

Recorder

January 5, 2017
Volume 47, No. 1
75 cents

Not your average newspaper, not your average reader

PonteVedraRecorder.com



Dollars & Sense
Page 15



Voices of Hope:
Anne Frank exhibit
Page 27



**Former Nease
lineman
finishes college
career at NC,
pursues NFL**
Page 33

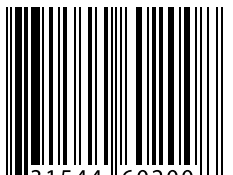
NO DAY AT



THE BEACH

The main public access point to Mickler's Landing beach has been closed as the parking lot is used as a staging area for a dune restoration project expected to continue until early spring. Read more on page 5.

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INSIDE

One of Us

Page 6

Calendar

Pages 8-9

Dollars & Sense

Pages 15-26

Sports

Pages 33-35

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.**



Visit our website at www.pontevedrarecorder.com

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PUZZLE SOLUTIONS

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Solutions correspond to last week's puzzles.



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U.S.P.S. (705-300) Periodical Postage Paid at Ponte Vedra Beach, FL 32082
Postmaster: Send change of addresses to: Ponte Vedra Recorder, P.O. Box 501, Ponte Vedra Beach, FL, 32004. (904) 285-8831
Subscription Rates, Bulk Mail: One year, \$35; six months, \$20. Rates not applicable in Canada or overseas.
To subscribe, call Circulation Manager Rob Conwell at (904) 686-3936.

The Recorder is published every Thursday at 1102 A1A N., Unit 108 Ponte Vedra Beach, FL 32082

WHAT'S THIS?



Do you know what this is?

Email your answer to jennifer@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.

Two readers correctly identified last week's photo as the Museum of Science and History (MOSH). Winner of the random drawing was **Kim Gourd** – congratulations, Kim! You may pick up your prize at the Recorder office during regular business hours.



Don't forget — incorrect but entertaining guesses might also be rewarded with a trip to the zoo.

ADOPT A PET

CAT OF THE WEEK

Hi there! My name is Bryan and I am a 1-year-old male cat who is looking for a new home to call my own. 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 us today here at the pet center! #34651



DOG OF THE WEEK

Hi, my name is Tego and I am a 2-year-old male terrier mix who is looking for a new home! I was brought to the pet center because I was surrendered by my owners. My previous owners say that I am good with other dogs and I'm



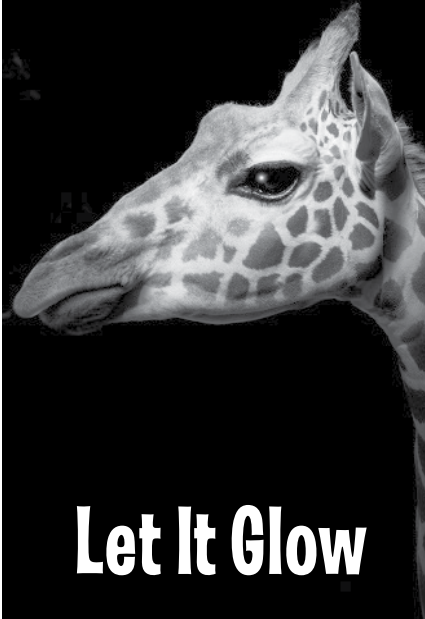
housebroken, but I am not good with cats. I hope you will visit me! #35570

Any new pet being introduced to a new home will need time to adjust to their 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 Rd., off US 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.**


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Just a short walk to the ocean, this terrific duplex could be a wonderful beach home for you and friends or permanent residence. Spend your afternoons and weekends relaxing on the beach or take a bike ride around the area to visit parks and shops. MLS 859565



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Nease principal selected as associate superintendent

Mittelstadt to become deputy superintendent for operations

By Jon Blauvelt

The St. Johns County School District (SJCS) recently announced that Kyle Dresback, principal of Allen D. Nease High School (NHS), has been selected to become associate superintendent of student support services for the district. His nomination will be presented to the St. Johns County School Board at its Jan. 10 meeting by incoming Superintendent Tim Forson.

“Bringing Kyle onto the district leadership team only strengthens us and provides us with some great experience and talent,” said Forson, who officially assumed his new role Jan. 1. “We continue to maintain and build great leadership teams at the school district.”

Dresback will replace Cathy Mittelstadt, who has been selected to serve as the deputy superintendent for operations. Mittelstadt succeeds Martha Mickler, who recently retired. Mittelstadt’s nomination will also be presented to the



DRESBACK

school board Jan. 10.

“I have the utmost respect for Cathy and her judgment,” Forson said. “I really look forward to her leading the operational side of the house.”

According to Forson, this overall transition will not take place until a new principal is appointed for Nease, which the incoming superintendent said can take as short as two weeks or as long as a few months. The process of gathering input from staff and the community will start in mid-January.

“He’s not going to leave Nease until we have that replacement selected, and he/she is able to be in place,” Forson said. “That could be anywhere from February to April. We just want to make sure we have the right person.”

In Dresback’s new role, he will oversee support services for students and their families, which includes guidance

services, health services, the homeless population within the district, discipline and more.

“I am honored by the opportunity to take on this new position,” Dresback said. “I am excited to work with the student services team to expand and grow our assistance to students.”

Employed with the district since 1996, Dresback has served as principal of Nease High School since 2009. Prior to that role, he served as principal of Switzerland Point Middle School, assistant principal at St. Augustine High School and as the district’s director of purchasing. He also served as the registrar at Nease, where he previously taught math and computer science.

Dresback holds bachelor’s and master’s degrees from the University of North Florida and is working on his doctorate at the University of Florida.

Mittelstadt will lead the business side of the school system, which includes capital growth, legislative understanding

and influence, technology and construction and maintenance of facilities. She has been the associate superintendent for student support services since 2015 and has also served as interim principal of First Coast Technical College.

Mittelstadt began her career at Orange County’s Apopka High School in 1993 and joined SJCS in 2003. She has served as the assistant principal at Pedro Menendez High School, principal of R.J. Murray Middle School and principal of St. Augustine High School.

Mittelstadt holds a bachelor’s degree from the University of North Carolina at Chapel Hill, a master’s degree from the University of Central Florida and an educational specialist degree from Nova Southeastern University.

“I am humbled and honored to serve in this capacity,” she said. “I look forward to expanding my knowledge and building relationships to support student success and growth throughout the district.”

North Florida Land Trust receives land gift along Guana River

The North Florida Land Trust has added nearly eight acres of land along the Guana River to its portfolio through a donation from local real estate developers.

Known as “The Grove,” the parcel is located at the southwest corner of Mickler’s Landing and A1A. Situated between the McGarvey-Goelz Preserve – which NFLT has owned since 2004 – and Guana Tolomato Matanzas National Estuarine Research Reserve, The Grove property was among 112,346 acres that NFLT had deemed in critical need of preservation.

The marsh habitat’s wildlife includes roseate spoonbills, tricolored herons, great egrets, snowy egrets, white ibis, clapper rails and more.

The property’s donors – Gary and Laine Silverfield and Christie Atkerson – are long-time partners in the real estate devel-

opment business.

“We are thrilled to see the development community responding to our preservation portfolio and working with us to protect the natural areas in North Florida,” said NFLT Executive Director Jim McCarthy, who noted that the acquisition was the organization’s third within the past month, with two more currently in process.

In early December, the organization received a donation of land on Big Talbot Island from Charles Chupp, a local real estate investor and developer.

The land trust also purchased a piece of property in St. Johns County from Fletcher Davis Management Group, when the developer offered the land for sale after hearing it was included in the preservation portfolio.



Silverfield-Atkerson Donation
The Grove



Mickler's Landing Beach parking lot, related facilities now closed for voluntary dune restoration project after delay

By Jon Blauvelt

After a lengthy delay, the Mickler's Landing Beach parking lot, walkover and all related facilities are now closed as the site is utilized as a staging area for a voluntary dune restoration project.

Initiated by a group of concerned Ponte Vedra Beach residents following the wrath of Hurricane Matthew in October, the project is a partnership between beachfront homeowners and St. Johns County that is intended to expedite the dune restoration process for these select residents. The county contracted with Jacksonville-based construction firm A. J. Johns in November to use the Mickler's parking lot as a staging area for transporting truckloads of sand from there to residents' homes. All access to Mickler's Landing Beachfront Park and facilities will be restricted to the public throughout the duration of the project.

The restoration project was originally planned to start in late November and finish by the end of 2016. However, back and forth discrepancies between the contractors representing the homeowners and the county and the Florida Department of Environmental Protection have stalled the dune restoration efforts until now. The project – which will also include a new beach walkover and native landscaping as well as enhanced parking and access for pedestrians, emergency vehicles and horseback riders – is now expected to be completed by the beginning of spring.

"We're just waiting, waiting and waiting," said Nancy Huang, an involved homeowner who lives on Ponte Vedra Boulevard. "We all agreed that this is a one-time thing, and there are a lot of people that are a lot worse off than us. But still, we're quibbling over stupid little things. We just want to get it done."

Up to 40 homeowners are involved in this project, said Huang, and many of them have also hired environmental consultants to conduct dune assessments and apply for permits to rebuild the dunes. Ryan Carter, vice president of Carter Environmental Services in St. Augustine, is one of these consultants. He said disagreements with



Photos by Jon Blauvelt

Mickler's Landing Beachfront Park and facilities are restricted to the public throughout the duration of the beach restoration project.

the county over the permissive use agreement for Mickler's parking lot, specifically concerning who is liable for which costs, impeded the project's progress over the past several weeks.

Billy Zeits, assistant director of the St. Johns County Parks & Recreation Department, said the back and forth process was simply a matter of ensuring all interests are protected.

According to Carter, the final agreement states that residents will be responsible for 50 percent of the cost to repair the parking lot, as well as a contingency fee to cover any unintended damages caused by the contractors managing the project. Residents like Huang are frustrated because they don't believe they should pay for the repairs of a parking lot that they say has only two years of life expectancy.

"To me, that's just outrageous," she said. "But, it is what it is. So, let's just deal with it."

Zeits called two years a pessimistic fore-

cast – meaning it may have lasted longer – and said overall this is a good example of a public/private partnership.

"The public facility is being used to facilitate a project for private homeowners," he said. "The public access is going to be restricted. When the access is restored, the public will have a product that is better than the one before it was closed. That cost is going to be shared between the private project and the public tax dollars that are going to be dedicated to the project."

Carter also said discrepancies with the DEP over the acceptable grain size of the project's sand source have caused additional, frustrating delays for homeowners.

"A grain of sand," gasped Huang. "Come on. We have no guarantee that the sand is going to even stay there at this point."

Zeits believes the final product will be well worth the wait and hassle.

"It's unfortunate that it feels for some people that we're dragging this out," he

said. "But I think in the big picture, it's going to be a better beach experience for everybody that is accustomed to using that parking lot."

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St. Johns County has contracted and granted permission to A.J. Johns Inc., a Jacksonville-based construction company, to use the parking lot to transport truckloads of sand from there to residents' homes.

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After owning successful art galleries in St. Augustine for two decades, Len Cutter recently opened Cutter & Cutter Fine Art in Sawgrass Village to complement his existing Ancient City offerings. The new Ponte Vedra gallery – which hosts a diverse collection of art ranging from classic to modern – is a family affair, with Cutter's wife, Sonya, and sons Matthew and Mark playing integral roles in the gallery's operations.

Len Cutter

By Jennifer Logue

What types of art does your new Sawgrass Village gallery feature?

Our galleries have evolved over the past 19 years and now feature the best art we can find from artists across America and around the world. This includes diversity and elegance in oil painting, water color, art glass, and bronze and acrylic sculpture at the very highest level. We seek elegance in it all, while at the same time grasping that our first duty is to our collectors and their tastes. From present day living masters to emerging artists both local and national, we have arrived at our initial goal, which was to have something for everyone.

You've owned and operated galleries in St. Augustine for many years. What made you decide to open an additional gallery in Ponte Vedra?

Our St. Augustine business grew rapidly to include four fine art galleries in the center of the nation's Oldest City. We also operated a large custom framing studio and our headquarters – which included a rare downtown warehouse and offices for our advertising/marketing and internet services – right smack dab in the middle of the "Plaza Area" or Art District. It was convenient and it was beautiful. After 2008, we began to observe a changing demographic in local, national and international tourism. Ultimately, our three markets – lower, middle and upper – became only the upper. We had always longed to be in Ponte Vedra and so began to research that beautiful area. The amazing development that is now Sawgrass Village was a clear and obvious decision.

Who are some of the artists you feature?

We are blessed to now represent some of the greatest living and deceased masters, which include Spanish masters ROYO, Ramon Vilanova and Navarro, whose landscapes, seascapes and figurative works represent the very best in original oil paintings. Additionally, we feature the artwork of Hungarian sculptor Marton Varo; the Yuns, South Korean masters of ancient technique paper tapestries in organic abstraction; and Albanian Josef Kote, whose flare for connecting realism with a hint of abstraction is unexcelled.

Russian artists M & I Garmash, KAMU and the Ukrainian master of European cityscapes, Dimitri Danish, are joined by Americans, such as the dean of seascapes, Anne Packard. Matthew Cutter is of course a local painter with a national regard and reputation, whose creativity is boundless from still lifes through landscapes, seascapes, abstraction and unforgettable works that explore his many interests, including "tonal vision."

What criteria do you use when deciding whether to feature an artist's work in your gallery?

The answer lies with our art collectors and devotees, whose taste is often the ultimate determinant in the fine art we exhibit. We are not a museum; we're here to sell the paintings and grow along with those clients. Amazingly, we discovered that their taste has led us beyond early days, when classicism would generally define us. Now, we have such diversity ranging from classicism to modern abstraction, culminating in a broad market for



Photo by Jennifer Logue

19th and 20th century deceased masters, such as Renoir, Mary Cassatt, Degas, Toulouse-Lautrec and Picasso. Most surprisingly of all, we have unearthed an amazing level of interest, devotion and dedication to the artwork of Salvador Dali!

Cutter & Cutter Fine Art is truly a family affair. What roles do your wife and sons play in the gallery's operations?

The simple answer is that my wife, Sonya, and my sons and partners, Matthew and Mark, are the collective key to our success. Sonya runs our offices and represents the unfortunate funnel through which all problems flow, ending up with her. She is indefatigable and devoted to our little family affair. Matthew and Mark Cutter are literally legends in the world of fine art in America, owing to a similar drive and ability to analyze all problems and make them flow away without ever bothering yours truly. It is an amazing team and I have jested throughout the years, I'm not sure what I do.... but I enjoy doing it.

In the time the gallery has been open, it has already hosted several receptions and artist exhibitions. Are there any special events planned for the coming months?

Yes, indeed! In fact, we have learned that to be an art dealer you must be event driven. This year we will

conduct 12 major art exhibitions as well as 12 smaller gatherings, which will be intriguing opportunities for art lovers to come to our new home. This Jan. 20 and 21, our Ponte Vedra gallery welcomes the incomparable ROYO from Valencia, Spain. We will unveil over 40 new figurative and landscape original oil paintings. This will also serve as our official grand opening and we will conduct an event that will rival those that art collectors are used to seeing in such cities as New York, Chicago and Boston.

How do you enjoy spending your free time?

I live, breathe and work here at Cutter & Cutter Fine Art in order to achieve enough success to allow me to take time away to pursue a late-in-life discovery of fly fishing and all of its intricacies. I have arrived at a point where I can get serious about fishing the creeks, streams and wild rivers throughout Wyoming and parts of Montana. My dream has come true in life, in love and now in the pursuit of those unforgettable wild places where these incredibly beautiful trout live and thrive. There they are, totally wild and free, and I have the honor to interact with them by casting tiny little barbless hooks in order to make a connection and ultimately release them unharmed to continue their lives. There is such beauty in that world. My friends and I in Wyoming often discuss "the art of fly fishing" and I have learned so much from them. I am your happy, fly-fishing art dealer.

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117 TEAL PONTE LANE
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618 IBIS
\$1,100,000 - Marsh Landing Lot



132 CLEARLAKE DR.
\$999,500



616 IBIS
\$950,000 - Marsh Landing Lot



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\$995,000



109 LAMPLIGHTER ISLAND CT.
\$979,000



101 ANTLER POINT CT.
\$949,000



MARINA SAN PABLO #201
\$949,000



7300 OAKMONT CT
\$839,000



108 PALM FOREST PLACE
\$699,000 - Marsh Landing Lot



Found Forest
210 DEER COLONY LOT #4
\$695,000 - Marsh Landing Lot



SOLD
4326 BLUE HERON DR.
\$599,000 - Sawgrass



SOLD
153 INDIAN COVE LANE
\$593,500



REDUCED
145 KINGFISHER DR.
\$549,000 - Marsh Landing Lot



204 GREENCREST DR.
\$549,000




5010 BENTGRASS CIRCLE
\$549,000 - Marsh Landing Lot



450 ROYAL TERN RD-S LOT #24
\$478,500 - Marsh Landing Lot




SOLD
144 SEASIDE CIRCLE
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SOLD
141 LIPIZZAN TRAIL
\$380,000 - St. Augustine



Presented by Julie Childers & Amanda Creech
Under Contract
4964 PHILROSE RD.
\$194,900 - Jacksonville



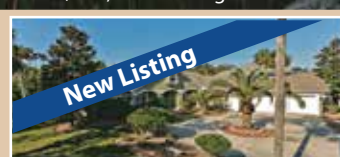
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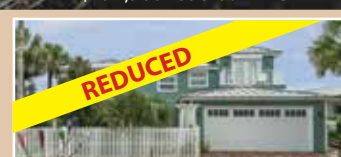
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2615 S. PONTE VEDRA BLVD.
\$1,695,000




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\$799,000



New Listing
2649 S. PONTE VEDRA BLVD.
\$699,000



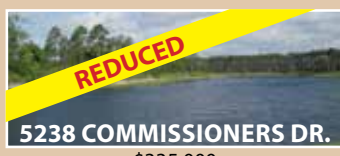
SOLD
325 S. OCEAN GRANDE #102
\$399,000



SOLD
13846 ATLANTIC BLVD. # 810
\$349,000



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| Thursday, Jan. 5 | Friday, Jan. 6 | Saturday, Jan. 7 | Sunday, Jan. 8 |
|--|--|--|--|
| <p>Yoga for Survivors Share a restorative experience as a trained yoga instructor certified by the Christina Phipps Foundation guides cancer patients, survivors, caregivers and others with range of motion and pain limitations through a gentle and safe yoga practice. This free event is open to the community and runs Jan. 5, 12, 19, and 26 at 11:30 a.m. Call (904) 202-5376 or visit www.baptistjax.com/ymca to reserve a spot. This event will take place at the Y Healthy Living Center located in the Ponte Vedra YMCA at 170 Landrum Lane.</p> <p>'Visions: Ancient and Modern' The Cultural Center at Ponte Vedra Beach will display "Visions: Ancient and Modern" in its main and community galleries through Jan. 5 featuring hand-coiled pottery from Worley Faver and a selection of abstract, acrylic paintings by Mary Lou Gibson. The Cultural Center at Ponte Vedra Beach is located at 50 Executive Way. For more information, visit www.ccpvb.org or call (904) 280-0614.</p> <p>Life Enrichment Day Retreat Arbor Terrace Ponte Vedra hosts a Life Enrichment Day Retreat every Tuesday, Wednesday and Thursday from 9 a.m. to 2 p.m. at Arbor Terrace Ponte Vedra, 5125 Palm Valley Road, Ponte Vedra Beach. The group is designed for those with memory changes who would like to stay active mentally, physically and socially. For more information, call (904) 834-7578 and ask for Ilene Thrasher or visit www.at-pontevedra.com.</p> <p>Annual Activity Member Become an Annual Activity Member at The Players Community Senior Center. Membership includes discounts on fee-based classes, designated events and coastal travel along with complimentary participation in a wide variety of scheduled activities. Call Darlene Mahany at (904) 280-3233 for more information.</p> | <p>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.</p> <p>PV Professionals Networking Group The Ponte Vedra Professionals Networking Group meets Fridays at 9 a.m. at Watson Realty Corp., 615 Highway A1A, Ponte Vedra Beach. For more information, call Gloria at (904) 635-6103, visit www.pvpng.com or email pontevedrapng@gmail.com.</p> <p>'Madama Butterfly' One of the world's most popular operas comes to St. Augustine this week, when First Coast Opera presents a fully-staged production of Puccini's "Madama Butterfly." Featuring a professional cast and orchestra, the production will be performed Friday, Jan. 6 at 7:30 p.m. and Sunday, Jan. 8, 2017 at 2 p.m. at Flagler College's Lewis Auditorium in downtown St. Augustine. The performance will include projected English translations for the Italian opera. Soprano Shannon Kessler Dooley will perform the title role, while American suitor Lieutenant Pinkerton will be sung by tenor Josh Kohl, who will make his company debut. Baritone Cory Schantz sings the role of American Consul Sharpless, and St. Augustine resident Lisa Lockhart makes her company debut in the role of Suzuki. Vermont-based Helena Binder will direct the production, which will be conducted by FCO Artistic Director Curtis Tucker. Reserved seats are \$40 for adults and \$10 for students. For additional information and to purchase tickets, visit www.firstcoastopera.com.</p> | <p>Katz 4 Keeps Adoption Weekends Join Katz 4 Keeps Jan. 7-8 for a weekend adoption event helping cats and kittens find their forever homes. This event will be held from 11 a.m. to 3 p.m. at the Katz 4 Keeps facility located at 935B A1A North in Ponte Vedra Beach. For more information about this event or organization, call (904) 834-3223 or email info@katz4keeps.org.</p> <p>ZooLights Catch Jacksonville Zoo and Gardens' annual light show for the last day. ZooLights returns for the holiday season with thousands of LED lights, moving sculptures, lighted treats and animal silhouettes. The show includes work by student artists from the University of North Florida, a fairy village and a lighted train in addition to carousel rides and a 4-D theater. ZooLights runs through Jan. 7. To learn more about show times and ticket prices, visit www.jacksonvillezoo.org/zoolights.</p> <p>Toy Train Display at MOSH Jacksonville's Museum of Science and History and Toy Train Collectors of Jacksonville join forces to host a special motorized holiday train display on MOSH's third floor through Jan. 7. Collector volunteer operators will engage visitors and discuss trains, engineering and model building from 10 a.m. to 5 p.m. The trains will be rotated throughout the day as they travel through a winter wonderland themed display. Admission to the museum is \$12.50 adults, \$10 for seniors and children. MOSH is located at 1025 Museum Circle in Jacksonville. For more information, call (904) 396-MOSH.</p> | <p>Koiné in Concert Worship band Koiné will perform Jan. 8 from 6 to 7 p.m. at Victory Lutheran Church in Jacksonville. Guests are invited to hear the band's unique blend of century-old hymns with contemporary arrangements. The Milwaukee-based band was formed in 2003 and is currently working on its eighth full-length album due out in early 2017 in addition to a compilation of Reformation hymns for the 500th anniversary of the Lutheran Reformation. For more information, call Terry Martens at (904) 230-6077 or by email at tjmartens2001@yahoo.com. Victory Lutheran Church and Preschool is located at 4651 Kernan Blvd. S.</p> <p>Nights of Lights The historic city of St. Augustine comes to life yet again with its famed Nights of Lights celebration. More than 3 million lights will illuminate the city through Jan. 31, alongside holiday music and the lighting of the city's own Christmas tree. For information about shuttles and parking visit www.floridashistoriccoast.com/nights-lights.</p> <p>Amahl and the Night Visitors Christ Episcopal Church will present Amahl and the Night Visitors, a story by Gian Carlo Menotti told from the point of view of a mother and her ailing son as three wise men lodge with them one evening as they follow the Star of Bethlehem. The church welcomes the community to this free show to be presented Jan. 8 at 7 p.m. in its Contemporary Worship Center. Christ Episcopal Church is located at 400 San Juan Drive in Ponte Vedra Beach.</p> |

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Tuesday, Jan. 17th & Wednesday, Jan. 18th | 5:00 - 9:00 PM
\$25.00++

For complete information on our dining and social events, visit our website at <http://www.tpc.com/sawgrass-dining>. For more information or to make a reservation in NINETEEN or for a Social Event, please contact the dining room at 904.273.3238.

PV2-LV34205

| Monday, Jan. 9 | Tuesday, Jan. 10 | Wednesday, Jan. 11 | Thursday, Jan. 12 |
|---|---|--|---|
| <p>Council on Aging: Learn Italian The St. Johns County Council on Aging will offer classes in conversational Italian and Italian customs with "Ciao: Learn to Speak Italian" at the River House. Class begins Monday, Jan. 9 from 1 to 2 p.m. The cost is \$30 for River House activity members and \$35 for non-members. This is a six-week course. Call (904) 209-3655 to register.</p> <p>Travel Training Program The Council on Aging's Travel Training program is designed to assist seniors in learning to ride the Sunshine Bus. Residents interested in expanding their transportation options or who would like to increase their confidence as a bus rider can receive assistance from trained volunteers in navigating routes, reading time tables and making transfers. Contact the mobility manager at the Council on Aging at (904) 315-6505 or email Katie Arnold at karnold@stjohnscoa.com.</p> <p>Life Enrichment Group This 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_enrichmentgroup@yahoo.com</p> <p>Lawn Service Volunteers Needed The Council on Aging is seeking volunteers for Care Connection at 180 Marine St. in St. Augustine. Lawn service volunteers are needed, including volunteers who will act as a job scheduler, job supervisor and equipment maintenance. For more information, call (904) 209-3686 or email aleach@stjohnscoa.com.</p> | <p>The Search for Paradise: A History of Western Gardens The Cummer Museum welcomes guests to explore garden history through this four-part lecture series Jan. 10 from 1:30 to 2:30 p.m. Join Director of Education Lynn Norris for a trip through some of the world's great gardens, tracing the connections between art and gardens. Space is limited and registration is required. Admission for non-members of the museum is \$10. For additional information, email education@cummuseum.org or call (904) 355-0630.</p> <p>Tapas Tuesday The Cummer Museum of Art & Gardens presents Tapas Tuesday at the Cummer Café. Every Tuesday from 5 to 7:30 p.m. take in the sunset on the Cummer Café patio while listening to local musicians with beer, wine or artfully inspired tapas for sale at the café. Reserve your table by calling (904) 899-6022. For more information, visit www.cummer-museum.org. The museum is located at 829 Riverside Ave., Jacksonville.</p> <p>Wild Child Yoga for Kids The Adele Grage Cultural Center hosts Wild Child Yoga for children Tuesdays. From 5:30 to 6:30 p.m. for ages 4-8 and 6:30 to 7:30 p.m. for ages 8-12, young yogis will enjoy music, movement and meditation. During these weekly classes, kids will be taught the science of yoga and learn methods that will inspire them to relax and connect with one another. For more information, call Lindsay Strohecker at (904) 377-3402 or email wilchildkidsyoga@outlook.com.</p> <p>Sunset Rotary Club Meeting The Rotary Club of Ponte Vedra Beach Sunset meets Tuesdays from 6 to 7:30 p.m. at the Hilton Garden Inn. Community leaders are welcome to attend. For more information, call club President Janeene Hart at (904) 412-5409 or email jwhart1208@gmail.com.</p> | <p>Children in Action Ponte Vedra United Methodist Church Children's Ministry's Children in Action (CIA) program resumes Jan. 11 with a pizza, lemonade and cookies night. This event will feature a Bible lesson, crafts, mission project and games. Activities for kindergarten through second grade children will take place from 5:30 to 7 p.m., while a program for third through fifth grade children will be held from 6 to 7:30 p.m. Children are welcome to bring a friend. For more information, contact Mary Margaret Barbour at mbarbour38@gmail.com.</p> <p>Newcomers of the Beaches The Newcomers of the Beaches group invites new members to its monthly luncheon on Wednesday, Jan. 11 at the Sawgrass Golf Clubhouse. The cost is \$24 and reservations are required. Visit www.newcomersofthebeaches.com to learn more about the group and its activities.</p> <p>Home Improvement Volunteers Needed Adult volunteers are needed at Care Connection, located at 180 Marine St. in St. Augustine, to mentor young adult volunteers on weekend minor repair and home improvement projects for seniors who can no longer do the work themselves. These volunteers will help youth engage with seniors while learning career skills and professional behavior in the field of community service. For more information, call (904) 209-3686 or email aleach@stjohnscoa.com</p> <p>Well-being Wednesday During and after the Mid-Week Market in Bull Park, free well-being classes will be held at the Adele Grage Cultural Center. Qigong classes, including Tai Chi, are now available Wednesday mornings at the Adele Grage Center from 9:30 to 10:30 a.m. Instructors and speakers are encouraged to contact the department of recreation and special events at (904) 247-5828 for more details about providing the community with well being information and classes.</p> | <p>Celebrate Art 2017 The Cultural Center at Ponte Vedra Beach will present its 11th annual Celebrate Art Juried Artist Member Exhibition. Scheduled to open Jan. 12, the exhibition will be displayed through Feb. 18. Selected artists will receive awards and a cash prize for Best in Show, second and third place. Honorable mentions will be named, and awards will be featured in the exhibition and online. The 2017 juror will be Steve Williams, owner and director of Florida Mining Gallery. For more information, visit www.ccpvb.org.</p> <p>Amelia Island Downtown Booze & Bites Tour This two and a half hour tour offers the sights of downtown Amelia Island and samples of food and cocktails crafted by local chefs and bartenders. Featuring a total of four stops, guests will enjoy the downtown bars and eateries that make Amelia Island a foodie destination. Weekly tours are offered Thursdays and Fridays from 2:30 to 5 p.m. The cost of the tour is \$59 for this rain or shine event. For more information or to book a tour, visit www.ameliainlanddowntowntastingtours.com/booze-bites-tour or email ameliatastingtours@gmail.com.</p> <p>Meet the "Friends for the Arts" Become a "Friend." The Cultural Center recently recreated a volunteer organization dedicated to supporting the arts. Get involved in the arts by joining a team of fellow art supporters in 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. More than 50 volunteer art supporters have already joined. Make a difference in our community. For more information visit www.ccpvb.org/friends-for-the-arts.</p> <p>Free calendar listings for community groups and nonprofit organizations are published at our discretion on a space-available basis. Send your event at least 10 days before publication. Submit events to jasmine@opcfca.com, post online at www.pontevedrarecorder.com using the automated form or call (904) 686-3939.</p> |



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| <p>Sunday Brunch Buffet Every Sunday</p> <p>Bridge Monday's at 12:30 p.m.</p> <p>Lobster Night Every Wednesday</p> <p>Prime Rib Buffet Every Friday</p> <p>Junior Golf Clinics Every Tuesday at 4 p.m.</p> <p>Book Club Meeting Wednesday, January 4</p> <p>HydroPeptide Spa Event Friday, January 6</p> <p>Italian Night Monday, January 9</p> <p>Trivia Night Tuesday, January 10</p> | <p>New Year, New Year Fitness & Fashion Friday, January 20</p> <p>Dr. Gianrico Farruga Speaker Series Thursday, January 19</p> <p>Tennis Awards Mingle Saturday, January 21</p> <p>Spa Pamper Party Wednesday, January 25</p> <p>SkinMedia Spa Event Friday, January 27</p> <p>Gate Hospitality Group Culinary Cook-Off Friday, January 27</p> <p>PV Date Night Saturday, January 28</p> |
|--|---|

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|---|--|
| <p>2-4-1 Mondays at The Sea View Grille Every Monday Evening</p> <p>Wing Wednesday Every Wednesday Evening</p> <p>Party Bridge Every Thursday Noon</p> <p>Thirsty Thursday Every Thursday Evening</p> <p>Low Country Boil Every Friday Evening</p> <p>Trivia Monday, January 0</p> <p>Kids Yoga Workshops Wednesday, January 11&25</p> <p>Winter Wonderland Kids Event Saturday, January 14</p> | <p>Book Club Tuesday, January 17</p> <p>Singles Mingle Happy Hour Tuesday, January 17</p> <p>Sake & Sushi Rolling Class Thursday, January 19</p> <p>Kids Movie Night Friday, January 20</p> <p>Adult Karaoke Night Friday, January 20</p> <p>Gate Hospitality Group Culinary Cook-Off Friday, January 27</p> <p>Family Movie Night Sunday, January 29</p> |
|---|--|

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Winter Wonderland



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Ellen Simons (left) and Debbie Pilgrim, accompanied by pet therapy dogs Stanley and Stella, visit with Santa and Mrs. Claus at The Palms at Ponte Vedra's recent Winter Wonderland.

Held Dec. 22 for the assisted living community's residents, families and friends, the event featured horse and carriage rides, a candy bar, hot chocolate and homemade Christmas cookies baked by residents.

Culinary Director Darryl Young also created a seafood buffet that also featured pasta and a lamb carving station.



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SHORT TAKES

Dr. Martin Luther King, Jr. Celebration

St. Paul's by-the-Sea Episcopal Church, St. Andrew AME and Roberts Mt. Pisgah AME invite the community to join in a celebration of the life and accomplishments of Dr. King. St. Paul's by the Sea, located at 465 11th Avenue North in Jacksonville Beach, will host the event on Sunday, Jan. 15 at 4 p.m. A reception will follow.



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SJSO introduces 'Text 911' feature

By Jennifer Logue

Local residents seeking to contact 911 from their cell phones may now text the St. Johns County Sheriff's Office, thanks to the implementation of the office's new "Text 911" capability.

To use the new feature, users simply open their phone's texting feature and type "911" in the recipient field; the user can then provide a brief description and location of the emergency and hit "send."

"Inside the communications center, sirens sound like any other 911 call and the message displays on the operator's screen," SJSO spokesman Chuck Mulligan said. "Within a few moments, the system will respond that the initial message was delivered, followed by a response with the telecommunications personnel."

Individuals who use the text 911 feature may experience a slight delay, Mulligan noted, as communications are routed back and forth through the systems that

make the feature possible. In order to use the new feature, an individual's wireless device and wireless provider must be in compliance. Currently within St. Johns County, Verizon, AT&T, Sprint and T-Mobile customers are capable of connecting with the SJSO 911 center.

SJSO hopes the new feature will assist individuals who may not be able to verbalize their emergency to a 911 operator, such as a person in a domestic violence situation.

"We do, unfortunately, expect to see that occur sometime in our future," Mulligan said. "Additionally, some medical conditions may render a person unable to speak but still have control over the extremities, so this is a plus. We also house the Florida School for the Deaf and Blind in St. Johns County, so this will be useful for many different sets of circumstances that our community may encounter."

The sheriff's office stressed, however,



Residents seeking emergency assistance may now contact the St. Johns County Sheriff's Office using the department's new "Text 911" feature.

SJSO photo

that Text 911 follows the same guidelines as landline and cellular calls, and as such should only be used for emergencies.

"Remember," Mulligan said, "Call if you can, text if you can't."

FEMA, county to host open house on proposed flood map updates

St. Johns County will join with the Federal Emergency Management Agency (FEMA) to host a community open house regarding proposed floodplain map updates from 10 a.m. to noon and 4 to 7 p.m. Jan. 24 at the Community Center and Exhibition Hall, 2508 South Beach Parkway in Jacksonville Beach.

Community officials, FEMA representatives and insurance professionals will be available to answer questions regarding the proposed updates as well as the flood zone appeal process.

Released in May 2016, the proposed updates are based on the results of a recent floodplain study. As a result, portions of the county may have new flood zone designations, which can impact homeowner flood insurance policies and rates.

Property owners wishing to review the proposed updates to determine whether their home or business will be affected may view the maps online at

<http://www.gis.bocc.co.st-johns.fl.us/floodzoneswipe/index.html>. For more information, call (904) 827-6806.

Palm Valley Bridge sidewalk to undergo maintenance

The sidewalk and adjacent shoulder on the east end of the Palm Valley Bridge will be closed for repairs starting Jan. 9.

Jay Brawley, county engineer for St. Johns County, said some of the dirt under the sidewalk has migrated away, which has caused air spaces to form.

These air spaces, said Brawley, need to be filled before they cause the sidewalk to become uneven.

"We're doing it as a repair project to maintain safe conditions," he said.

The sidewalk will be closed for three weeks to fill the voids. No impacts to motorists are anticipated.

PVHS PTO to present program on 'Navigating Standardized Test Prep'

The Ponte Vedra High School PTO will present a free program on "Navigating Standardized Test Prep" Tuesday, Jan. 17 at 5:30 p.m. in the school auditorium.

In addition to offering information on scheduling the SAT, ACT and subject tests, the presentation will cover recent changes to the SAT and ACT,

how to choose between the tests and the latest trends in standardized testing and college admissions.

Presenters will include PVHS Director of College Planning Dr. Catherine Snowden, Pam Ohno of College Planning Partners, and Ashleigh Barnes and Jonathan Andrew of University Select.

SHORT TAKES

Jax Beach Art Walk

Join Better Jacksonville Beach as it presents the Jax Beach Art Walk. This family-friendly event takes place on the second Tuesday of each month from 5 to

9 p.m.

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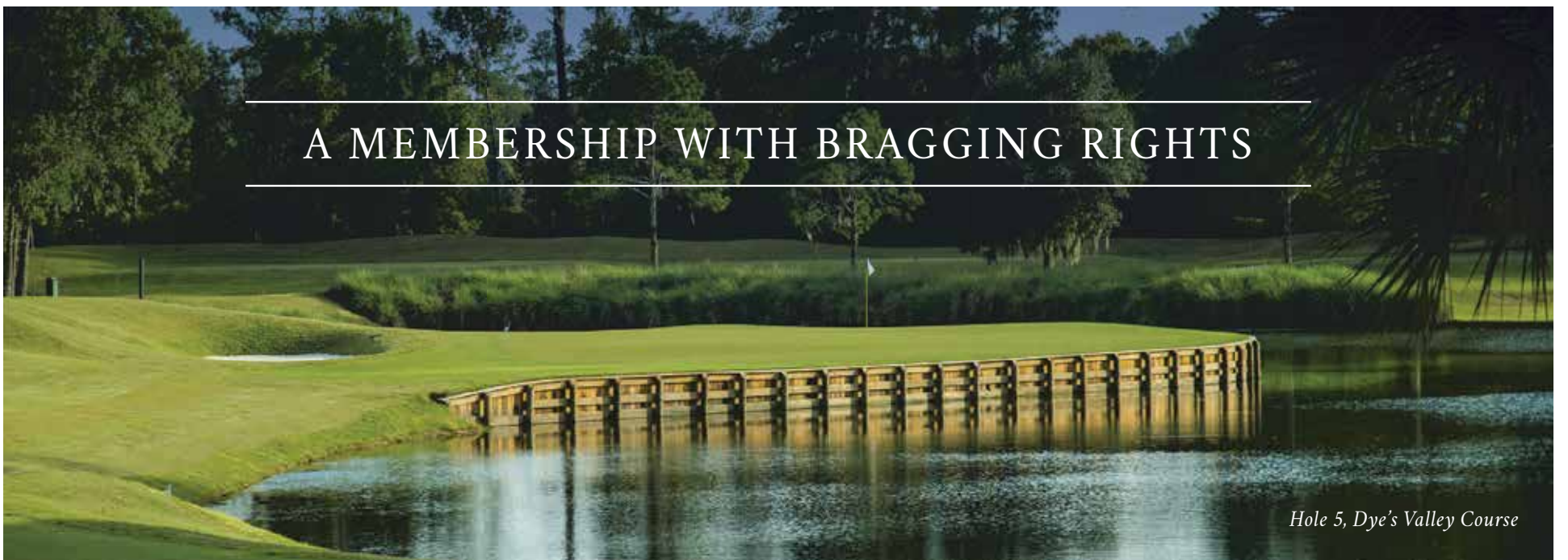
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Ocean Palms, Ponte Vedra High students pack holiday bags for Bayview Healthcare

Students at Ocean Palms Elementary School recently collaborated with Ponte Vedra High School's Small Steps youth service group to package nearly 100 holiday treat bags for residents at the BayView Healthcare rehab and assisted living facility in St. Augustine.

The fifth grade students from Ocean Palms included their contributions of goodies in the bags and then individually packed and decorated them. The Ponte Vedra High School students created homemade recycled gift tags

and baked cookies for BayView. The students also coordinated the donation of cookies, treats and poinsettia plants after Ocean Palms' holiday celebrations, all of which were delivered to BayView.

This group of elementary school students, known as the Ambassadors, regularly participates in service projects around the community. Prior to the BayView project, the Ambassadors organized a book drive that donated more than 1,000 books to two St. Johns County school libraries.



Students from Ocean Palms Elementary School display their treat bags for residents of BayView Healthcare rehab and assisted living in St. Augustine.

Photo courtesy of Ocean Palms



Photo courtesy of Monique Burr Foundation

World-renowned golfers and local teams recently came together to raise more than \$136,000 at the 19th Annual Monique Burr Foundation for Children's Champions for Child Safety Pro Am Golf Tournament. Pictured from left: Mark McCumber; Ed Burr, founder and chairman of the Monique Burr Foundation; Fred Funk; foundation Executive Director Lynn Layton; MG Orender, tournament chairman; and Jim Furyk.

MBF Champions for Child Safety tournament raises \$136,000

More than \$136,000 was raised at the recent Monique Burr Foundation for Children's annual Pro Am Golf Tournament.

The 19th annual event, now known as the MBF Champions for Child Safety Pro Am, was held at the Palencia Club. This year's tournament produced a hole-in-one from amateur golfer Tom Young. In addition to honorary chairs Fred Funk, Jim Furyk and Mark McCumber, 18 more pros participated in the tournament,

paired with amateur teams at the Heritage Capital Group Pairings Party the evening before the tournament.

"We are very grateful to all the sponsors, participants and honorary chairs," Executive Director Lynn Layton said. "Their support means that children across our state will have access to MBF Child Safety Matters, an educational program designed to prevent bullying and child abuse."

Lt. Lakesha Burton, a victim of child sexual abuse herself, spoke at the tournament's closing ceremony to highlight the importance of MBF Child Safety Matters and what a difference it could have made in her life.

"The hurt and pain caused by sexual abuse is unimaginable and is the reason why I'm a police officer," said Lt. Burton. "What if I had been taught this in the 5th grade? There's no doubt in my mind that if I had been exposed to the Child Safety Matters curriculum that my life would have taken a different path."

Since the golf tournament began, it has raised more than \$3.3 million for the Monique Burr Foundation for Children.

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JANUARY 5, 2017

Financial resolutions you can keep in 2017



Cheryl Barnett
Special to
the Recorder

A new year offers a fresh outlook on many aspects of our lives, and that includes our personal financial picture. Unfortunately, according to a report from the University of Scranton's Journal of Clinical Psychology, only 8 percent of us

actually achieve our New Year's resolutions. This year, set realistic goals that you can achieve throughout the year. Here are a few easy-to-follow tips that will help you set a fresh, yet strong financial start in 2017.

Prevent identity theft

With the increase in online shopping, computer hackers are working overtime to gain uninvited access to your accounts. This is especially important if you use the same login credentials for multiple sites. One way to help keep your information safe is to create different usernames and passwords for each of your online financial accounts. Reviewing your credit report helps you catch signs of identity theft early. Federal law allows you to get a free copy of your credit report every 12 months from each credit reporting company.

Calculate your net worth

The beginning of a new year is always a good time for evaluating your net worth statement to monitor your progress to-



wards your financial goals. Taking a close look at all of your assets and liabilities helps paint a clear picture of where you are now with your spending and savings, and where you need to make adjustments.

Create a budget

In the same way that fad diets or quick-fix exercise programs often fail, unrealistic budgets usually get tossed. Track your spending for one month to see where your money is going, and then create a sustainable budget that balances expenses versus income. Remember when you create your

budget to include an amount to go into savings every month, and pay yourself first!

Reduce debt

The interest rate on credit card debt has increased in 2016 and will continue to do so in 2017. When you list your debts on your net worth statement, put them in order. The smallest credit card or loan balance should be your number one priority. Don't worry about interest rates unless two debts have similar payoffs. If that's the case, then list the higher interest

rate debt first. As you pay off an account, apply the funds you were using to pay that debt toward the next one in line. There is a psychological benefit to paying off the smaller accounts quickly and you will be more motivated to stay on track with your goal to be debt free.

Reset retirement plans

If you have the opportunity to save for your retirement through a 401(k), 403(b) or 457 plan provided by your employer, put aside as much as you can each month. You can't start too soon, but any time is better than never. Take full advantage of employer matched contributions. Even if you're covered under a retirement plan at work, you and your spouse may be able to contribute to a Traditional IRA or Roth IRA. Be sure to consult a financial advisor regarding your particular tax situation.

Automate your savings

Online banking allows you to frequently monitor your spending and ensure your bills are paid on time, which improves your credit score. Establish an automatic transfer from your checking account into savings each pay day to create a financial safety net in case of unexpected life events. Start with a savings goal of \$1,000 for small emergencies and build it up over time to equal about three months of your income.

Whether your particular situation is simple or complex, everyone should have a financial plan. It is always wise to meet with your financial advisor at least annually to review your goals and obtain professional advice on how you can best achieve them.

Cheryl Barnett is senior vice president at First Tennessee Bank in Jacksonville.

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PV2-LV34214

Six big-picture tips for your 2017 budget



Jessica Ludvigsen
Special to
the Recorder

Struggling with personal finances? You're not alone. According to recent studies, nearly seven in 10 Americans don't prepare a household budget. Almost half would be unable to pay cash for a \$400 emergency. As the new year begins, let's resolve to do a better job managing our money. Here are six big-picture tips to keep in mind when preparing your 2017 budget:

1. Be realistic. Starting a budget is like starting a diet: It's best to ease yourself into it. Drastic changes that are impossible to meet will only leave you feeling discouraged and defeated. Don't beat yourself up when you stumble. Learn from your mistakes and keep at it. Also, leave a percentage of your budget for the "fun" stuff (but don't exceed that number).

2. Take one step at a time. Look at your transactions from a typical month and identify a common purchase or two that can be cut back or eliminated. For example: One less trip to the coffee shop each week could net you \$300 over the course of a year. One less family dinner at a restaurant each month could easily double or triple that. Build upon your early success by tackling one expense at a time.

3. Connect the dots. Forgoing certain purchases might feel like a sacrifice, but keep it in perspective: You're on the path to something bigger. Whether you want to retire debt, save for a vacation, boost your rainy-day fund or simply stay in the black each pay cycle, all of these are noble goals. Focus on what's important by connecting the dots to



how small savings decisions can really add up.

4. Strive to save. When formulating a budget, you need to account for monthly costs such as utilities, rent/mortgage, gas, groceries and insurance. In the same way, make sure to set aside a recurring "payment" to your savings account. To start, don't put too much emphasis on how much you should save – the main thing is to get into the habit of not immediately spending every dollar you earn.

5. Try the 52-week challenge. Did you know that if you save \$1 one week, \$2 the next, \$3 the next and so forth ...

you'll have \$1,378 after one year? The 52-week challenge is a fun way to build wealth.

6. Fund the full match. If your employer offers a 401(k) match but you don't contribute your full amount, fix that right away. Let's say you earn \$50,000 a year and your company offers a 6 percent match. If you're only contributing 3 percent, your retirement fund is losing out on \$1,500 annually. Don't leave money on the table.

Jessica Ludvigsen is senior vice president of retail banking at Maitland-based Axiom Bank.

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The importance of audits

By Scott Heller

Special to the Recorder

Private company financial statement audits provide assurance to lenders, investors or any other stakeholder, that the financial statements of the company are reasonably accurate and that the methods used to account for the company's assets, liabilities and financial results are consistent with the methods used by all other private companies in the United States of America. That's a mouthful – but absolutely crucial to maintaining order in our capitalistic economy.

Before going on about what an audit is, it is important to know what an audit is not. An audit does not guarantee that any and all fraud or errors will be caught. If management is intent on hiding things from an auditor, they may be successful in doing so. An audit also is not an



evaluation of the company's management, nor is it intended to tell the reader what the company will do in the future or what management intends to do in the future.

What an audit does provide is a set of financial statements that present factual historical results of a company's performance and current financial position. An audited set of financial statements tells the financial story of where the company has been and how it got there.

An audit is an independent evaluation of the company's financial results, which is why it's essential for a stakeholder to

know that the audit, and financial reporting, is not somehow influenced by anyone at the company.

An auditor's independence could be affected by a relationship with the company, such as a family member who works for the company, an investment by the auditing firm in the company, or making certain financial management decisions (making monthly ledger entries) for the company during the year.

An audit also assures that the financial statements are fairly stated in all material respects. The concept of materiality is necessary because an audit cannot provide absolute assurance that the financial reporting does not contain some small errors. Clearly the cost of performing such a test of the accounting records would require many hours and would not be affordable; instead, the audit relies on statistical testing of a sample of transac-

tions which provides statistical assurance of accuracy.

Finally, and perhaps most helpfully, an audit forces a company to put in place accounting processes and financial controls around cash and other company assets as well as controls over proper reporting of revenue and the obligations of the company.

The audit process evaluates these financial controls and therefore management's execution of its financial stewardship of the company's assets. The auditor's written evaluation of controls is presented to those in charge of the financial governance of the company, such as a board of directors or an executive officer of the company, and provides a great deal of value to a smaller growing company.

Scott Heller is a partner at Pivot CPAs in Ponte Vedra Beach.



The 'Rule of 72' and next generation investing



Holly Tyrrell
Special to
the Recorder

If you ask my 4- and 5-year-old sons where things come from, they'll say, "Amazon" – followed up by, "It can arrive in two days with Prime."

And I am just as guilty of expecting things instantly. Just this week I signed up for

the grocery delivery service "Shipt" but was disappointed that my delivery would take five hours... I needed those eggs in one hour to make my squash casserole!

So, in a society that demands and receives things instantly, how do we teach kids and young adults to save for the long term?

Do we have to invent a new technique? No. We must turn to one of the greatest inventors, Einstein, and his "Rule of 72." The Rule of 72 states one can divide the number 72 by the interest rate you are receiving and you will find the number of years it will take to double your money. Now take the Rule of 72 coupled with time and the power of compounding and we have instant



intrigue! Einstein referred to compounding as the 8th Wonder of the World. Some of us here in Jacksonville thought the Jacksonville Jaguars' victory this

past Christmas Eve was the 8th Wonder of the World, or at least a Christmas miracle.

As I sat down this past Tuesday to introduce Investing 101 to some of our second generation clients – which we define as individuals from 17-70 who are coming into their parents' money or some inheritance or liquidity event – I

wondered if they would be impressed? The two sisters – one a 23-year-old New Yorker and the second a junior at Florida State University – have great ambition, but would they have great ambition in socking away their hard-earned money that they shouldn't touch for 40-plus years?

As we reviewed stocks versus bonds and emerging equities versus domestic equities, they started to ask good questions. Then we went over diversification and the reason we must stay invested, not wanting to lead with either fear or greed. Finally, we got to the Rule of 72 and compounding. As we looked at a \$10,000 investment earning 12 percent (we can discuss where you can get a 12 percent return another time!) turning into \$2,500,000 in 48 years they were ready to start saving.

These young women are now far ahead of their peer group, increasing their 401(k) contributions and looking at Roth IRA options. It wasn't because of their original interest in investing, but their mom and dad taking the time to invest in their daughters' future. And just like what my boys want from me is my time, their mom and dad carved out an hour and a half of their family Christmas time to have a lasting impact. Time is a wonderful non-invention!

Holly Tyrrell is a relationship manager and associate director at Legacy Trust Family Wealth Offices.

Student Loan Hero offers public service loan forgiveness calculator

Student Loan Hero recently added a Public Service Loan Forgiveness calculator to its offering of free tools for borrowers and parents.

The Public Service Loan Forgiveness (PSLF) program allows student loan borrowers who work for organizations in the public service sector, such as the government and nonprofits, to have their remaining federal student loan debt forgiven after approximately 10 years of repayment.

The U.S. Department of Education reports that as of April 2016, 595,109 borrowers have submitted the employment certification form, while 397,340 borrowers are currently eligible and on track to receive student loan forgiveness through PSLF.

According to Student Loan Hero, its

PSLF calculator (<https://studentloanhero.com/calculators/public-service-loan-forgiveness-calculator/>) could potentially help hundreds of thousands of eligible student loan borrowers estimate how much debt they might have forgiven through the program and better plan their repayment strategies.

"Considering the number of student loan borrowers who will likely qualify for PSLF and the staggering amount of debt currently owed, there's huge potential for student loan debt relief under this program," CEO Andrew Josuweit said. "Our goal is to help borrowers select the best possible repayment options, and this new calculator will help them evaluate whether a career in public service could be worth it from a debt repayment standpoint."

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Survey: Not saving enough was biggest financial regret of 2016

Paying off debt tops list of 2017 financial resolutions



Not saving enough money during 2016 was the biggest financial regret reported by respondents in a survey conducted by Student Loan Hero.

In the second-annual Financial Regrets and Resolutions survey, 34 respondents reported regretting not saving more money during the year – slightly less than the 35 percent who reported the same regret the year before. The second most common regret was “didn’t pay off as much debt as I wanted” (25 percent).

Looking ahead to 2017, the most popular financial resolution was to pay off that debt (30 percent), while 18 percent of respondents hope to “build an emergency fund.”

Interestingly, the number of respondents who reported having no financial resolutions increased over the previous year, with more than one-third of respondents saying that they would not set a money-related resolution for the year.

“With another increase in average student loan debt for college graduates in 2016, it’s no surprise many Americans are still struggling to save money and pay off debt,” Student Loan Hero CEO Andrew Josuweit said. “I’m alarmed that fewer Americans plan to make a financial resolution for 2017, but encouraged by the 30 percent of

Americans pledging to pay off more debt next year.”

Key Findings

The biggest financial regret in both 2015 and 2016 was not saving/investing as much as desired (35 percent and 34 percent, respectively).

The second-biggest financial regret both years was “didn’t pay off as much debt as I wanted” at 22 percent of respondents in 2015 and 25 percent in 2016.

For 2016, those aged 18-24 were more likely to regret frivolous spending (23 percent) than those in other age groups.

Eighteen- to 24-year-olds were also most likely to regret not saving or investing as much as they wanted (32 percent).

Thirty-six percent of respondents don’t have a financial resolution for 2017, up from 23 percent last year.

Fifty-five percent of respondents who said they don’t have a financial resolution are aged 65 or older.

The most popular financial resolution in both 2015 and 2016 was “pay off debt” (35 percent and 30 percent, respectively).

In 2015, the second-most most popular financial resolution was “save for retirement.”



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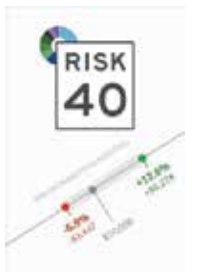
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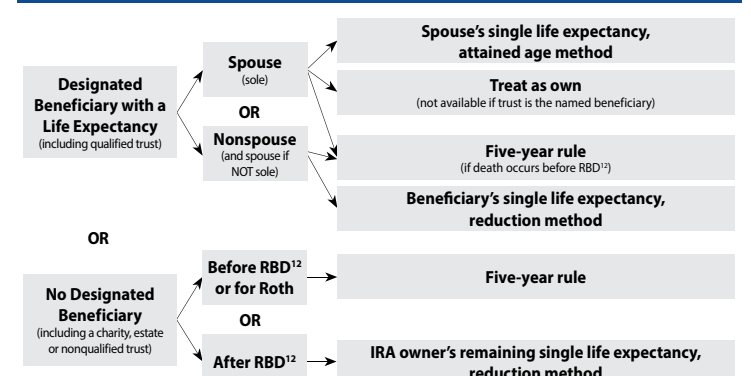
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2017 TAX REFERENCE SHEET

| Uniform Lifetime Table | | | |
|---|-----------------|----------------|-----------------|
| Use to calculate Required Minimum Distributions from IRAs and qualified plans during owner's life. Do not use this table if owner has spousal beneficiary more than 10 years younger. Instead use Joint Life Table from IRS Pub. 590. | | | |
| Taxpayer's Age | Life Expectancy | Taxpayer's Age | Life Expectancy |
| 70 | 27.4 | 93 | 9.6 |
| 71 | 26.5 | 94 | 9.1 |
| 72 | 25.6 | 95 | 8.6 |
| 73 | 24.7 | 96 | 8.1 |
| 74 | 23.8 | 97 | 7.6 |
| 75 | 22.9 | 98 | 7.1 |
| 76 | 22.0 | 99 | 6.7 |
| 77 | 21.2 | 100 | 6.3 |
| 78 | 20.3 | 101 | 5.9 |
| 79 | 19.5 | 102 | 5.5 |
| 80 | 18.7 | 103 | 5.2 |
| 81 | 17.9 | 104 | 4.9 |
| 82 | 17.1 | 105 | 4.5 |
| 83 | 16.3 | 106 | 4.2 |
| 84 | 15.5 | 107 | 3.9 |
| 85 | 14.8 | 108 | 3.7 |
| 86 | 14.1 | 109 | 3.4 |
| 87 | 13.4 | 110 | 3.1 |
| 88 | 12.7 | 111 | 2.9 |
| 89 | 12.0 | 112 | 2.6 |
| 90 | 11.4 | 113 | 2.4 |
| 91 | 10.8 | 114 | 2.1 |
| 92 | 10.2 | 115+ | 1.9 |

| Single Life Table | | | |
|--|----------|-----|----------|
| Use to calculate Minimum Required Distributions from IRAs and qualified plans after owner's death. See IRS Pub. 590 for complete table of ages 0 through 111+. | | | |
| Age | Multiple | Age | Multiple |
| 39 | 44.6 | 64 | 21.8 |
| 40 | 43.6 | 65 | 21.0 |
| 41 | 42.7 | 66 | 20.2 |
| 42 | 41.7 | 67 | 19.4 |
| 43 | 40.7 | 68 | 18.6 |
| 44 | 39.8 | 69 | 17.8 |
| 45 | 38.8 | 70 | 17.0 |
| 46 | 37.9 | 71 | 16.3 |
| 47 | 37.0 | 72 | 15.5 |
| 48 | 36.0 | 73 | 14.8 |
| 49 | 35.1 | 74 | 14.1 |
| 50 | 34.2 | 75 | 13.4 |
| 51 | 33.3 | 76 | 12.7 |
| 52 | 32.3 | 77 | 12.1 |
| 53 | 31.4 | 78 | 11.4 |
| 54 | 30.5 | 79 | 10.8 |
| 55 | 29.6 | 80 | 10.2 |
| 56 | 28.7 | 81 | 9.7 |
| 57 | 27.9 | 82 | 9.1 |
| 58 | 27.0 | 83 | 8.6 |
| 59 | 26.1 | 84 | 8.1 |
| 60 | 25.2 | 85 | 7.6 |
| 61 | 24.4 | 86 | 7.1 |
| 62 | 23.5 | 87 | 6.7 |
| 63 | 22.7 | 88 | 6.3 |

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PVE-LV34172

Business Weekly

PAGE 22

THURSDAY, JANUARY 5, 2017



Ponte Vedra
Wellness Center
hosts holiday
party, toy drive

Page 24

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MyDry brings quick style to Jacksonville Beach

By Jasmine Marshall

For Heather Bush, owner of the newly opened MyDry in Jacksonville Beach, the boutique business is all but a birthright.

Growing up in California with a mother who helmed a boutique of her own, the Los Angeles native has long been familiar with the concept of “dry bars,” a thriving new business of nontraditional salons that skip the prolonged wait commonly associated with beauty parlors in favor of quick makeup, styles and blowouts. Dry bars are an increasingly common fixture on the West Coast, and Bush said inspiration struck when she visited one in California while on an outing with her mother and sisters.

“I first thought of it last spring,” Bush said. “When we visited a dry bar boutique in Pasadena, the entire time I was thinking ‘why don’t we have this in Jacksonville?’”

The beauty and boutique hybrid just made sense, said Bush, noting that the potential of a one-stop shop where customers could experience all the bells and whistles of a salon and spa experience in under an hour while browsing beauty products and accessories just steps away was a commodity sorely missed on the First Coast.

She sold the idea to her husband Brian, who was deployed on a ship at the time, and the two brought their “brainchild” to



Photos by Jasmine Marshall

MyDry owner Heather Bush (center) with husband and business partner Brian Bush (left) and business partner Mark Risser

life with Mark Risser. On Dec. 9, the three brought the novelty of a standalone dry bar to the Beaches for the first time.

The result is a storefront occupying the former Pineapple Post at 2403-B Third St. South that houses a dry bar and boutique where Bush has created and curated affordable jewelry and brands, including selections from Los Angeles-based houses. It’s also a space where Bush’s passions intersect.

“The convenience factor is just such a huge draw,” she said. “And being able to bring all of my favorite things – beauty and fashion – together to bring something unique to Jacksonville has been amazing.”

According to Bush, the menu features experiences for everyone: In addition to traditional blowouts for straight and wavy looks, deep conditioning treatments and 10-minute neck, shoulder and scalp massages, MyDry

stylists also recreate styles that complement the Beaches lifestyle – among them, styles known as “Beach Bum,” “Saltwater Babe” and “Beach Body.” Offerings also include eyelash extensions and specialized services for children 12 years of age and under.

The MyDry team has collected brands such as Amika and IGK for hair care, incorporating newer lines to match the new concept, in addition to clothing lines Jealous Tomato and Umina Jeans and Bush’s own jewelry line, Beach and Girl.

Looking Ahead

It’s been a busy year for Bush, who learned she was expecting a baby girl midway through MyDry’s development and preparation; between buying items in Los Angeles for her boutique, drafting a menu of services and watching a formerly gutted space come to life, Bush has found the whirlwind slightly overwhelming.

But she welcomes the unpredictability with open arms, and feels the best is yet to come.

“The most exciting thing about this entire process has been buildout,” she said. “Even before we’d finished moving in, it felt beachy – and my husband and I designed this space ourselves with a vision of exactly what I wanted it to look like and what I wanted it to be. And now it’s all coming together.”

BUSINESS WEEKLY

Native Sun partners with Montessori Tides School to bring food to local USO families

Native Sun Natural Foods Market recently hosted students from Montessori Tides School for its 15th annual shopping event to benefit families at the United Service Organizations (USO) Mayport Center in Jacksonville.

As the students arrived Dec. 13 at the Native Sun store on Baymeadows Road, they had shopping lists in hand. With nearly \$1,300 in donations from Montessori Tides families and Native Sun, the students and their teacher, Jess Spurlock, planned and purchased balanced meals for breakfast, lunch and dinner while keeping a close eye on each dollar spent.

“The children enjoyed using our gifts of time and love, in conjunction with Native Sun Natural Foods Market, to help the USO provide for our service members and their families,” said Spurlock, whose school has been in Jacksonville Beach for 30 years. “Community service is one of our most enjoyable activities, and we were able to give back to our community because of support from

our Montessori Tides School families and Native Sun.”

As the final items went through the checkout, student Rilyn Taylor pulled a \$5 bill out of her own pocket to purchase a box of soup and complete the last meal of the food drive, which benefited 140 families this year.

The annual event began in 2001 when 8-year-old Dawson Pickett, a Montessori Tides School student, saw a sign for a food drive at the USO Mayport Center. Now 15 years later, the event has evolved into a partnership with Native Sun that the natural and organic grocer embraces.

“With one in six people in Northeast Florida struggling with hunger, 65 percent of food bank recipients suffering from high blood pressure and 35 percent of food bank recipients suffering from diabetes, we are pleased to help provide healthy food options to the USO families in our community,” said Meghan Fiveash, Native Sun community relations manager.



Photos courtesy of Native Sun Natural Foods Market

Students from Montessori Tides School in Jacksonville Beach visit Native Sun for its 15th annual shopping event to donate food to families at the USO Mayport Center.



Students from Montessori Tides School check out at the register.



By Michael Hannon
Special to the Recorder

The Northeast Florida Association of Realtors posted 31 residential sales in Ponte Vedra and Ponte Vedra Beach for the week ending Dec. 23, 2016. “For Sale” residential listing inventory (supply) continues to shrink against current sales per month (demand). The current ratio shows minus three months of inventory based on current demonstrated demand, which jumps these two zip codes into a “Seller’s Market” condition.

Typically that pushes “for sale” and “contract price” activity toward upward pricing pressure. Demand is right on the heels of supply. Should demand exceed supply – hang on for the ride.

RECENT SALES

Condominiums – 32081

\$167,000 115 Tidecrest Pkwy 3407 2B/2B

Single Family Homes – 32081

\$294,616 21 Bison Trail 4B/2B

| | | |
|-----------|-----------------------|-----------|
| \$295,229 | 606 Stone Ridge Dr | 3B/2B |
| \$309,900 | 143 Outpost Trail | 3B/2B |
| \$312,343 | 80 Bloom Ln | 3B/2B |
| \$325,000 | 1821 Falbridge Ln | 4B/4B |
| \$337,062 | 285 Palm Breeze Dr | 3B/2B |
| \$352,552 | 573 Stone Ridge Dr | 3B/2B |
| \$360,000 | 146 Bison Trail | 3B/2B/1HB |
| \$380,000 | 293 Howland Dr | 4B/3B |
| \$422,055 | 282 Southern Oak Dr | 4B/3B/1HB |
| \$570,000 | 685 Port Charlotte Dr | 4B/4/1HB |
| \$420,000 | 250 Skywood Trail | 4B/3B |
| \$440,550 | 406 Eagle Rock Dr | 4B/3B |
| \$525,000 | 302 Eagle Rock Dr | 4B/4B |
| \$649,900 | 605 Eagle Rock Dr | 4B/3B/1HB |

Condominiums – 32082

| | | |
|-----------|----------------------|-----------|
| \$120,000 | 19 Arbor Club Dr 215 | 1B/1B |
| \$149,900 | 901 Marsh Cove Pl | 2B/2B |
| \$186,700 | 104 Tournament Rd | 2B/2B |
| \$425,000 | 9640 Deer Run Dr | 3B/3B/1HB |
| \$630,000 | 9676 Deer Run Dr | 3B/3B |

Single Family Homes - 32082

| | | |
|-----------|--------------------------|-----------|
| \$167,499 | 138 Las Palmas Ln | 2B/2B |
| \$242,250 | 98 Ancilla Ct | 3B/3B |
| \$372,000 | 144 Seaside Cir | 4B/2B/1HB |
| \$420,000 | 512 Pheasant Run | 4B/3B |
| 455,000 | 7048 Cypress Bridge Dr S | 3B/2B |
| \$550,000 | 300 S Mill View Way | 5B/4B |
| \$875,000 | 3273 Old Barn Rd W | 4B/4B |
| \$940,000 | 809 Baytree Ln | 5B/5B/1HB |

MLS reported +/- 20 sold real estate transactions this week. The list above illustrates representative sampling of reported sold transactions. Property information is not guaranteed. © 2016 MLS and FBS

Have real estate questions? Email them to have your question answered in a future column. Submit questions to mh@michael2020.com.

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BUSINESS WEEKLY



Photos by Ed Johnson

The Ponte Vedra Wellness Center staff: Lejla Karic, Dr. Erika Hamer, Jackie Payne, Logan Walsh, Marissa Daniels and Dan Brauch

Ponte Vedra Wellness Center hosts holiday party, toy drive

Ponte Vedra Wellness Center hosted a holiday party and toy drive at its Ponte Vedra Beach location Dec. 21. In addition to offering kids' activities and free chair

messages, the event featured a toy drive for Toys for Tots, with guests receiving free services in exchange for a donation of a new, unwrapped toy.



Janet Hamer, Julie Washer and Sophie Chaffaut

Jacksonville, St. Johns County chambers of commerce to host joint luncheon

The Jacksonville Chamber of Commerce Beaches Division will join with the Ponte Vedra Beach Division of the St. Johns County Chamber of Commerce to hold a joint luncheon Thursday, Jan. 26 at 11:30 a.m.

To be held at Sawgrass Golf Club, the event will feature attorney Wayne Hogan, who will discuss efforts to develop policies addressing cell phone use and other forms of distracted driving in order to protect the public's health and an employer's bottom line.

Tickets are \$25 in advance, \$30 at the door; to register, visit www.stjohnscountychamber.com.

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Shapiro Group, 2012.

MOVERS & SHAKERS



HALEY

Family Foundations names Haley CEO

Family Foundations has appointed **William Haley** as president and CEO.

Haley joins the organization after a successful career in banking and financial services. He brings expertise in capital markets and consumer credit to the nonprofit, which provides a wide range of financial education and credit counseling services to Jacksonville-area residents. He succeeds Dawn Lockhart, who is now the director of strategic partnerships for the City of Jacksonville.

“The board of directors is excited to have Bill Haley join Family Foundations as CEO and president...” Board Chair Dick Valentine said. “Bill brings with him the financial experience, nonprofit stewardship and a passion for the work we do, which will continue to make Family Foundations successful as he leads us into our next chapter of nonprofit partnership and service to families in the community.”

Haley joins Family Foundations after serving as a management consultant for several Community Development Financial Institutions. He currently serves on the board of the Westchester Children’s Museum as both an executive committee member and treasurer.

“I am very excited to join such a high-quality team of trained professionals dedicated to empowering people through Family Foundations’ tailored counseling and guidance programs,” Haley said.



GEIGER

Geiger receives WFA Pinnacle Award

The Women’s Food Alliance presented Peterbrooke Chocolatier founder **Phyllis Lockwood Geiger** with its 1st Annual Pinnacle Award at its recent holiday gathering, held Dec. 19 at The Grille @ South Hampton Golf Club.

In accepting the award, Geiger shared vignettes about her journey with Peterbrooke, inspiring guests with her vision for “what comes next.”



CLARK

Clark named chair of Jacksonville Bar’s Legal Technology Committee

Jimerson & Cobb Associate **Suzanne Clark** has been appointed chair of the Jacksonville Bar Association’s new Legal Technology Committee. Her appointment follows the Florida Supreme Court’s recent decision to institute a Continuing Legal Education (“CLE”) requirement in technology.

Approved by the court on Sept. 29, the new three-hour technology requirement became effective Jan. 1. The change also affects the minimum number of CLE hours

attorneys are required to complete, raising the threshold from 30 to 33 hours over a three-year period. Those who fail to complete their CLE requirements run the risk of being deemed delinquent members of the Florida Bar, which would prohibit them from practicing law in the state of Florida.

“When I first heard the announcement of this new requirement, it occurred to me that local attorneys would need some assistance in fulfilling it,” said Clark, who spearheaded the effort to form the new committee.



DAWSON

Dawson joins UNF as public relations specialist

The University of North Florida has named **Amanda Dawson** as public relations specialist within the Department of Public Relations.

tions.

Dawson has been working in the department as a part-time event specialist since

graduating from UNF in 2015 with a degree in communications and a concentration in public relations as well as a minor in philosophy. She will be responsible for the daily e-communication distributed to the university’s more than 4,000 employees and weekly e-communication to more than 16,000 students. Dawson will also manage UNF’s multiple social media platforms and work closely with media at all levels, from local and regional to state and national media.

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BUSINESS WEEKLY

United Way's 'Emerging Leaders' group aims to engage young professionals in community, philanthropy

By Jennifer Logue

A new group created by the United Way of St. Johns County aims to engage young professionals in community service while growing the next generation of philanthropic leaders.

The "Emerging Leaders" group will formally launch this month with a kick-off reception to be held from 6 to 8 p.m. Thursday, Jan. 19 at the Lightner Museum in St. Augustine. In addition to cocktails and heavy hors d'oeuvres, the reception will offer young professionals the chance to network with one another as well as more established business and community leaders while learning how they can become involved in the community and future Emerging Leader activities.

"The concept is a United Way worldwide concept to bring young professionals together and get them focused on being involved in the work of United Way and having greater involvement in the community in general," said Resource Development Director Victoria Reynolds, who worked with a steering committee of local young professionals to develop and implement the idea in St. Johns County. "We began meeting in June to figure out how we could create a young professionals group that had more than just a social aspect to it. We wanted to have fun, but fun with a purpose behind it."

To that end, Reynolds said, the group plans to offer at least one social/networking event, one volunteer opportunity and one professional development session each quarter. Volunteer opportunities could involve working on a



Photo courtesy of United Way SJC

The United Way of St. Johns County is launching an Emerging Leaders group to engage young professionals in community service and philanthropy. Steering committee members include (from left) Nicole Pontello, Tadzia Alexander, David Hartzel, Larry Durden, Brendan Flores, Megan Mosley, Julie Long, Erin Minnigan, Victoria Reynolds, Will Courtney, Jeffrey Davitt, Alia Reimer and Kristin Sebastian. Not Pictured: Lin Jones, Kelly Thigpen, Michelle Combs, Jeff Young, Joshua Woods, Jonathan Long, Jennifer Sartiano, Jennifer Ryan, Suzan Lupton, Brittany Cubbedge, Courtney Gaver and Tavy Neou.

Habitat for Humanity home, while the first professional development session – to be known as "Lunch with Leaders" – has already been scheduled. To be held from noon to 1 p.m. Tuesday, Feb. 7 at the St. Johns Volunteers center at One News Place in St. Augustine, the inaugural session will focus on setting and achieving goals.

United Way also plans to offer Emerging Leaders members the opportunity to participate in a five-week program to train young professionals to serve on the board of a nonprofit organization. "We've created this framework to teach people about the expectations and responsibilities for serving on a board," said Reynolds, who noted

the Emerging Leaders group is also collaborating with the St. Johns County Chamber of Commerce to serve as its official young professionals group. "We've gotten a lot of positive feedback from people saying that's something that hasn't been offered previously in the community."

Reynolds stressed that while the Emerging Leaders program is targeted broadly at professionals between the ages of 21 and 45, its events will be open to community members of all ages. And while formal membership in the group is not required, participants will be encouraged to contribute a minimum of \$250 a year to the United Way to signal their commitment.

"Part of being a philanthropic leader

does involve giving of your time, talent and treasure – and \$250 works out to about one Starbucks a week," said Reynolds, noting that the Emerging Leaders' volunteer outings will give members a chance to witness their donation in action.

"Volunteering is going to enable people to interact with the many partner agencies of the United Way," she said. "By committing to be a member, this really gives people the opportunity to see where their donation is going."

Tickets for the Emerging Leaders kick-off reception are \$25 in advance, \$30 at the door. Tickets may be purchased online at <http://www.unitedway-sjc.org/emergingleaders>.

Delores Barr Weaver to receive 'Dorion-Burt Heart of Gold Award' at Volunteers in Medicine's inaugural 'Women with Heart' luncheon

Volunteers in Medicine will present Delores Barr Weaver with its highest honor Feb. 8, when the nonprofit organization hosts its inaugural "Women with Heart" luncheon.

Weaver will receive the "Dorion-Burt Heart of Gold Award" named for Volunteers in Medicine co-founders Dottie Dorion and Dr. Jim Burt at the luncheon, to be held at the Florida Blue conference center at its Deerwood Campus.

"Delores Barr Weaver has repeatedly demonstrated her generosity to those who desperately need healthcare, but because they earn too much to qualify for government programs and too little to afford the costly deductibles and co-pays offered



WEAVER

through the Affordable Care Act, can often fall through the healthcare cracks," Dorion said.

Board Chair Corey Meyers noted that in the past year, Weaver has awarded the organization two \$100,000 challenge grants that enabled Volunteers in Medicine to expand its services through the creation of new initiatives.

"Her confidence in us serves as the ultimate affirmation that she believes in our model, our leadership and the impact we are making for Northeast Florida's

hard-working, uninsured individuals and families," Meyers said.

Women with Heart

The luncheon will also honor 11 women who also support Volunteers in Medicine's mission to provide medical care to low-income, working individuals and families. Honorees will include Aimee Boggs, Dr. Annie Egan, Rep. Mia Jones, Paula Liang, Rev. Kate Moorehead, Helen Morse, Dr. Kathryn Pearson Peyton, Nicole Thomas, Susan Towler, Lisa Weatherby and Tracy Williams.

"Each of these women is a leader in our community and shares Mrs. Weaver's commitment to making our community

a great place in which to live and work," Volunteers in Medicine CEO Mary Pat Corrigan said. "With their individual circles of influence, we believe we will significantly increase the recognition of the valuable work we are doing to keep our vulnerable, hard-working and uninsured families and individuals healthy, employed and out of our hospital emergency rooms."

In addition to presenting sponsor Florida Blue, sponsors of the "Women with Heart" luncheon include Beard's Jewelers, Bacardi, Publix Supermarket Charities, Raymond James, Baptist Hospitals, First Tennessee Bank, Smith Hulsey & Busey and Arlington Toyota.

MOSH to present Anne Frank exhibit

Exhibit centerpiece of community-wide anti-prejudice initiative

The Museum of Science & History (MOSH) will present the “Anne Frank: A History for Today” international exhibition, featured in hundreds of cities across the nation and more than 40 other countries, from Jan. 13 through Feb. 12.

The exhibit will be presented under “Voices of Hope,” a larger community initiative guided by MOSH that will incorporate several coordinated programs by leading organizations throughout northeast Florida. “Anne Frank: A History for Today” and “Voices of Hope” will aim to generate conversation among Jacksonville communities, from school children to prominent leaders and professionals, on the theme of universal acceptance.

The exhibition tells the story of the young, open-hearted Jewish girl who gained international attention after the posthumous publication of the diary she wrote while she and her family were hiding from the Nazis during the Holocaust.

“Many people will remember being profoundly moved by the exhibit when it was presented in Jacksonville in 1993,” Project Manager Arlene Wolfson said. “MOSH is bringing it back so that a new generation will be moved to use the past as a tool for improving their communities today.”

More than 60 years after her diary was first published, Frank’s story continues to inspire students, educators and citizens. The exhibit is designed to underscore the

dangers of intolerance, anti-Semitism, racism and discrimination, and to help the next generation build a world based on human rights and mutual respect. Due to its importance, admission to the museum will be free for the first time in its 75-year history.

The “Voices of Hope” initiative will include lectures, films and related cultural and educational programming by MOSH; public and private schools in Duval, Clay and St. Johns counties; and several counties in Georgia. Also presenting related programs will be the Cummer Museum of Art and Gardens, the University of North Florida, Jacksonville University, Florida State College at Jacksonville, Edward Waters College, OneJax, the City of

Jacksonville Human Rights Commission, Ritz Chamber Players, Ritz Theatre and Museum and other community organizations. In bringing together such diverse organizations in this effort, organizers hope the program will provide a collective voice calling for a unified city where tolerance is valued and all people are welcome.

“The exhibit won’t just change how our community sees Anne Frank,” MOSH Executive Director Maria Hane said. “It will change how we see ourselves.”

To view a schedule of events or more information on “Anne Frank: A History for Today” and the “Voices of Hope” initiative, visit www.AnneFrankJax.com and www.theMOSH.org.

Artist John Bunker to be featured guest for ‘Dinner with an Artist’ fundraising event

The Cultural Center at Ponte Vedra Beach and Stellers Gallery will join forces to present a “Dinner with an Artist” fundraising event.

To be held Jan. 31, the event’s featured guest artist is John Bunker, who will personally share stories and inspiration with dinner guests in addition to showcasing samples of

his work.

The dinner will be held in Vernon’s Restaurant located in the Marriott Resort Sawgrass from 6 p.m. to 8 p.m.

The cost of dinner for members of the Cultural Center is \$100 and \$125 for non-members. Tickets can be purchased by visiting www.ccpvb.org.

Seating is limited.

The Cultural Center’s “Dinner with an Artist Series” is a fundraiser for the Cultural Center at Ponte Vedra Beach, a nonprofit arts organization. Proceeds from this event directly benefit children’s arts education programs. For more information, call (904) 280-0614, ext. 202.



Photos provided by Cultural Center at Ponte Vedra

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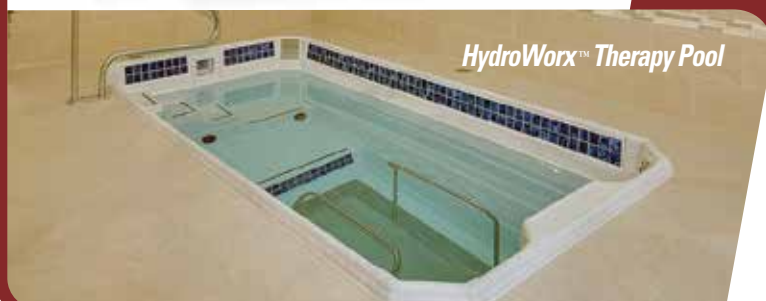
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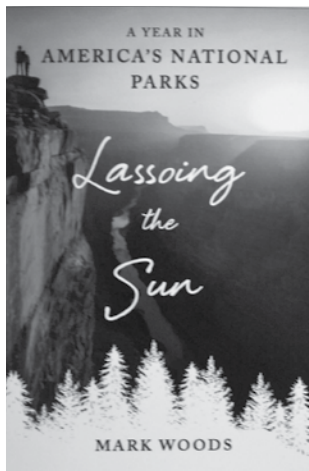
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Mark Woods to be keynote speaker for Friends of Ponte Vedra Library annual dinner

Florida Times-Union columnist and author Mark Woods will be the keynote speaker at the Friends of the Ponte Vedra Library's annual dinner meeting, to be held at 6 p.m. Thursday, Jan. 19 at Marsh Landing Country Club.

The recipient of the Eugene C. Putnam Fellowship, Woods will discuss his new book, "Lassoing the Sun: A Year in America's National Parks." According to award-winning documentarian Ken Burns, "In this remarkable journey, Mark Woods captures the essence of our national parks: their serenity and majesty,



complexity and vitality—and their power to heal.”

The cost of the dinner is \$55 per person. FOL members will receive an invitation and reply card via mail and are encouraged to return them as soon as possible as seating is limited.

Non-members who wish to attend may RSVP by calling Carolee Bertisch at (904) 273-6578, or by sending a check payable

to Friends of the Ponte Vedra Library to FOL, P.O. Box 744, Ponte Vedra Beach, FL 32004. The deadline for reservations is Monday, Jan. 9.

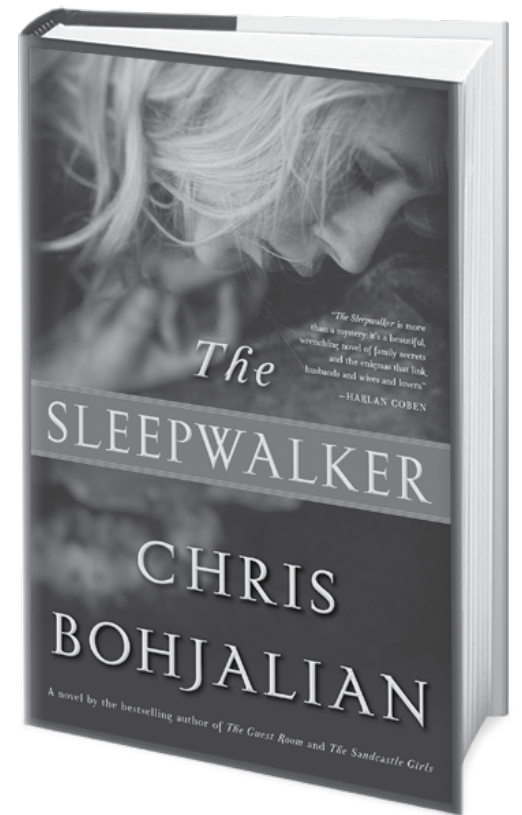
Author Chris Bohjalian to make appearance at The BookMark

New York Times bestselling author Chris Bohjalian will be at The BookMark Jan. 10 at 7 p.m. to discuss and sign copies of his newest release, "The Sleepwalker."

The novel follows the Ahlberg family after wife and mother Annalee Ahlberg leaves her house and heads toward a river, never to be seen again. With her history of sleepwalking, the family and community react to her disappearance with confusion; is she still wandering somewhere in a fugue state? Was she murdered or possibly kidnapped? Could she have drowned in the Gale River?

Detective Gavin Rikert pursues the case with less-than-objective interest because of his own relationship with Annalee, with whom he bonded while being treated at the same sleep disorder clinic. Annalee's eldest daughter Lianna, meanwhile, tries to comfort her father and younger sister, putting her life as a college student on hold to conduct her own investigation which brings her closer in contact with Rikert. In the novel, Bohjalian raises questions of identity, heredity, sexuality and desire that bring the family's conundrum into focus with a shocking ending.

Bohjalian is the critically acclaimed



author of 18 books. His novel "Midwives" was a number one New York Times bestseller and a selection of Oprah's Book Club. His work has been translated into more than 25 languages, and three of his novels have become movies ("Secrets of Eden," "Midwives" and "Past the Bleachers"). He lives in Vermont with his wife and daughter.

The BookMark is located at 220 First St. in Neptune Beach.

Ponte Vedra author releases new collection of essays for women

Ponte Vedra author Edith Andersen has published a new nonfiction book.

"Savoring Life in the Latter Lanes: A Collection of Essays for Women" is comprised of 41 essays humorous and thought-provoking essays.

"(The book) is about everyday life and issues of interest to women – and some men – finding themselves in the latter lanes," Andersen said. "Between the many



ANDERSEN

humorous essays, others tell stories of women, report on health studies and comment on our relationships to people and nature."

"Savoring Life in the Latter Lanes" is available on Amazon in paperback and as a Kindle e-book.

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OBITUARIES

Robert Stam

Robert "Bob" Stam, son of Jesse and Vivian Stam, died Dec. 20, 2016 at the age of 74. Born in Boston, Bob stood as a man of duty, respect and honor, but never more than when bathing the world in his wit, charm and generosity. A gregarious man by nature, he tirelessly offered his time and efforts to those

around him – no cause was too minute, no soul was too small. Vocationally, Bob worked for Procter & Gamble, Diamond Shamrock, and as a CPA for Courson & Stam LLC in Fernandina Beach. He is survived by his wife of 48 years, Sandy; his sons Geoffrey and his wife Monica, Bryan and his wife Kelley, and Steven and his wife Adriana; his grandchildren Brandon, Kristopher, Ethan and Sofie; and

his brother Jim. Memorial services were held Dec. 22 in the chapel at the Ponte Vedra Valley Funeral Home, 4750 Palm Valley Rd., Ponte Vedra Beach, FL 32082. Please sign the online guestbook at www.pontevedravalley.com.

Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalley.com

Michael David Smith

Michael David Smith, 33, died Dec. 19, 2016. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery - (904) 285-1130 - www.pontevedravalley.com.

Lillian Theresa Valentin Gouge

Lillian Theresa Valentin Gouge, 55, of St. Augustine died Dec. 16, 2016. Ponte Vedra



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| AN EVENING WITH DR. JOHN & THE NITE TRIPPERS JANUARY 18 | AN ACOUSTIC EVENING WITH RICHARD THOMPSON FEBRUARY 16 | TAJ MAHAL w/ WHETHERMAN & JONTAVIOUS WILLIS MARCH 10 |
| UPRIGHT CITIZENS BRIGADE TOURING COMPANY JANUARY 20 | THE PAUL THORN BAND FEBRUARY 17 | AN EVENING WITH CHEYENNE JACKSON MARCH 24 |
| J BOOG w/ GUESTS JEMERE MORGAN & JOE MERSA MARLEY JANUARY 27 | WELLRED COMEDY TOUR w/ "LIBERAL REDNECK" TRAE CROWDER, DREW MORGAN & COREY RYAN FORRESTER FEBRUARY 18 | RICKY SKAGGS & KENTUCKY THUNDER MARCH 26 |
| FLORIDA CHAMBER MUSIC PROJECT PRESENTS SCHUBERT JANUARY 29 | COLIN HAY FEBRUARY 22 | NITTY GRITTY DIRT BAND MARCH 30 |
| KURT VILE & THE VIOLATORS w/ LUKE ROBERTS JANUARY 30 | ELIZABETH COOK & DALE WATSON FEBRUARY 24 | ILLUSIONIST RICK THOMAS APRIL 1 |
| TOM RUSH FEBRUARY 3 | OLD 97'S WITH BOTTLE ROCKETS FEBRUARY 25 | ANA POPOVIC APRIL 5 |
| SARA WATKINS w/ GUEST LIZ LONGLEY FEBRUARY 4 | FLORIDA CHAMBER MUSIC PROJECT PRESENTS SCHUMANN FEBRUARY 26 | SHOVELS & ROPE w/ MATTHEW LOGAN VASQUEZ APRIL 8 |
| GAELIC STORM FEBRUARY 8 | | FLORIDA CHAMBER MUSIC PROJECT PRESENTS MOZART & DEBUSSY APRIL 23 |

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SHORT TAKES

Ponte Vedra United Methodist Church's Children's Ministry

Ponte Vedra United Methodist Church Children's Ministry announces the return of Kingdom Kids Jan. 8 with lessons written by Yolie Macon titled "What Is Prayer?" based on Matthew 6:5-15, including Prayer Journals for each child. The ministry's Children in Action (CIA) program resumes Jan. 11 with a pizza, lemonade, and cookies night. This event will feature a Bible Lesson, crafts, mission project, and games.

Activities for kindergarten through second grade children will take place from 5:30 to 7 p.m., while a program for third through fifth grade children will be held from 6 to 7:30 p.m. Children are welcome to bring a friend. For more information, contact Mary Margaret Barbour at mmbarbour38@gmail.com. Lastly, the ministry will introduce a "pen pal" program connecting seniors with 3rd-6th graders so that they may learn from each other, support one another and exchange things. This program is open to anyone interested in participating. Contact Mary Margaret at mmbarbour38@gmail.com.

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Lower School (PreK-5) Open House for Parents
Ponte Vedra Beach Campus | January 13, 2017 9 a.m.

Upper School (9-12) Open House for Parents
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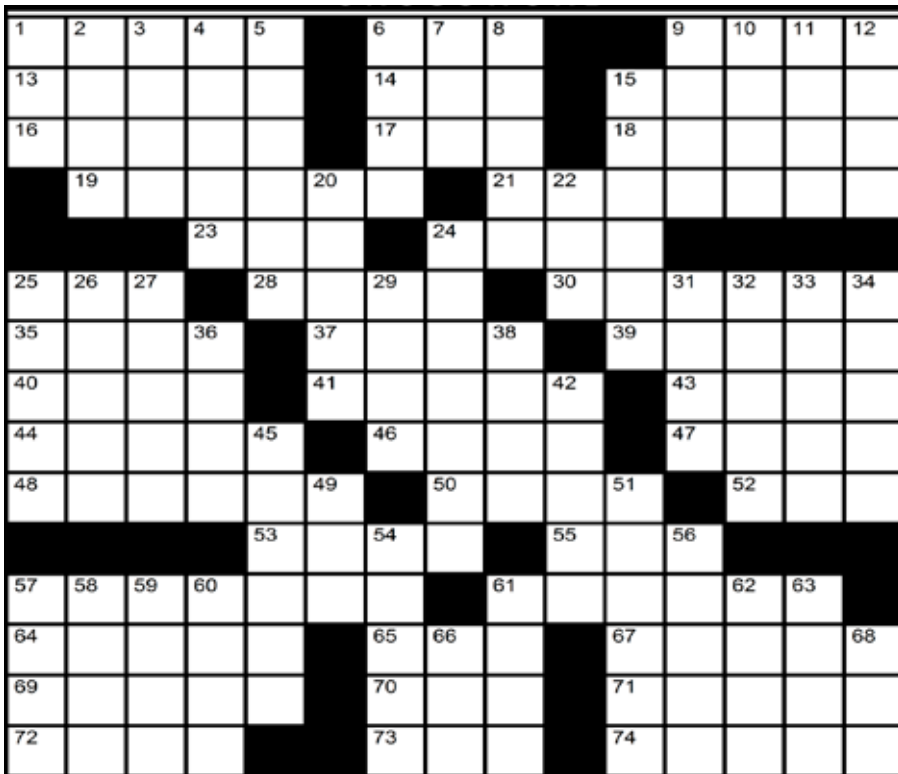
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THEME: FAMOUS INVENTIONS



ACROSS

1. The Mamas & the _____
6. Clingy plant
9. Half of Brangelina
13. Poem at a funeral
14. 2nd largest bird in the world
15. Palm grease
16. Abraham's original name
17. *Columbia introduced the 33 1/3 _____ record
18. Painting support
19. *Originally known as safety cushion assembly
21. *Penny Farthing, e.g.
23. G in music
24. Damp and musty
25. Teacher org.
28. Locust, pl.
30. Opposite of cantata
35. Tiny leftovers
37. Jimmy Kimmel, e.g.
39. Fat cat in the Orient
40. *You can do this from afar with a telescope
41. Certain saxes
43. Org. headquartered in Brussels
44. Not Doric nor Corinthian
46. Novice
47. Ponzi scheme, e.g.
48. "_____! This is the police!"
50. Trunk extension

52. Priestly garb
53. Sound of a bell
55. Deadeye's forte
57. *Aid for the blind
61. Inquirers
64. Soup dispenser
65. _____ of war
67. Homeric epic
69. Like Tower of Pisa
70. North American country
71. Incessantly
72. Risky business, pl.
73. p in mph
74. Coastal feature

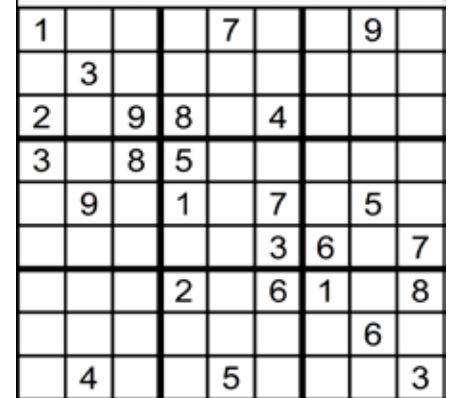
DOWN

1. "The Princess and the _____" fairy tale
2. "Fantastic Four" actress
3. _____ wig or _____ winkle
4. Petri dish jellies
5. It can be a mark, sign or word
6. Cause of Titanic's demise
7. Strike caller
8. Cuban dance
9. Donkey cry
10. Reduced Instruction Set Computer
11. Cain's unfortunate brother
12. Mark for omission
15. Call with a wave
20. Hello in 50th state
22. Deporting agency
24. Make moonshine, e.g.
25. *Jonas Salk's conquest

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

26. Group of apes
27. Do penitence
29. *Early gun maker
31. Grannies
32. Manila hemp
33. Bottom line
34. *Manhattan Project invention
36. Largest organ of human body
38. Reality TV's Spell-ing
42. Technical term for human bodies
45. Veal serving
49. Neighbor of Ger.
51. *Clothing named after a site of A-bomb testing
54. Reduce pressure
56. Cantaloupe, e.g.
57. Spill the beans
58. Relative speed of change
59. Miners' passage
60. Misfortunes
61. #4 Down, sing.
62. Cambodian currency
63. Not loony
66. Put into service
68. *Nobel Prize-winning insecticidal, now banned



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Former Nease lineman finishes college career at North Carolina, pursues NFL

By Jon Blauvelt

When the Nease football program won the state championship in 2005, an enamored fifth grade boy sitting in the stands set a plan in motion. As he watched his older brother Travis – the team's starting left tackle – protect quarterback Tim Tebow's blind side and play with other Nease greats, he decided to follow in his footsteps.

"For me, growing up and seeing those kids like my brother and everybody that played at Nease that won states and watching them go to college and play on TV... it definitely was something I wanted to do since I was a little kid," said Lucas Crowley.

More than 10 years later, Crowley has followed through on his plan. After a 25-23 loss to Stanford Dec. 30 in the Sun Bowl, the former Nease standout has finished his career at University of North Carolina as one of the top offensive linemen in college football, with plans to pursue the National Football League.

Coming into his senior season, the 6-foot-3, 290-pounder was a finalist for the Rimington Trophy, which recognizes the country's top center. By the end of the year, Crowley was named to the All-Atlantic Coast Conference's second team and selected as the ACC lineman of the week three times.

"It's been a good year," Crowley said. "I set a few goals before this year, and I've accomplished a lot of them. It was exciting getting a few accolades, which was something I have worked for all three years."

Reflecting on his life's journey and accomplishments, Crowley is quick to pay homage to Nease and the Ponte Vedra community.

"All those people at Nease helped me a lot," he said. "I haven't regretted going to Nease for one day. I loved it."

Crowley started playing football in Ponte Vedra when he was in first grade. Due to his size and raw ability, he played Pop Warner with kids who were three years older than he was, father Dan Crowley said. Once he outgrew Pop Warner, Crowley played in Ponte Vedra's Junior Development League until high school.

Based on where the Crowleys lived in Ponte Vedra, the budding football star had a choice to attend either Nease or Ponte Vedra. After watching his brother's state championship team, it was an easy decision for him to become a Panther.

During Crowley's freshman year, he played on the defensive line. It wasn't until his sophomore year that the coaching staff convinced him to switch to offensive line. He immediately made an impression.



Photo by Jeffrey A. Camarati, UNC Athletic Communications

North Carolina center and former Nease player Lucas Crowley (#68) Sept. 17 against James Madison University.

"Right away when he got to high school, you could tell that he was a special kid and certainly had some special talent," said David San Juan, a former Nease offensive line coach.

Crowley played left tackle, like his brother, until his senior year, when Nease hired a new coaching staff led by former NFL and University of Florida quarterback Shane Matthews. Corey Yarbrough, a former center for the Gators and Nease offensive line coach, convinced Crowley to move to center.

At about the same time of this positional change, Crowley committed to North Carolina after receiving interest from several other programs.

Crowley was drawn to North Carolina for many reasons, one of which was the opportunity to play for the Tar Heels early. By the middle of his freshman season, he got his opportunity in his first start against University of Pittsburgh.

Crowley lined up against Panthers star defensive tackle Aaron Donald, who is currently an All-Pro player in the NFL for the Los Angeles Rams.

"Lucas had a few tough moments against him," said Chris Kapilovik, North Carolina offensive coordinator. "But like I told him: There's a chance you may not play against another guy as good as him the rest of your career so it's probably going to look up from here."

Crowley would go on to thrive for North Carolina as the starting center over the next three years.

"The first thing that comes to mind is how he's gotten better every year," said

goal. "I was so nervous that I couldn't watch the field goal. I was sitting on a knee with my head down staring at the ground, praying it would go in. I just waited for everyone to celebrate around me."

The former Nease standout will next play in the East-West Shrine game, an annual postseason college football all-star game, Jan. 21 in St. Petersburg.

Crowley then has one more dream to chase: the NFL. Kapilovik thinks he's a guy that can consistently play on Sundays.

"With him improving every year and this being his best year, I don't have any doubt that he can get it done," he said. "He's a guy that's going to be a solid player for you."

Dan Crowley already has a team in mind.

"It's been his dream since he was little to play for the Jaguars," he said. "They need a little help. You never know. I'd be proud of him doing whatever he decides to do."

It's undetermined if Crowley will participate in the NFL Scouting Combine in February, and the date for North Carolina's pro day for NFL scouts is also to be determined. Regardless, he will train and he will set a goal, just like he did a decade ago.

"It's surreal when you look back on everything and see where you came from," said Crowley. "I've played football since I was in first grade. It's crazy to think about how fast it went and where I am now and where I was then. I wouldn't be here without all the people that helped me along the way."

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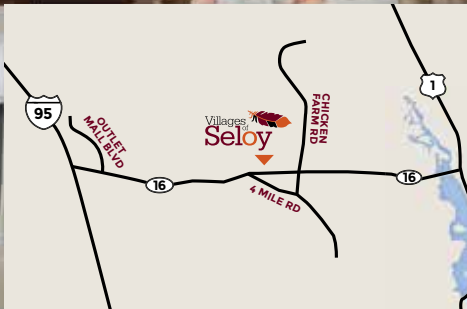
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Pro-junior tournament raises \$10,000 for The First Tee of North Florida

PGA Tour player Len Mattiace's Len's Friends Foundation and Jacksonville-based sports consulting agency Michael Huyghue & Associates recently joined forces to organize a pro-junior tournament at TPC Sawgrass that raised more than \$10,000 for The First Tee of North Florida.

Held at Dye's Valley Course Dec. 18, the first-time event matched current and former pro golfers and teaching pros with the best

junior golfers in the region. Entry fees for the tournament and donations from companies in the Jacksonville area contributed toward the larger donation for The First Tee, a nonprofit youth development organization that focuses on strengthening youth core values and life skills through the context of golf.

LPGA Tour player Amelia Lewis and her junior Spencer Schindler took home the first-place prize, finishing with a combined

team score of 63. In addition to Mattiace, participating pros included Fred Funk, Russell Knox, Morgan Hoffman, Scott Hend, Steve Wheatcroft, Frank Lickliter, Kaitlyn Price, Justin Heuber and J.C. Horne. Former PGA Tour and Champions Tour players Bubba Dickerson, Mike Hulbert, Joe Inman, Morris Hatafsky, Todd Demsey and Bob Dickson as well as former PGA Tour Commissioner Deane Beman also competed.

Top juniors that participated included Florida state champions Cody Carroll and Erika Smith. Tampa, Miami and Ocala area high schools were also represented. Sophie Membrino, Sarah McKeivitt, Reni Janscik, Mason Batreall, and Davis Lee represented Ponte Vedra High School.

Junior Trevor Madridejos recorded the day's only hole-in-one on his first swing of the day at the fifth hole.

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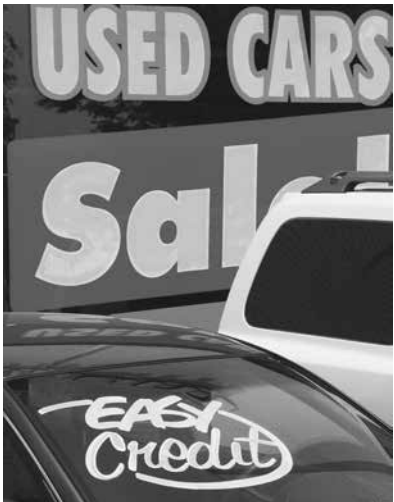
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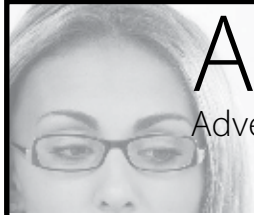
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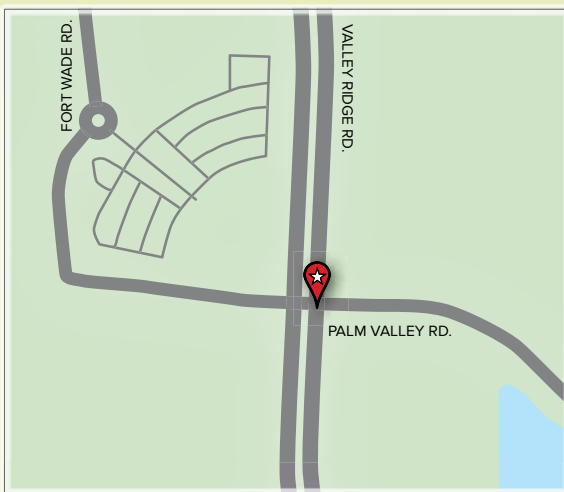
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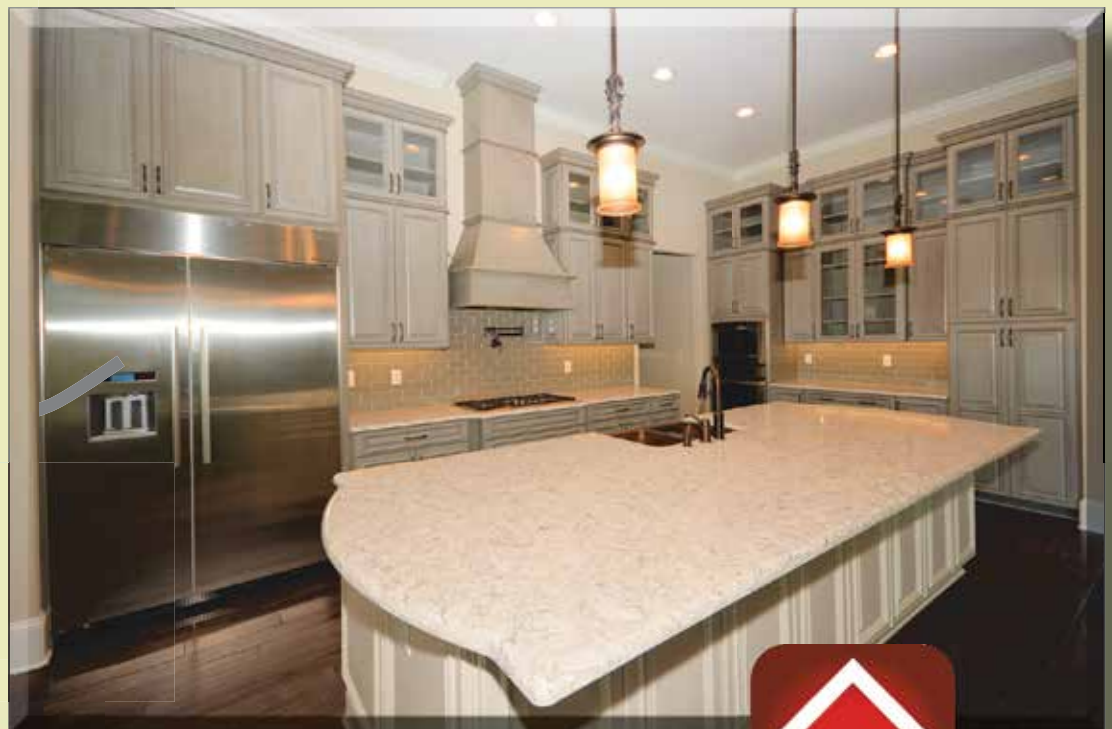
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