group of about 30 Nocatee women recently gathered at the Coastal Oaks clubhouse for "Tea with Grace: An opportunity for gracious conversation among women.'

Held Sept. 30, the event brought together women from different cross sections of the community to mingle and celebrate their similarities and differences, as well as to discuss ideas to enhance the community. The women hosted Grace Wilson, the wife of Sen. Bill Nelson, as the event's guest speaker. Nelson, who asked for non-partisan attendees, discussed how women can build relationships based

"A few of us had the pleasure of meeting her [Nelson] at a recent event," said event organizer Tiffany Davis-Baer in an email. "Our conversation centered around...wanting to pull women together in a non-partisan forum to discuss matters important to them. We believe we all have common interests, and we can work together for common

Davis-Bauer said the group hopes to host the event each year, inviting a different speaker each time.

Daniel Kids to raise money for local children in crisis with fall festival and chili cook-off

Local families and chili masters will celebrate the fall season while raising money for local children in crisis at Daniel Kids' inaugural Fall Fest and chili cook-off Oct. 15 from noon to 5 p.m. at Nocatee Town Center Field. Event proceeds will support the nonprofit's programs that aid more than 2,000 abused, neglected and emotionally troubled children every day.

The event will feature a chili cook-off for professional, amateur and youth teams in which entrants will compete for the title of Best Chili in Northeast Florida. Kids will also enjoy a fun zone featuring bounce houses, fall-themed games, a costume contest and "big toys," such as a fire engine, police car and military vehicles.

The festival is open to the public and will include chili samples, food trucks and large screens featuring live football games. Cost to attend is \$5. For chili team registration or to purchase tickets, visit www. danielkids.org.

Established in 1884, Daniel Kids is Florida's oldest child-service agency that offers abused and emotionally troubled children refuge and counseling while connecting kids with foster and adoptive homes. The organization also helps homeless teenagers find housing and jobs. Visit www.danielkids.org for more information.

New condo development coming to Nocatee

A new 3-story condominium community is coming to Nocatee.

Condos at the Tidewater at Nocatee, with two-to-three-bedroom floor plans, will start in the low \$300s and feature two-car garages and a private amenity center with a pool and clubhouse. The condos are a halfmile from the Nocatee Town Center.

There will be 104 total units, with 64 new construction homes to be combined with the 40 existing units, according to Christina Persaud of the Pulte Group, which is the builder for the condominium development. The 40 existing units have already been sold.

The Pulte Group says some of the other special features of Tidewater include access to Nocatee Splash Park, which is in walking distance, and access to Nocatee



Photo courtesy of the Welcome Center at Nocated

Community Park, which boasts ball fields, a dog park, the Greenway Trails and the Nocatee Preserve. In addition, Pulte said the condo development will be one of the few gated communities in Nocatee.

Homes will go on sale at the end of the year and building will also begin at the end of the year. Model homes will be open in the summer of 2018. The project is expected to be completed in early summer of 2018.

Obituaries

Robert Koeppel

Robert "Bob" Koeppel, 87, of Ponte Vedra, died Oct. 6, 2017. Ponte Vedra Valley Funeral Home, Cremation Center

& Cemetery – (904) 285-1130 – www.pontevedravalley.com.

Milly Santiago

Milly Santiago, 79, of Jacksonville, died Sept. 21, 2017. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com.



Ponte Vedra resident with Parkinson's founds boxing nonprofit to fight back



Kristen Gray (left) guides a "fighter" through a boxing routine during a training session.



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Noreen Young

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By Jon Blauvelt

Three years ago, Ponte Vedra Beach resident Kristen Gray was diagnosed with early-onset Parkinson's disease at the age of 42. But today, with boxing gloves in hand, she'll tell you she's winning the

In January 2017, Gray founded Rock Steady Boxing Jacksonville, a nonprofit organization that gives local people with Parkinson's disease hope by improving their quality of life through non-contact boxing-based fitness training.

"This program brings back hope, it gives back confidence and it gives back movement," said Gray, who lives on Ponte Vedra Boulevard. "Parkinson's on a daily basis is trying to take all those things away. This actually brings it back."

Shortly after Gray's diagnosis, she and her family moved from Atlanta to Ponte Vedra to live by the beach and experience a better quality of life. As a career speech-language pathologist who treated patients living with neurological diseases, she knew all about the disabling course of Parkinson's, and she wanted to do everything in her power to fight its path of progression.

Research connected her with the greater Rock Steady Boxing nonprofit organization, which has several affiliates around the country but lacked a presence in Jacksonville. She decided that she couldn't be the only person in the area who needed and wanted the boxing program to combat the disease's symptoms, so she founded one herself.

In 39 days, Gray raised \$12,000 to start the organization. She also connected with Giles Wiley—the owner of Jax Muay Thai

"This program brings back hope, it gives back confidence and it gives back movement."

Kristen Gray

Founder of Rock Steady Boxing Jacksonville

who opened his doors to the nonprofitas well as Nate Campbell—a three-time lightweight champion and Jacksonville native who signed on to be the organization's trainer. Nine months after its founding, the organization boasts 39 "fighters" between the ages of 45 and 88, doing what they can to fight the symptoms of the disease that has dramatically altered their lives.

"Parkinson's turns you into the Tin Man," said Gray. "You become stiff and rigid. You lose your ability to rotate in your head and waist. We work on all of that."

According to the nonprofit's website, Parkinson's is a progressive neurological disorder affecting one in 100 people over the age of 65. With no cure for the disease, the only known power to fight it is through

Members of Rock Steady Boxing Jacksonville meet at Jax Muay Thai on Beach Boulevard do just that by participating in boxing-based fitness training programs. On Monday and Friday mornings, the "fighters" exercise beyond the tremor, rigidity, pain and slowness that characterize

ROCK STEADY continues on Page 22





Plantation at Ponte Vedra Beach hosts health fair for employees

The Plantation at Ponte Vedra Beach, in coordination with Hylant, recently hosted a health fair for its employees to provide a collective forum for engagement and foster health and wellness promotion.

A variety of vendors attended the fair to promote healthy living. They provided door prizes to go along with Hylant's donated beach bike, which was offered as a grand raffle prize.

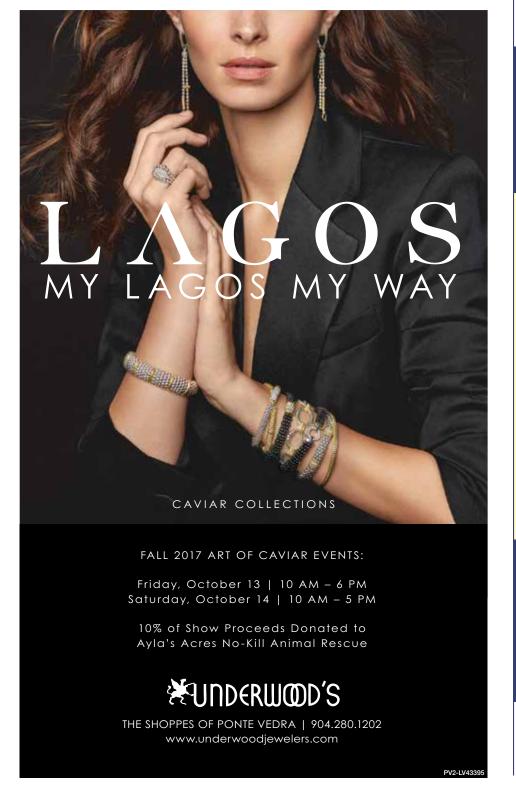
Plantation employees enjoyed smoothie samples from Ponte Vedra's Tropical Smoothie Cafe, participated in spine and vein wellness checks and received nutritional advice from Jacksonville Sports Nutrition.

Event participants included the American Lung Association, the American Cancer Society, Atlantic Eye Institute, Carlson Dental Group, Costco, Guardian, Jacksonville Spine, Jacksonville Sports



A Plantation at Ponte Vedra Beach employee wins the event's raffle prize, a beach bike donated by Hylant.

Nutrition, Ponte Vedra Wellness Center, Tropical Smoothie Café, United Healthcare, Monument 9a Imaging and Ponte Vedra Vein Institute.





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22 FALL FITNESS & BEAUTY Ponte Vedra Recorder · October 12, 2017

Recovery techniques for athletes



Guest columnist

Dr. Erika Hamer Special to the Recorder

Athletic activities place significant physical and metabolic demands on your body and affect your body's energy levels and internal environment.

Many athletes, both competitive and recreational alike, may benefit from sports recovery techniques such as those outlined in this article. How quickly you recover from a bout of exercise or an athletic event may have as much to do with the techniques you employ immediately afterwards as the duration of the event or the intensity at which you performed it.

Using effective recovery techniques is important for all athletes to reverse or minimize sources of fatigue and restore your body (and mind) back to pre-participation levels in the least possible amount of time. Recovery techniques, when

used consistently and appropriately, may reduce fatigue, improve the frequency and quality of your training and elevate your athletic performance in general.

Stretching and active recovery

Stretching and active recovery (i.e., a warm-down) are commonly used recovery techniques. Gentle, static stretching for 10 seconds or more per stretch may help relax tight muscles, improve range of motion and reduce the likelihood of injury. The principle purpose behind this recovery technique is to reduce muscle tightness, not improve flexibility. Active recovery (i.e., light physical activity) has long been used to help dissipate excess heat post-exercise and enhance the removal of blood lactate, among other

Nutrition and hydration

Getting the proper nutrients and staying hydrated are two key recovery techniques used by athletes. Studies have shown that for some athletes, recovery follow-

ing strenuous activity was improved by consuming a liquid carbohydrate protein supplement early in the recovery process (and produced greater recovery benefits than a carbohydrate only drink containing an equal amount of energy or calories). Staying hydrated during physical activity is one of the best ways to ensure optimal athletic performance and restoration of water and electrolyte balance, and is a crucial part of the recovery process of any physical activity that results in sweat loss.

Rest and relaxation

Rest and relaxation are among the simplest — and possibly most effective recovery techniques for athletes. Good quality sleep may be the No. 1 recovery tool for athletes, as it helps regenerate damaged tissues, abolishes lingering fatigue and provides a mental break from competition. Recent studies have shown there is a growing body of scientific evidence confirming a link between sleep, cognitive processes and metabolic function, as it relates to post-exercise recovery and athletic performance. The National Sleep Foundation states that getting a good night's sleep is essential for peak athletic performance, regardless of activity and that less sleep may increase the likelihood of fatigue, low energy, poor focus and slow post-game recovery.

Other recovery techniques include hydrotherapy, compression garments, massage and other types of bodywork. Above all, seek advice from a professional when physical activity results in injury or when physical exertion leaves you feeling overly depleted—even after proper hydration, nutrition and rest. Physical activity is vital to maintaining a healthy lifestyle, but the type and intensity of activity needs to be based on individual needs and limitations in order to be truly beneficial.

Dr. Erika Hamer, DC, DIBCN, DIBE, is a chiropractic neurologist and the owner of Ponte Vedra Wellness Center, offering chiropractic care, personal fitness training and related health and wellness services at offices in Ponte Vedra Beach and Nocatee Town Center.



Photo by Jon Blauvelt

Rock Steady Boxing Jacksonville gathers after a training session.

Rock Steady

their disease and work on many of the same elements that boxers condition to improve, including speed, agility, muscular endurance, accuracy, balance, coordination, footwork and strength. Training programs are available to meet the fitness levels of all stages of the disease, from the newly diagnosed to those who have been living with it

According to the organization's website, the intense workout that boxing provides can reduce, reverse and delay Parkinson's symptoms, as well as provide the "fighters" with a stress reliever, confidence booster and overall a source of fun.

"My goal is to have them be able to do everything they did once before, all over again," said Campbell. "Some people have different issues I can't combat with boxing. But if I can give them hope, if I can give them something to believe in, I'm good with

Gray explained that the program has already transformed several lives. In January, she said one of the group's "fighters" required two people to help her get down or up from the floor. Four months later, Gray said this same person eases herself down to the mat for core exercises and stands without assistance to continue workouts. This "fighter," she said, lives alone, so maintaining this independence is crucial. And overall, Gray said several of the organization's participants can now turn or walk backwards after previously not being able to do so.

"It's an emotional experience to see how everyone..." said an emotional Gray, pausing mid-sentence when explaining what it's like to witness these transformations. "Their smile comes back. Their personality starts coming out. They start becoming more social because their confidence comes out.

"They're living again," she continued. "They're not dying of Parkinson's. They're living again, and every day that we can be doing that, we're

For more information on Rock Steady Boxing Jacksonville, visit https://www.rsbjax.org.

The Spa at One Ocean offers special service for breast cancer awareness month

The Spa at One Ocean Resort & Spa will offer a 45-minute "Pedi's and Martinis" service each Thursday through the month of October as part of Breast Cancer Awareness Month. Additionally, the spa will offer free services to customers currently battling breast cancer at the 3rd annual Spark of Light event set to take

Customers participating in "Pedi's and Martinis" will enjoy a 45-minute treatment in which guests will bask in a hot, bubbling spiced cider oak with vitamin E and sweet almond oil while sipping a seasonally-inspired pumpkin spice martini. Participants will also get a whipped honey sea salt exfoliation service that will warm, tingle and oxygenate the skin to create a healthy glow. The treatment costs \$85, which includes a \$5 donation to "In the Pink: A Boutique for Women Living with Cancer." Call (904) 249-7402 to book an appointment.

On Nov. 4, the Spa at One Ocean Resort & Spa will offer free services to those actively battling cancer, including a 50-minute ocean massage, ocean mist facial, Beachcomber manicure or Beachcomber pedicure.

Interested guests can contact Beverly Fox-Crismond at (904) 853-2316 or beverlyfoxcrismond@oneoceanresort.com.

Beauty and fashion hacks from an expert



Noreen Young
Guest columnist

By Noreen YoungSpecial to the Recorder

New York Fashion Week has come and gone, but I have the beauty dish on some awesome hacks and beauty tricks from the fashionable shows.

I have had the pleasure of making up models' faces for product box covers and fashion week, as well as national sportscasters and my share of celebrities. Therefore, through the years, I have learned a lot, and I love beauty hacks! If you do not know what these are, they are another way to use a product to save the day. Simply said, they're beauty tricks.

So, let me share my top 10 beauty and fashion hacks.

- No lip gloss? Use organic coconut oil across those lips. Instant glossy glamification.
- way to get to those tiny bottom lashes and define them beautifully is by using a Proxabrush, which is primarily used for getting food from between the teeth. These mini brushes are fabulous. Dip one in your mascara tube and then run it down the bottom lashes. No clumpy look!
- Almond and/or olive oil work as a great hydrating nail oil beauty hack for jagged edge cuticles, brittle nails and dry skin around the fingers and toes. Both are great to refresh your mani and pedi too! No expensive product is needed. Hand models do this beauty ritual daily.
- Did you overdo with your sunless tanner? And is your tan fading and looking streaky? Try this DIY (Do It Yourself). You will need 1 tablespoon of fresh lemon juice, 1 tablespoon of brown sugar and 1 tablespoon of jojoba or almond oil. Mix all of these in a mini glass bowl, and apply with a spoon, starting to scrub the area you want to lighten up and even out the tone of the skin. Pay particular attention to the knuckles and knees. Your skin will look so much better.
- Have you purchased a lipstick and hated it once you got it home because it is too dark? Don't throw it out yet. Stock your beauty box with a champagne gold or silver lipstick. When used over the

"not so pretty on you" lipstick, these metallic hues work wonders and will lighten up the dark hue and make a beautiful new one for you.

- Do you want gorgeous and glowing skin for your next selfie? Use what the pros use: Korean Beauty (KBeauty) face and eye masks. These masks are trending and used on models before going on the catwalk. Different ones do different things, including face lifting, pore minimizing, hydrating and more. Leave on 10 to 15 minutes, and the results work miracles! Glow, girl!
- Are your black stilettos or strappy sandals scratched and scuffed? And you want to know how to cover that up? Clean the shoe, take a bottle of black nail polish and apply it as needed where you need on the shoe. It will cover it up
 - Do you have tired looking eyes and dark circles? The trick is not to use tons of concealer or just a beige shade but the right hue. A salmon or buttercup colored concealer can be your saving grace. You will love the results.
 - Powder bronzer is not just intended to give you a sun-kissed glow. Placing bronzer on naked nails and applying clear nail polish gives you
 - a bronze nail polish.
 It can also be used with a fine eyeliner brush to define the eyes when you do not have any eyeliner. Lastly, the lips

can glisten with a gold goddess touch by applying bronzer on your lips and adding a clear gloss on top.

■ An ancient Asian beauty secret used by royalty is the anti-aging jade roller for the face and eyes. Used in upward strokes and around the eyes, it works wonders. Jade is a natural cold stone that, when used on the face, revs up blood circulation and provides a glow to the complexion and a lifted appearance without having to get done plastic surgery or receive a Botox injection.

I hope you enjoyed these beauty hacks and tricks. If you have a beauty question, I am happy to help. Email me at info@noreenyoung.com

Noreen Young is a professional makeup artist and skin expert. She is seen in magazines, on TV and heard on radio stations across the country. When not working on location, she is in her beauty kitchen and studio whipping up beauty treatments and fun. She serves as a guest speaker for ladies hosting beauty workshops.



The concept
of DEFINE, a
new fitness
center that
recently
opened in
Jacksonville
Beach, is to
exercise the
body and
mind.

Photo courtesy of DEFINE body & mind

DEFINE body & mind in Jacksonville Beach brings new concept to working out

By Paris Moulden

Two Jacksonville natives are bringing a new fitness concept to the Beaches.

Kelly Kuntz and Julianne Klempf have opened DEFINE body & mind exercise studio in Jacksonville Beach, the first in Florida, and offered a free preview of the facility last month. DEFINE's aim is to combine movement, whole foods education and mindfulness under one roof. It offers four distinct classes, including body (barre), rev (indoor cycling), yoga, and mind-hammock (meditation).

"There was nothing like that around,"
Kuntz said upon returning to the Jacksonville area and looking at gyms. "It has
every single thing you need to be your
best."

Kuntz and Klempf were inspired to open a body & mind exercise studio after living in larger markets, like New York and Miami, and wanted to bring the concept home.

"We live at the Beaches and love the community out here," Kuntz said. "We knew it could support a DEFINE."

The owners said DEFINE doesn't require any special skills and isn't just for fitness fanatics.

"It's a place for everyone," Klempf said.

The two women opened the fitness facility not long after another life-changing event. Both Kuntz and Klempf became first-time mothers recently.

"It made us better business partners," Kuntz said of their newfound shared motherhood. "We really know what busy means now."

DEFINE body & mind, located at 1854 3rd St. S., in Jacksonville Beach, will have its official grand opening Nov. 4, and is partnering with Hotel Palms in Atlantic Beach for an outdoor cycling class on Thursday, Oct. 19.

The Oct. 19 event is a high-intensity class paired with music from DJ Nick Fresh. Following class, doors will open to the public for an after party with free beer from Atlantic Beach Brewing Company and bites from The Perfect Pear.

Ticket options for the event are the "Rev and Bev," which includes the outdoor cycling class and one free drink (\$30 plus tax), and the "Rev, Bev and Bed," which includes a Hotel Palms room for Oct. 19, the outdoor cycling class, two free drinks and a SWAG bag (\$169 plus tax). Tickets are limited and can be ordered at definexhotelpalms. eventbrite.com.





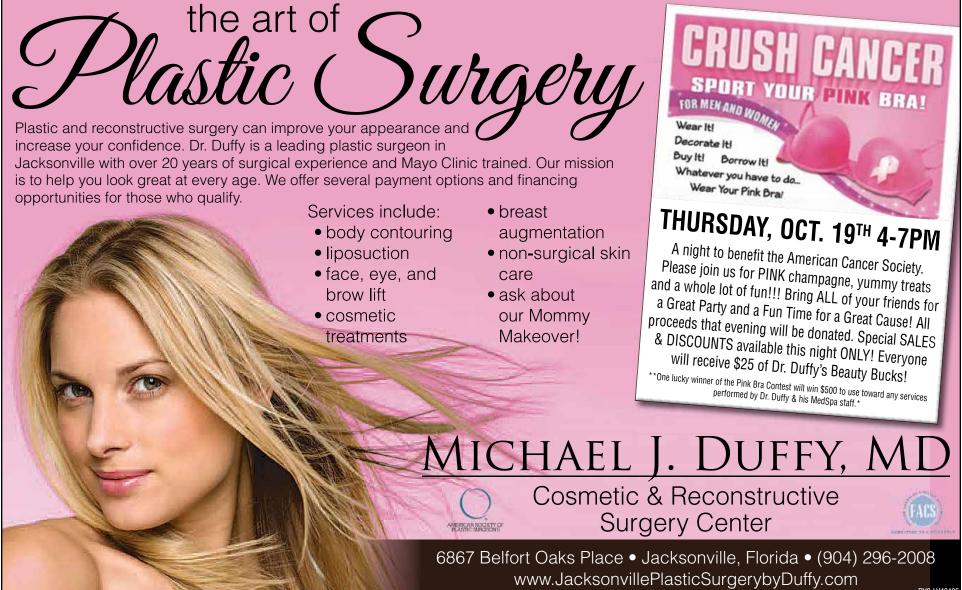


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PV2-LV43402



Boy Scout Troop 288 gathers at Camp Bob Hardin in the Blue Ridge Mountains this summer.

Photos courtesy of Lacey Taylor



Boy Scout Troop 288 honors Scout Master, hands out awards

Boy Scout Troop 288 honored retiring Scout Master Dick Basye during the troop's "Court of Honor" quarterly meeting in August.

The troop members shared fond stories about Basye, who Eagle Scout Joe Sacri credited with leading 40 young men to Eagle Scout status and from whom Sacri learned "countless vital skills I will use the rest of my life."

Eagle Scout Victor Manly said Basye is "one of the most influential people in my life."

Tim Jones will take over the role of Scout Master.

Also during the gathering, troop mem-



Dick Basye

bers celebrated their week-long camp at Camp Bob Hardin in the Blue Ridge Mountains of western North Carolina, received awards and were assigned new Posi-

tions of Responsibility (P.O.R.). In all, 96 merit badges, more than 13 rank advancements and 32 special awards were handed out, including the highest rank of Eagle Scout to Chris Gilber.

For more information on Troop 288, go to www.troop288PVB.org.

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Village Jeweler celebrates 30 years of operation

By Benjamin Naim

Village Jeweler, a jewelry store located at Sawgrass Village in Ponte Vedra Beach, is celebrating its 30th anniversary of operation.

Store owner, master goldsmith and certified gemologist Richard Felder said he attributes the longevity of his business to the way he interacts with shoppers.

"I'm very straightforward and honest with my customers," he said. "Everything I do is at the fairest price that I can do it."

Felder said that getting along with clients is something you have to be able to do in his line of work. The gemologist noted that he connects with customers by helping them with remedial tasks, such as popping a band back on a watch, cleaning a ring or checking the stones on a ring. What sets Village Jeweler apart from other jewelry stores, Felder said, is that he interacts with buyers one-on-one, and he recognizes people who come in more than once.

Village Jeweler started out small, but Felder said it grew slowly over the last three decades. The gemologist revealed that he established his business in Jacksonville and then moved to Sawgrass Village because of the number of customers emanating from the Ponte Vedra area. Village Jeweler has since remained at Sawgrass Village for the better part of three decades. In 2014, Felder moved about 100 feet to a new store due to a reconstruction project at his location.



Photo by Benjamin Naim

Village Jeweler owner Richard Felder

The gemologist said he wasn't excited about the change, but is now glad he did it.

Felder planned on celebrating the 30th anniversary of his store with an open house, but Hurricane Irma curtailed those plans. With the holiday season coming up, Felder said he wanted to keep the occasion low-key by simply posting signage to acknowledge the anniversary.

As for the future, Felder said he is happy with his accomplishments, and he plans on continuing to offer the same services that brought a fledgling business in 1987 to a Sawgrass Village mainstay in 2017.

PGA Tour exec Charlie Zink retiring after 31-year career

Longtime PGA Tour executive Charlie Zink, whose distinguished career with the organization began in 1986, has announced his retirement after fulfilling his role as chairman of the recent Presidents Cup at Liberty National Golf Club in Jersey City, New Jersey.



Charlie Zink

Zink, who initially joined the PGA Tour as chief financial officer, eventually rose to co-chief operating officer, a position he held from 2002 to 2016 with oversight responsibility for many company business areas.

His duties included

oversight of consolidated financial, executive board and administrative activities; TPC and golf course properties operations; The First Tee and World Golf Hall of Fame development and operations (since inception); and Championship Management Tournament activities, including

ZINK continues on Page 27

Palm Valley Primary Care opens, joins SJC Chamber of Commerce



Photo courtesy of St. Johns County Chamber of Commerce

The Palm Valley Primary Care team participates in a ribbon cutting ceremony with representatives from the St. Johns County Chamber of Commerce.

Palm Valley Primary Care, a recently opened "boutique style" primary care facility, celebrated joining the St. Johns County Chamber of Commerce with a ribbon cutting ceremony Sept. 29.

Located at 1106 A1A North in suite 100A, Palm Valley Primary Care offers focused patient care with in-house pharmacy and laboratory services. Owner and provider Dr. Jennifer Serotta envisions her practice as a "place conducive to healing, relaxation, and well-being."

The clinic provides preventative care centered around holistic evaluations, individualized patient-centered treatment plans, in-house medications, evidence-based supplements and management of chronic medical disease such as high blood pres-

sure, diabetes and asthma. The clinic also specializes in weight loss and offers a comprehensive Healthy Lifestyle program that integrates diet, physical activity, supplements and medications where indicated.

"What I see from typical primary care practices is volume booking wherein patients only get to see the provider for brief unsatisfying minutes, which often prevents analysis of all the issues that need to be considered to formulate a viable, holistic treatment plan," said Serotta. "What we are doing differently is offering a personalized approach, listening to the patients and involving them in achieving the desired outcomes."

Ponte Vedra Recorder · October 12, 2017

BUSINESS WEEKLY 27

Market risk and retirement



Ric Schilling Guest Columnist

By Ric SchillingSpecial to the Recorder

If you are a stock market observer, you know that the market has increased signifi-

cantly since last fall's election.

One can speculate whether this is a result of the election outcome and expectations for economic growth or a reaction to continuing growth in corporate profitability. Whatever the cause — probably some combination of both — the old adage still applies that what goes up, must come down.

Market technicians have been arguing for some time that stocks are generally overvalued but have risen anyway because the market is one of the few places people can invest their money and earn a reasonable return. That may have pushed the market up for the last year or two, but that cannot hold it up indefinitely. At some point, the market will fall as it seeks a more reasonable balance between stock prices and underlying value. That is the definition of a correction—correcting out of balance conditions.

For the long-term investor, while corrections are unnerving, they tend to run their course, and the market recovers its losses over time. However, there is one group of investors for whom this situation can be more than just unnerving, those who retire just before or during a downturn.

That is due to a situation known as sequence-of-returns risk. Basically, this risk comes from removing funds from a portfolio as it is falling, which many retirees must do to supplement other sources of income in retirement.

By withdrawing funds as the market falls, the decline in the portfolio's value is exacerbated, the portfolio's ability to generate income to finance the retiree's lifestyle is reduced and the period of time needed to rebuild the portfolio to its former size is extended, if it can achieve that former value at all. In short, due to the unfortunate timing of a retirement, the retiree's future financial stability can be forever impacted in a negative way.

The last time this occurred was in 2008-2009 when the market dropped 55 percent; people who retired then and immediately began to withdraw money from their retirement plans experienced this risk first-hand. With baby boomers retiring at the rate of about 4 million people a year, this risk is magnified, and the economic consequences it could cause will be significant when the market corrects.

So, what can you do if you are planning to retire fairly soon to protect yourself against this risk? Reduce the percentage of your retirement savings invested in the stock market—diversify into some fixed income funds, consider adding fixed annuities and/or cash value life insurance and explore alternatives such as money market funds

Diversification is always a good practice, but it is particularly important as the time frame between saving for retirement and using the funds in retirement narrows. Learn more on how to protect yourself from this risk today.

Frederic "Ric" Schilling is a Florida native, born in Jacksonville, Fl. Ric is President 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. Contact Frederic: 904-371-3302 or 888-891-3381. Visit: www.seniorguardian.com This article is not intended to give tax or legal advice. Securities offered through Center Street Securities, Inc. (CSS), a registered Broker-Dealer & member FINRA & SIPC. Investment Advisory Services offered through Center Street Advisors, Inc. (CSA), a SEC Registered Investment Advisor. Schilling and Associates (d/b/a Senior Guardians of America) and CSA are independent of CSS.



Photo courtesy of Mattamy Homes

RiverTown, a Mattamy Homes community, is offering new home opportunities in two neighborhoods, The Homestead and The Gardens.

RiverTown announces new neighborhoods —The Homestead and The Gardens

RiverTown, a Mattamy Homes Community, recently announced the release of new home opportunities in two neighborhoods, The Homestead and The Gardens.

"We are thrilled to unveil these exciting new neighborhoods at RiverTown, where home choices are available for many lifestyles," said Cliff Nelson, Jacksonville division president for Mattamy Homes. "Homebuyers find great appeal in River-Town's thriving neighborhoods, Mattamy Homes' award-winning home designs and the community's world-class amenities and lifestyle."

With homes priced starting from the \$240s, The Homestead is RiverTown's most reasonable option. The Homestead neighborhood is situated close to the community's new RiverClub amenity center and State Road 13 entrance.

The Gardens neighborhood is a collection of rear lane homes featuring idyllic front porches on attractively designed streetscapes. Homes in The Gardens are priced starting from the mid-\$200s.

In addition to The Homestead and The Gardens, Mattamy Homes is building in five other River-Town communities. Homes in RiverTown range in size from 1,600 square feet to more than 3,760 square feet and feature open and bright floor plans with covered lanais. More than 30 home designs are available at RiverTown, priced from the \$240s.

RiverTown is an active community focused

on healthy living. The community's amenities include a kid-friendly, zero-entry recreational pool with a corkscrew slide, a junior-sized Olympic lap pool, lighted tennis courts, a state-of-the-art fitness center and more. RiverTown has a full-time social programming director who plans events and activities for residents of all ages. Residents can enjoy miles of trails that wind along the riverfront and a scenic riverfront park for fishing or relaxing by the water along with a kayak launch.

The community's new riverfront amenity center, The RiverClub, is set to open in early 2018. Located directly on the St. Johns River, The RiverClub will feature an expansive clubhouse, zero-entry resort-style pool, playground, board-walk with river views, additional kayak launch, amphitheater and more. A new roundabout will give RiverTown residents direct access across SR 13 to The RiverClub. In addition to the community's riverfront setting, healthy lifestyle amenities and award-winning homes, RiverTown is located within the St. Johns County school district.

RiverTown has six decorated model homes and a new welcome center, offering information on RiverTown's neighborhoods, home designs, amenities and the community's lifestyle. The welcome center is located at 90 Lanier St. in St. Johns.

Visit www.MattamyRiverTown.com for more information.

7ink

Continued from 26

THE PLAYERS Championship, the Presidents Cup and PGA Tour Championship.

"Charlie's primary responsibilities during his time as co-chief operating officer were extensive, during a period of enormous growth for the PGA Tour," said former PGA Tour commissioner Tim Finchem.

Current PGA Tour Commissioner Jay Monahan added that Zink provided invaluable knowledge and leadership across a broad spectrum of business areas.

"The entire PGA Tour family is extremely grateful for his many contributions, including his chairmanship role of providing valuable oversight to assure the Presidents Cup's successful first venture into the New York City market," said Monahan. "We all wish Charlie the very best as he transitions into the next phase of his life."

Last year, Zink was named chairman of the 2017 Presidents Cup, the biennial event between the U.S. and international teams, which was held Sept. 26 to Oct.

1, and won by the U.S.

"It has indeed been a privilege to have this magnificent opportunity to work for the PGA Tour and all of the players in a variety of leadership capacities over the past 31 years," Zink said. "The PGA Tour stands for the highest level of integrity and individual performance-based accomplishment, and it also has a keen focus on communities and charitable endeavors. I am extremely proud of the PGA Tour, the players and all my colleagues, and I know we have a highly capable, professional team leading the Tour's efforts going forward."

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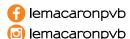
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Girl Scouts of Gateway Council name new chief operating officer

Girl Scouts of Gateway Council (GSGC) recently announced the appointment of Debbie Brainard as chief operating officer.

Many Buyers and Sellers trust Clare to manage their transactions. Here are some of their comments:

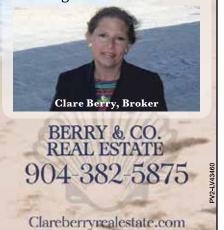
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Brainard joins GSGC after more than 20 years in the telecommunications industry.

"We conducted a search for someone who would further strengthen our



Debbie Brainard

organization and we are thrilled to have Debbie join our team," said Girl Scouts of Gateway Council CEO Mary Anne Jacobs. "Her knowledge, leadership and success align perfectly with

our organization's strategic plan and long-term goals."

Before joining GSGC, Brainard served as vice president of operations for Comcast, where she oversaw the installation, service, maintenance, contract labor, warehouse, check-in and connection centers. Prior to that, Debbie spent 10 years at Time Warner Cable in Texas as vice president of technical operations.

Brainard came to Girl Scouts to be part of the nonprofit organization's movement of developing tomorrow's leaders.

"I wanted to be part of an organization that makes a difference in the communities and in the lives of girls," Brainard said. "Building future leaders is a passion, and I believe there is no better organization than the Girl Scouts to help mold the future leaders of the world."

A self-described Army brat, Brainard lived in Germany for more than 20 years. She received her bachelor's degree in business administration from the University of Central Texas and her master's degree in management and leadership from Webster University.

For more information about Girl Scouts of Gateway Council, visit www.girlscouts-gateway.org.

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Women may need extra steps on road to financial security



Guest Columnist

By Karsten L. Jacobson Special to the Recorder

Around the world and throughout the year, thousands of events honor women's achievements. Yet, women still face challenges in many

areas of life - such as their financial situations. So, if you're a woman, you may want to use this occasion to consider steps vou can take to help move toward vour important financial goals, such as a comfortable retirement.

First of all, be aware of the potential obstacles facing women: lower earnings than men, longer lifespans than men and more time out of the workforce than men. This last element is particularly important, because when women leave the workforce for extended periods, typically to care for young children or older parents, they will have much less time to contribute to their 401(k) or other employer-sponsored retirement plan.

Whether you fit the above profile perfectly or not, and whether you're married or single, you must take action on your own behalf. Here are some suggestions.

Ramp up your retirement plan contributions

Contribute as much as you can afford to your 401(k) or other employer-sponsored retirement plan. Your 401(k) is a good way to build retirement savings because your earnings accumulate on a tax-deferred basis, which means your money can grow faster than if it were placed in an investment on which you paid taxes every year. (You will have to pay taxes on withdrawals; also, withdrawals prior to age 59½ may be subject to a 10 percent IRS penalty.)

Contribute to an IRA

Even if you have a 401(k) or similar plan, you're probably still eligible to open an IRA. Contributions to a traditional IRA may be tax-deductible, while earnings can grow tax-deferred. If you invest in a Roth IRA, your contributions are not deductible, but any earnings growth is distributed tax-free, provided you've had your account at least five years and don't start taking withdrawals until you're 591/2.

Don't invest too conservatively

Some studies show that women may invest more conservatively than men. This could be a problem, especially since, as mentioned above, women are also out of the workforce longer and may have less years to contribute to their 401(k) plans. Consequently, when you invest in your 401(k), IRA or other accounts, consider including in your holdings growth-oriented vehicles consistent with your risk tolerance, such as stocks. Stocks are more susceptible to market volatility, but you can help reduce the impact of this volatility by owning a mix of investments, including stocks, bonds and cash.

Talk to your spouse about Social Security

If your spouse starts collecting Social Security at 62 (the earliest age of eligibility), the monthly benefits could be reduced, perhaps by as much as 25 percent. This reduction could affect you if you ever become a widow, because once you reach your own "full" retirement age (which will likely be 66 or 67), you may qualify for survivor benefits of 100 percent of what your deceased spouse had been receiving - and if that amount was reduced, you'll get a reduced benefit. Talk to your spouse about this issue well before it's time to receive Social Security.

By making the right moves through some extra steps, you will find yourself on the road to financial freedom.

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

Primary

As an assistant professor at University of North Florida, she said she also strives to ensure treatment is based on all avail-

"If I have a patient seeking a solution for a specific condition, it's in my nature to see what the evidence says and to share that information with the patient in order to make the most informed decision possible," she added.

A breast cancer survivor, Serotta has partnered with the breast cancer organization In the Pink and is donating a portion of profits from supplement sales to the organization.

Appointments may be scheduled at the practice online at www.palmvalleyprimarycare.com, by email at info@palmvalleyprimarycare.com or by calling (904) 222-6530.

Women empowering women: Key ingredients of empowerment



Guest Columnist

By Jeannette **Bajalia**

Special to the Recorder

In the last decade, the concept of empowerment has been researched, publicized and politicized in all aspects of our lives.

Essentially, the birth of the concept is controversial as is the definition, but the general consensus is that the modern empowerment movement was birthed in 1955 when Rosa Parks of Montgomery, Alabama, refused to offer her bus seat to a white patron. This simple action ignited boycotts and ultimate victory. We've come a long way ladies!

But more intriguing is the fact that with all the advancements for women in business since that time with much to celebrate, we still find in the media an enormous focus on the concept of empowering women. In the early 1970s and as a 21-year-old woman in business, I received a promotion to middle management with a company that was seeking to balance the scale. I was one of the first women in the operations department of a major insurance company promoted. There were three of us that the company was proud to announce as a measure of diversity and perhaps gender equality in a company of over 6,000 employees. As I said, we've come a long way, positively influencing every industry in business and philanthropic work in communities. So, what's all the hype still about empowerment?

During my professional career of 38 years in corporate leadership, and the last 10 years as a business owner and entrepreneur, I've had the privilege of mentoring over 100 young women, both professional women working in various industries as well as women who own and operate their own business. There is no doubt that women have advanced in business over the last several decades.

In 2014, \$1.4 trillion in revenues were generated by women-owned businesses, according to Womenable. You often hear CEOs and business leaders in industry report that "women are a niche market." I hear that often in financial services. I'm here to get the record straight. We ARE NOT a "niche market;" WE ARE THE MARKET. We're the market as business owners, as successful professionals and as consumers since we account for 85 percent of all consumer purchases.

Empowerment is a concept that I would argue is an archaic model to focus on and continue spending time on. Empowerment from my perspective is an outcome, so I'd like to share a perspective that allows you to look at the key ingredients of empowerment based on my personal and professional

Women need to collaborate and support other women, especially those of us who have achieved a high degree of success as business owners. We need to pay it forward and reach out to other women who can benefit and learn from our successes and failures, from our fears and challenges and most importantly from our stories and experiences. There is amazing wisdom to share, to learn and to grow through these key ingredients:

- Encourage one another through mentoring – Mentor other women who aspire to start a business or grow their business. You have gifts and talents that can help other women, both young and "more mature," and as long as we have a breath to breathe, we can bring value by encouraging others through
- Inspire one another by sharing our story - We all have amazing stories of triumphs and tragedies that made us who we are and helped define our business models and success. Be generous in sharing your story because it could be the very inspiration that will help a young woman have the courage to believe in herself and achieve a new professional milestone.
- Create a learning community Some of the greatest learning comes from informal networking and collaborating informally with other business owners. Identify and establish a study group of other business owners whom you can learn from, share insights with and problem-solve business issues. My greatest business growth came from aligning myself with like-minded business owners, both male and female, and learning from them. There is enormous opportunity through informal means, sort of like those "Meet Up Groups" springing all over. Why not create your own "Meet Up Group" of business owners?

Ponte Vedra Beach resident Jeannette Bajalia is the president of Petros Estate & Retirement Planning and the founder and president of Woman's Worth, LLC, which offers a complete range of retirement lifestyle protection planning® services customized for women.



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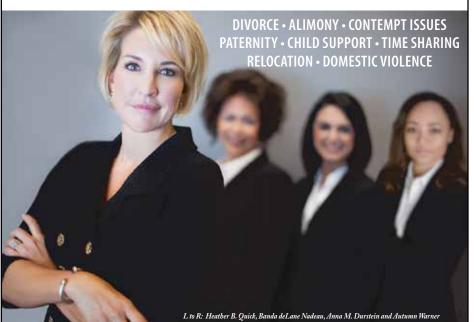
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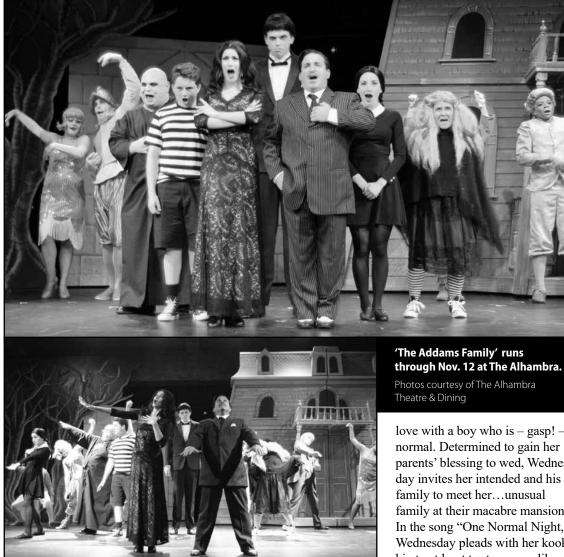
32 IN THE ARTS

REVIEW

Alhambra's 'The Addams Family' offers fiendish fall fun

At a time when everything from "SpongeBob SquarePants" to "The Brady Bunch" has been transformed into a stage musical – with varying degrees of success - "The Addams Familv" is one of the few shows to make a successful transition from cult TV series to entertaining stage production. The Alhambra Theatre & Dining's new production is no exception: Just in time for Halloween, The Alhambra's "Addams Family" offers a fiendishly fun evening with America's creepiest clan.

Like Charlie Brown before it, "The Addams Family" began as a comic strip that found its way to television before making the lean to Broadway. It was in the 1960s - when primetime TV was populated by such wacky, supernatural shows as "The Munsters," "My Favorite Martian," "I Dream of Jeannie" and "My Mother the Car" – that widespread audiences first came to know the ghoulish Addams Family. And they're all present and accounted for in The Alhambra's production, which due to the presence of a few, mild expletives is more of a PG-rated production than the television show. There's patriarch Gomez Addams and his stately wife, Morticia; somber siblings Wednesday and Pugsley; and good old Lurch, Uncle Fester and Grandma. Even Cousin Itt and



Thing make cameo appearances in this fun romp through one night in the lives of this fiendish

In this incarnation of "The Addams Family" saga, sullen little Wednesday has grown into a sullen teenager and fallen in

love with a boy who is - gasp! normal. Determined to gain her parents' blessing to wed, Wednesday invites her intended and his family to meet her...unusual family at their macabre mansion. In the song "One Normal Night," Wednesday pleads with her kooky kin to at least try to appear like a typical family so as not to scare off her suitor, Lucas, and his straitlaced parents, Mal and Alice Beineke from – gulp! – Ohio.

While Gomez is wistfully resigned to the fact that his little girl is little no more ("Wednesday's Growing Up"), Morticia opposes hosting the Beinekes – so much so, that Wednesday begs her father not to tell her mother of her desire to marry Lucas. Much of the ensuing gothic hilarity results from the wedge this deception drives between her parents ("Secrets"), even as Uncle Fester plays cupid ("But Love"), enlisting the Addams Family's ghostly ancestors to help true love take its

While the TV show focused more on ghoulish sight gags, the stage production imbues the characters with new depth and heart. Amid the entertaining song and dance numbers - which, in a nod to Gomez's heritage, feature a Latin rhythm - "The Addams Family" digs deep into the family's relationships and how Wednesday's potential marriage will disrupt their morbid family unit. Will Gomez and Morticia's tempestuous relationship survive the deception? Will the Beinekes bolt at the sight of their future in-laws? And how will Pugsley get along without his older sister around to torture him ("What If")?

Boasting a talented cast with a string of Broadway and national touring credits, "The Addams Family" runs at The Alhambra through Nov. 12.

Samantha Fish to perform at Ponte Vedra Concert Hall Oct. 18

Blues guitarist Samantha Fish and her six piece band will perform at the Ponte Vedra Concert Hall Wednesday, Oct. 18.

While Fish is well known as a purveyor of blues, having been lauded by such legends as Buddy Guy, the Royal Southern Brotherhood and Luther Dickinson, her real love is simply raw, scrappy rock and

"I grew up on it," she said. "Working with Luther on my last album further instilled that spirit in me. It made me realize just how much that basic, unfettered sound means to me, and how well it ties into soul music, R&B, country and so many other forms of music that are essential even today."

It's little wonder that when it came time to record her new album, "Chills & Fever" (released March 17, 2017), Fish set her sights on Detroit, the home of soul, Motown, legendary R&B and the much edgier rock-n-roll of Iggy Pop, Jack White and The White Stripes.

It was there that she joined forces with members of the Detroit Cobras, a band whose insurgent ethic has made them darlings of the Midwest punk/blues scene. The two entities bonded over a common love of classic soul and rollicking rhythms, covering songs from the 1960s and 1970s, including indelible melodies from the pens of legends like Jackie DeShannon, Jerry Ragovoy, Bert Berns and Allen Toussaint. With that as her starting point, Fish and the band then created an album that's best described as a pure slab of rocking rhythm

"I listened to a lot of soul music, and I dug deep into people like Otis Redding and Ray Charles," Fish recalls. "I was also influenced by people like North Mississippi's R.L. Burnside and Junior Kimbrough. It's a less restrained style of music than the



Photo courtesy of Devious Planet Media

sound people may be used to hearing from me. It's definitely a different facet of my personality.

"I don't think I ever enjoyed making a record quite as much as I enjoyed making this one," Fish continued. "I love the sound of the brass and the edgier intensity. Channeling timeless artists who sang like their lives depended on it. To me, that's what this music is all about."

Doors open for the concert at 6:30 p.m., with the show starting at 7:30 p.m. Tickets are \$28 and can be purchased at pvconcerthall.com or by calling (904) 209-0399.

Sister Hazel to perform Nov. 4 at Ponte Vedra Concert Hall

Platinum-selling group Sister Hazel will perform at the Ponte Vedra Concert Hall Nov. 4 as part of the band's "We Got it All Tonight" tour.

Fans will hear new songs such as "Karaoke Song" and "That Kind of Beautiful," along with fan favorites like "All For You." A limited number of exclusive VIP experiences will also be available for sale, which include access to a Sister Hazel pre-show event, an extensive question and answer session with the band, limited-edition merchandise and more.

Doors open at 7 p.m., and tickets start at \$32. For more information on Sister hazel, visit www.sisterhazel.com. The concert hall is located at 1050 A1A N.

Nease QB makes comeback in conference opener

By Paris Moulden

Nease quarterback Preston Staples continued his return from injury with a big performance in the Panthers' 42-14 conference-opening win against Ed White last Friday.

The junior finished 11 of 12 passing for 222 yards and four touchdowns, and ran for another score to complement the Panthers' strong run game.

"Preston played extremely well, which allowed us to play a complete game offensively," Nease coach Tim Krause said. "We rushed the ball for 220 yards as a team. Being able to be more balanced on offense will really help us build on the success we have had running the ball early in the year."

Nease (3-3) got the momentum going early against the Commanders, opening the game with a successful onside kick.

"We chose to onside kick to start the game based on things our special team coordinator Steve Condit noticed on film," Krause said. "Our kids did a great job executing the kick as a unit and got us off to a great start."

Standout running back Jareem Westcott had another big game, rushing for 202 yards. The Panthers' win ties them with St. Augustine atop the District 4-6A standings.

"Going 1-0 in district play was our goal and definitely sets us up well for the next three weeks," Krause said.

Nease takes on winless Middleburg



(0-6, 0-1) at 7 p.m. Friday, before next week's showdown against undefeated St. Augustine, but Krause says the team isn't jumping ahead.

"Our kids are focused on playing our standard of football and being a team that is continually ascending," he said. "We know that the only thing we control this week is our effort in preparation and our effort on the field versus Middleburg. We have a good group of senior leaders who I trust will keep our eyes focused in the right place."



ABOVE: Nease's Preston Staples throws a pass in Friday's game against Ed White.

LEFT: The Nease defense forces a fumble by White running back Caleb Steward.

Photos courtesy of Jeff Heinemann/ ThelmageCaddy.com

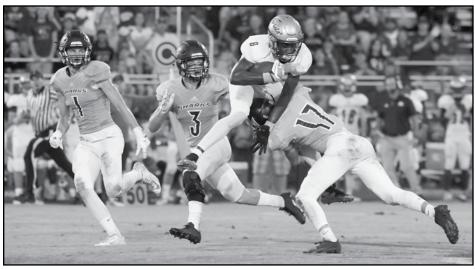


Photo courtesy of Chris and Jerry Norton

The Sharks' Tommy Zitiello brings down the Yellow Jacket ball carrier as Chris "CD" James (3) and Jarrett Stepp (1) come up to help.

Injury-depleted Sharks shut out by Yellow Jackets

By Jerry Norton

Special to the Recorder

Ponte Vedra High School's Homecoming day may have been an exciting one for Homecoming King and Queen Max Kren and Maddie Coffey, but it was far from that for the school's football team. The Sharks lost Friday night's Homecoming affair to St. Augustine 41-0.

The Yellow Jackets dominated the game

from start to finish. Any chance the Sharks might have had vanished before the end of the first quarter when two of their standouts, Jarrett Stepp and Kyle Barker, were helped off the field.

Concussion protocol — the result of a jarring tackle on a kick return — put Stepp out of action for the evening and cost the Sharks dearly on both sides of the football.

SHARKS continues on Page 34



Ponte Vedra's Cade D'Errico makes the catch for a first down during last Friday's game against St. Augustine.

> Photo courtesy of Chris and Jerry Norton



Sharks

Barker suffered a leg injury after catching a Jack Murrah pass for 11 yards and an early Ponte Vedra first down. He also didn't return to action.

The loss of Ponte Vedra's top two receivers in the span of three plays gave juniors Reese Russi and Nick Pirris and sophomore Cade D'Errico an opportunity, and all three players took advantage of

the chance. Russi caught two passes for 8 yards, Pirris caught one for 9 yards and D'Errico caught one for 26 yards.

By halftime the Jackets led 21-0, and minutes into the second half had increased their lead to 27-0. After a third quarter touchdown, the Jackets' starters were given the night off, and still the Sharks had no answer either on offense or defense.

The Sharks face Terry Parker (2-5-1) at home on Friday, Oct. 13 and then have back-to-back away games at Trinity Christian (4-3-1) and Bolles (4-2).

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Local karate kids excel in certification testing

Two Ponte Vedra Beach girls excelled during the collar testing for their karate teaching certification in the elite ATA Legacy Program.

Jessie Miller and Lilly Sonn, both 10, are set on becoming karate instructors and have established a new national standard of excellence in earning their black/red collars that identifies them as the youngest of members to pass the difficult training program for future instructors. This gives them "the foundation needed to create a lasting legacy," ninth-degree black belt Grand Master In Ho Lee wrote on behalf of the Founders and Master Council.

Miller and Sonn demonstrated the achievements and commitments to have been selected by their instructors to join ATA's premier program, which promotes structure, emotion, knowledge and legacy as the foundation of character development.

During Miller and Sonn's quest to become instructors, they have achieved many similar accomplishments of success, including:

- Earning second-degree and first-degree recommended black belts
- Winning multiple Florida state championships
- Winning district regional championships

- Assisted teaching of hundreds of hours of karate
- Participating in tournament scoring procedures
- Completing CPR and life-saving techniques
 - Being honor roll students
 - Being active in church activities
- Being recognized in multiple newspaper articles
- Being featured as "Leadership Kids" in ATA's World Magazine

Their physical testing included the memorization and demonstration of over 1,000 movements in forms, kicks, warrior combinations, krav self-defense and kali quadrants.

Miller and Sonn are learning the lessons of legacy at Karate America Ponte Vedra Beach, owned by Grand Master William Clark and operated by Master Daniel Gimenez, World Champion Amber Smith and black belt instructor Justin Escarra.

The ATA Legacy program will continue to take years to complete. The three levels of training require Miller and Sonn to demonstrate their skills and communication and to apply that knowledge of martial arts to their everyday life.





ABOVE: Lilly Sonn (left) and Jessie Miller recently completed collar testing for karate teaching certification.

LEFT: Miller (left) and Sonn work on their karate moves.

Photos courtesy of Ted Miller

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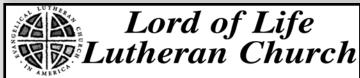
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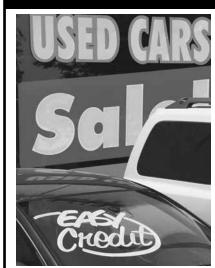
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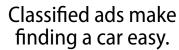
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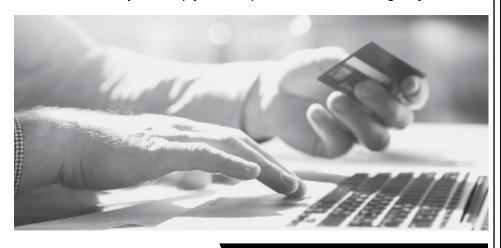
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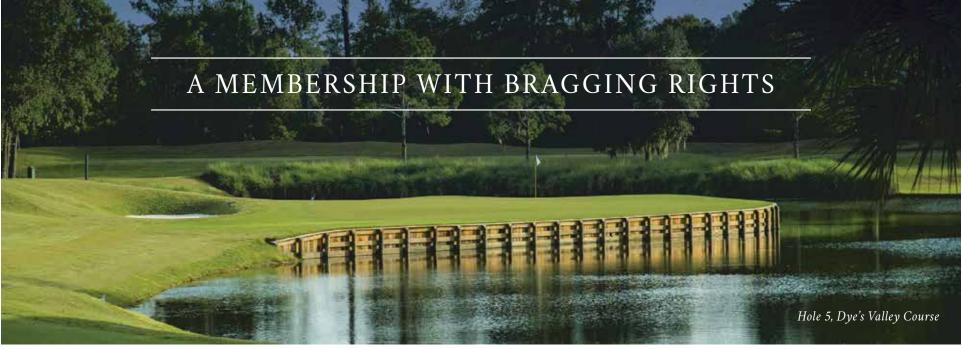
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