

Celebrating 50 years of the

PONTE VEDRA



Recorder

June 13, 2019
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75 cents

Not your average newspaper, not your average reader

PonteVedraRecorder.com



Voting still open for
BEST OF THE BEST
of Ponte Vedra contest

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**FATHER'S DAY
GIFT GUIDE**

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On a Mission

Pages 15-26

A WARRIOR'S BEST FRIEND



Army veteran and Nocatee resident Jerome Jaques trains with his service dog Roger, who he partnered with through the K9s for Warriors program.
Read more in our On a Mission special section on Page 16.

Photo courtesy of K9s for Warriors

CAR OF THE WEEK

2019 MERCEDES-BENZ
CLS 450 COUPE
2,583 MILES, MSRP \$84,295
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PRICE \$59,999



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Send us your news

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

Visit our website at www.pontevedrarecorder.com

Find the Recorder on Facebook at www.facebook.com/ThePVRecorder

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

WHAT'S THIS?



Do you know what this is?

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

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

Only one reader correctly identified last week's photo as the sign for Madison Avenue. The winner of the contest was **Judy Reed**. Congratulations, Judy — you may pick up your prize at the Recorder office during normal business hours.



ADOPT A PET

CAT OF THE WEEK

Zelda is a 4-year-old female who came in as a stray. She is a beautiful grey domestic short hair. She's a little shy at first, but very sweet and cuddly and loves to be scratched on the back of her neck. Come see Zelda today at the Pet Center. #49920



DOG OF THE WEEK

Sally came in as a stray. She is a sweet 3-year-old spayed female, who is house-trained and good with other dogs. She's very playful, loves water and people. Come see Sally today at the Pet Center. #49917.



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

St. Johns County Pet Center

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

PUZZLE SOLUTIONS

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

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

Solutions correspond to last week's puzzles.



STAY UP LATE FOR
Something Great!

FRIDAY

JUNE 21

6:30 PM - 10:00 PM

TICKETS AVAILABLE VIA
ONLINE PRESALE ONLY

Details at jacksonvillezoo.org

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5 bedrooms, 4 baths \$1,175,000



A Sophisticated and Luxurious Retreat on Ponte Vedra Blvd
Ponte Vedra Beach/ Oceanfront
This impressive oceanfront home reflects that magical merging of beach living and architecture. Situated on 220ft of Oceanfront this estate is a masterpiece of design and allows owners the ultimate beach living experience.
4 bedrooms, 5 and 3 1/2 bathrooms \$7,995,000



Stunning Riverfront Estate
Riverfront/ San Marco
Instantly makes you feel you've been swept away to a chateau in France. Exquisitely designed with extensive custom finishes, this 10,204-sq-ft. Tudor-style home is a masterpiece in design and built for entertaining.
5 bedroom, 6 full bath, 5 half bath \$6,900,000



The Perfect Beach Escape
Las Mirandas / Oceanfront Condo
Located between The Lodge and the Cabana Beach Club, this second-story condo gives elevated views of the beach while maintaining the unit's privacy and security. Includes a large covered balcony and ground floor storage.
3 bedrooms & 3 bathrooms \$1,625,000



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Give us a call at 904-829-8087 or
visit us on the web at www.pakspontevedra.com.



COLLECTION



SAWMILL LAKES
\$624,900

Beautiful 5 bed, 4 bath preserve home with outdoor oasis. Features large living areas, bright open kitchen, new roof with warranty, newer A/C's, screened patio with pool, custom putting green, & paver patio with firepit. MLS 998511

Murray Beard | 904.465.2784
MurrayBeard@WatsonRealtycorp.com
Elise Beard | 904.463.7774



PALENCIA
\$899,000

Entertainers dream home with walls of glass in living areas to bring the outside in. Features spacious rooms, heated saltwater pool/spa, outdoor summer kitchen, & separate pool house with full theater, kitchen, & generator. MLS 996780

Cammy Ray | 904.806.3489
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Richard Ray | 904.806.3489
RichardJRay@WatsonRealtycorp.com



PONTE VEDRA BEACH
\$1,500,000

Enjoy expansive ocean & marsh views from this well-maintained home with 10-ft. deeded beach access. Features open floor plan with lots of natural light, spacious kitchen, great room with pecky cypress ceiling & coquina fireplace, wooden plantation shutters, & multiple screened porches & open decks. MLS 998557

Babs Bowler | 904.333.2779
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WATERFALL CONDOMINIUM
\$1,735,000

Pre-construction condominium located in desirable South Jax Beach. The Waterscape residence offers a flow-through floor plan with 10-ft. ceilings, indulgent master suite, gourmet kitchen with premium finishes, private double-elevator, full-height windows, glass balcony railings, & exceptional views. MLS 960118

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PGA Tour halting construction on monopole adjacent to Bolles School

By Amber Lake

Following controversy over concerns regarding a recently constructed cell tower's health safety, the PGA Tour has released a statement announcing its suspension.

The monopole was recently relocated closer to the Bolles Lower School Ponte Vedra Beach Campus in conjunction with the PGA Tour's construction of its new headquarters. Concerns from residents cited the possibility of frequencies emitted by the tower that could be dangerous for children, particularly from the possible switch to 5G.

Kirsten Sabia, Vice President of Integrated Communications of the PGA Tour released the subsequent statement to the Ponte Vedra Recorder.

"Following conversations with the leadership of The Bolles School over the cell tower concerns last month, the PGA TOUR hit pause on the construction plans/activation for the tower in order to allow third-party experts (civil engineers and RF consultants) to revisit the process and determine if there are any other options that present themselves today that were not apparent when we began the permitting and subsequent approval two years prior. While there is a good chance no other viable option exists, we plan to



Photo by Amber Lake

The PGA Tour has suspended plans to activate a cell tower located near the Bolles Lower School Ponte Vedra Beach Campus.

leave no stone unturned and consider every possible solution moving forward. The findings are expected to be delivered in August of this year.

"As of last Friday, at the request of The Bolles School administration, we have agreed to a standstill through the 2019/2020 school year. The old cell tower that remains on PGA TOUR property, 200 yards away from the new tower, will remain active during that time. This decision is in light of numerous considerations including the impact of the development of the new PGA TOUR headquarters, our commitments to the county and the impact on the tower leases in place."

Voting still open for Recorder's Best of the Best of Ponte Vedra contest

Readers and community members can vote in approximately 300 categories online in the Ponte Vedra Recorder's Best of the Best of Ponte Vedra contest.

Votes can be cast at www.pontevedrarecorder.com/BestOf.

The Recorder launched the contest May 16 in celebration of the newspaper's 50th anniversary, which is coming up in November (#CheersTo50Years). The contest covers zip codes 32082 and 32081.

Voting will take place until July 20, during which each person can vote once per day in as

many categories as he or she

wants. The nominees who

receive the most votes will be

named 2019 Best of the Best

of Ponte Vedra. Nominations

and voting are completely

free and open to the public.

Winners will receive a free

framed certificate and a Best of the

Best of Ponte Vedra window cling. Each winner will also be listed in the Recorder's Best of the Best of Ponte Vedra special section and on the winners' website.

Winners will be notified by Ponte Vedra Recorder staff in July.

For more information or to find out how to get your nominated business or product involved in promotions that will be going on throughout the contest cycle, contact your sales representative, email susan@opefla.com or call (904) 285-8831.



LETTER TO THE EDITOR

When one begins to contemplate the contributions that Dan MacDonald made to the Ponte Vedra Beaches and St. Johns County communities, it is tempting to list the numerous boards, committees and positions in which he voluntarily participated with varied duties and impacts. The list of positions below tells only part of the story:

St. Johns County Roundtable member of a group of homeowner associations in St. Johns County gathering to discuss, advance and advocate for county regulations (and occasionally state legislature) to favorably impact communities. Dan served from the 1990's through early 2000's in many capacities:

- President, Vice President, Secretary offices
- Represented Marsh Landing Board of Directors
- Represented Sawgrass Players Club BOD
- County Budget Community Oversight Committee

Ponte Vedra Beaches Coalition, founding member (1992): A group of Ponte Vedra Beach homeowner associations provides civic affairs education and information, and advocates on behalf of homeowners.

- President, Vice President, Secretary offices
- Represented Marsh Landing Board of Directors
- Sawgrass Players Club BOD
- Municipal Planning Organization Traffic Community Oversight
- County Budget Community Oversight Committee
- Ponte Vedra Overlay District Advocate
- AIA Scenic Highway Designation Advocate
- Intracoastal and St. Johns Service Water/Sewer Utilities Acquisition by SJC
- Successfully dissuaded approval of tax increases and Incorporation of Ponte Vedra Beach
- St. Johns County Charter Government Committee

- Founder, Neighborhood Bill of Rights
- High School Site Selection Committee (twice)
- Nocatee Development Committee

Marsh Landing Homeowners Association Board of Directors; Sawgrass Players Club Homeowners Association Board of Directors

- Civic Liaison Committee Representative
- Sawgrass Village Re-Development Committee
- Oak Bridge at Sawgrass Golf Club Re-Development Committee

Vicar's Landing Resident Board of Directors

- Management Oversight
- Vicar's Landing Renovation
- Bocce Ball Championship

Dan's most far-reaching contributions:

Dan saw a need to have a zoning district applied to Ponte Vedra Beach to maintain buffers, set-backs, landscaping, aesthetic colors and signage, low-rise development. He was among a group that initiated an Overlay District in PVB, which was so successful, it was later adopted by three other areas in the county.

Citizen involvement in county decisions was not occurring because the citizenry was unaware in advance of the dates of county commission votes, and as a result, the community was not able to provide input prior to the vote. Dan was part of a group that initiated a Neighborhood Bill of Rights, a new county law, that provided direct notice to neighborhood groups.

Dan was a persuasive and cohesive force on a citizen's committee tasked with recommending a future site for a new high school. The many factions of citizens- parents, retirees, business leaders, developers, environmentalists, recreation enthusiasts- would seemingly never agree on the best location. Dan used facts and reason to bridge the gap

among these disagreeing parties and unite the group with a recommendation that has worked out well for the community.

After moving to Vicar's Landing, Dan became involved in a group that provided management oversight. Their actions at the State and with the owners resulted in directing funds for needed refurbishing of Vicar's residences, including modernizing the buildings, fiber-optics, improved vehicle access, and updated interior colors and furnishings (that was overseen by Van). Vicar's has a high satisfaction and financial rating today, in large part due to the reinvestment opportunity that was ushered in through management oversight.

While this list of positions is impressive against any measure, the list of positions held lacks the substance of the contributions Dan provided to the community.

Dan was altruistic. In his heart, he wanted to improve the quality of life, the aesthetics, and property values of the community, not for himself, but for the community as a whole. That he did not think first of himself is a rare virtue and is part of what made Dan remarkable.

As a former small-town mayor and civic-minded citizen, he saw government as tool to "create a more perfect union," to do good, to provide solutions to community problems.

Dan was very bright, but also humble. He implicitly understood the workings of business and government, and where the two intersected, he was not easily lulled into sales pitches; rather, he quickly understood far-reaching community implications.

And this leads me to the best of Dan's qualities; the one that I am so grateful to have experienced over the 25 years I knew him. The virtue that best describes how Dan was able to achieve a long list of contributions that improved our corner of the world: Dan was a Statesman.

When Dan spoke to an individual, a community group, at

Property Appraiser provides June 1 estimates of 2019

Eddie Creamer, St. Johns County Property Appraiser has provided the June 1 estimates of the 2019 tax roll to St. Johns County taxing authorities.

“Our team did an excellent job preparing the initial estimates,” Creamer said. “We are accessing almost 138,127 real estate parcels and over 9,190 tangible personal property tax returns.”

The initial estimate shows a 9.44% increase in the value of real property in St. Johns County, an increase from last year’s level of 8.83%. The value of tangible personal property increased by 1.42%, compared to 3.77% last year. The initial estimate shows the total tax roll up by \$2.37 billion dollars or 9.13%.

The team added 4,379 newly constructed homes to the tax roll with a taxable value of approximately \$1.094 billion. They qualified over 10,000 sales of real estate in the county for 2019.

“We are confident in our overall values in the initial estimate, as the very large number of qualified sales are giving us a solid indication of market values” Creamer said.

In addition to parcel valuations, the Property Appraiser’s team processed over 8,000 new homestead exemption applications increasing the total number of homestead exemptions in St. Johns County to almost 71,000.

“I am very proud of our qualified team of appraisal and tax roll specialists,” Cream stated. “Each year, they go above and beyond to create a tax roll that is fair, equitable, accurate and to provide the citizens of St. Johns County with outstanding customer service”



Photo courtesy of Vicars Landing

Vicars Landing Member Trust celebrated its 25th year of granting scholarships to Vicars employees.

Vicars Landing Member Trust celebrates its 25th year of granting scholarships to employees

On May 18, the Vicars Landing Member Trust celebrated its 25th year of granting scholarships to Vicars employees.

The award ceremony, held in the Vicars auditorium, carried over a tradition first established in 1994. This year there were 88 employees receiving awards up to \$2,500. In addition, 22 special scholarships that range in

value from \$1,000 to \$3,000 were granted. The special awards are given in addition to the \$2,500 awards.

Total awards this year amounted to \$261,500. Since the scholarship program started, more than \$4.7 million has been awarded.

The scholarship program was established in 1994 by a dedicated group of Vicars members. These members,

understanding the value of education, wanted to provide opportunities for hard-working employees at Vicars. Eleven scholarships were awarded in that first year. Due to the generous support of Vicars members, the program continues to flourish. Each year additional funds are received from Vicars annual boutique, other fundraising programs and endowments.

EDUCATION ROUNDUP

4 Ponte Vedra residents earn college degrees from Ole Miss

Four Ponte Vedra Beach residents were among more than 5,500 University of Mississippi graduates who received their academic degrees in May at the university’s 166th Commencement.

Evan Hile earned a Bachelor of Business Administration; Emma McCabe earned a Bachelor of Arts in Journalism; William Egnezzo earned a Bachelor of Science; and Danielle Willette earned a Bachelor of Business Administration.

Local student graduates from College of the Holy Cross

Gabrielle Frances Lutz, of Ponte Vedra Beach, received a Bachelor of Arts degree from the College of the Holy Cross at its 173rd commencement on May 24.

The College of the Holy Cross, in Worcester, Massachusetts, is among the nation’s leading liberal arts institutions.

Local students receive degrees from Quinnipiac University

Ponte Vedra residents Christopher



FIRST BAPTIST CHURCH RECOGNIZES 4 LOCAL GRADUATES

First Baptist Church of Ponte Vedra Beach recognized four high school graduates and their families in a recent worship service. Pictured from left to right are: Austin Dickson, Robert Cook, Austin Hill and Nate Vanderbilt.

Photo courtesy of Pastor Bob Loy

Alese and Cali Kees received degrees from Quinnipiac University during graduation ceremonies held in May.

Alese earned a Bachelor of Science in Accounting and Kees earned a Bachelor of Arts in Journalism.

Quinnipiac is a private, coeducational, nonsectarian institution located 90 min-

utes north of New York City.

Ponte Vedra Beach resident graduates from Tufts

Nina Johnston of Ponte Vedra Beach graduated from Tufts University in May with a degree in Biology (B.S.), Cum Laude during a university-wide com-

mencement ceremony that featured an address by award-winning actress and activist Alfre Woodard.

Tufts University, located on campuses in Boston, Medford/Somerville and Grafton, Massachusetts, and in Talloires, France, is recognized among the premier research universities in the United States.

Leslie Weed is a longtime Ponte Vedra Beach resident and the co-founder of HEAL (Helping Enrich Autistic Lives), a Ponte Vedra-based nonprofit that raises awareness of autism and provides grants to organizations, camps, programs and schools which serve those with Autism Spectrum Disorders in Northeast Florida.

Leslie Weed

Can you briefly tell us about your background?

I am a Florida native, born and raised in Vero Beach. I met my husband Bobby, a golf course architect, on a blind golf date set up by mutual friends at Amelia Island Plantation. We married a year later. At that time, Bobby worked for the PGA TOUR and we began our life together in Ponte Vedra Beach. In 1988, I started a business in Ponte Vedra — Sawgrass Village and Amelia Island, “Suits Me Fine” swimwear and resort-wear shops — which I operated for 10 years. I taught Sunday School for 13 years at Christ Episcopal Church. Bobby and I raised our three daughters Haley (27), Carlisle (26) and Lanier (21) in the heart of Old Ponte Vedra.

What inspired you to start the HEAL Foundation?

My daughter Lanier is my inspiration for starting HEAL – Helping Enrich Autistic Lives. Lanier is nonverbal/can’t speak and is profoundly affected by her autism. When Lanier was 18 months, she regressed into autism, losing language and motor skills, she stopped walking and talking. It was a very traumatic, frightening and challenging time for our entire family. Autism was rare in 2000, and many doctors, therapists and specialists were trying to figure out how to help us. I traveled the country extensively attending seminars and meeting specialists in order to help my daughter. In the summertime, my daughters attended camps and had lists of activities to choose from, but there was nothing in our area for children with Autism. In 2004, I decided to fill that void and start a foundation that would provide educational and fun activities for children, teens and adults with autism living in our community. HEAL has an outstanding Board of Directors and we recently started a Jr Board of young professionals TEAM HEAL – Together Everyone Achieves More, they volunteer and raise funds for our programs. We are grateful for our generous community, whose involvement helps HEAL assist those living with autism.

What is the focus of the HEAL Foundation?

Today, 1 in 59 children under the age of 21 are diagnosed with Autism Spectrum Disorders — four out of five are boys, we have an epidemic on our hands, the demand is great and there are very few resources for families. The focus of the HEAL Foundation is exactly what our acronym stands for — Helping Enrich Autistic Lives. Our mission is inspiring, educating and funding services for those affected by autism in our community. Our vision is to make our community the best place to live for those affected by autism. Since its inception, HEAL has granted \$2.5 million, serving Baker, Duval, Clay, Nassau and St. Johns counties. HEAL has donated 400 (\$175,000) iPads to schools which has been a revolutionary technological teaching tool for those who cannot speak, giving them a “voice.” We also have provided funding for Autism Service Dogs, summer camps, sports leagues, music programs, art programs at MOCA and Cummer museums, golf camps at TPC, surf camps, support groups, weekend and afterschool specialized programs.

We understand Surf camp is coming up. Can you tell us about that?

Thirteen years ago, Carol Lombardo, along with Kim and Don Sears, approached me about starting a surf camp for those with autism. HEAL partners with the



Photo by Paris Moulden

Ponte Vedra Beach Rotary on funding the camp. Since 2007, 350 kids have participated in our surf camp. The camp is held in Neptune Beach, we have 30 participants ranging in ages from 8-28, along with 100 volunteers, including lifeguards from Jax Beach and Neptune Beach. One participant, Max, is 22, blind and has autism. He has enjoyed our camp for the past 11 years. Max and surfer Joe Matacia ride the waves in on his paddle board. We live in such a giving, caring community and greatly appreciate so many taking two days off, shedding their business suits and donating their time to volunteer. The participants enjoy two days of surfing, paddle boarding, boogie boarding, ocean kayaks and sailing.

What does the future of the organization look like?

We are proud to announce HEAL’s bold new initiative to build five all-abilities parks across Northeast Florida. HEAL will lead the effort in funding and creating playscapes in our community where families meet and mix; those of all abilities and ages can explore, socialize and play together. We are targeting local corporations, businesses civic clubs, churches and schools to join in our efforts making this endeavor a whole community collaboration. HEAL will also be gifting 300 trikes/adaptive bikes to local schools K-12 — Wheelin’ & HEALin.’ PE coaches will teach students how to ride, which provides the students physical therapy, exercise and coordination, while experiencing the independence and the joy

we all feel while riding a bike. HEAL will continue to fund iHEAL — iPads Helping Enrich Autistic Lives to schools and give grants to schools, camps and programs. A Documentary called “UNLOCKED” is currently being filmed featuring my daughter Lanier and follows the lives of five teens living in Ponte Vedra who are nonverbal and communicating for the first time via iPad. The documentary is due out in 2020. The trailer to “UNLOCKED” can be found at www.Healautismnow.org

What do you enjoy most about living in Ponte Vedra?

I love our beaches, golf courses, the casual and active lifestyle. My daughters were raised here and I love that my church, Christ Episcopal Church, is within walking distance. My husband Bobby travels all over the world designing golf courses, working in the most stunning settings, throughout all his travels, and he says Ponte Vedra Beach is the BEST, a real slice of heaven. I agree.

What do you like to do in your free time?

I love starting my day at 6 a.m. practicing yoga at Big Fish Yoga. I love the outdoors. I enjoy walking the beach and photographing the sunrise. I travel every month to our farm situated in the North Carolina mountains. [It’s] my time to exhale, read, relax, reboot and create more ideas to raise funds so we may continue to enrich the lives of those affected by autism.

Edited by Paris Moulden



Photo courtesy of Christ Episcopal Church

Friends from Ms. Ingham's class at Christ Episcopal Church Preschool pose together at graduation.

Christ Episcopal Church Preschool celebrates annual Pre-K and Kindergarten graduation ceremony

Christ Episcopal Church Preschool's year commenced with the annual Pre-K and Kindergarten graduation ceremony on May 30 at the Christ Episcopal Church

Chapel. The end-of-the-year graduation ceremony was attended by an audience of proud parents looking on and happy preschoolers ready for next year.

SMA FIXED NOTES 6-9%

DLP offers note (debt) investment options through various DLP entities and yields between 6-9% in FIXED returns. The note investors are in the first to be paid position out of the DLP Capital Partners funds and in effect are in the lowest risk position of all the DLP investment offerings. In addition, DLP Note Offerings are handled on a separate management basis.

Fund Type: Mortgage Pool Fund
Investment Commitment Term: 90 days - 5 years
Distributions: Monthly
IRA Investment Options: Yes
Option to Compound Interest: Yes
Minimum Investment: \$100,000

Monthly Rates	Note Term Tiers (Years)		
	90 days	3	5
Note Principal Tiers			
\$100,000 - \$249,000	6%	6.5%	7%
\$250,000 - \$999,000	7%	7.5%	8%
\$1,000,000 and up	8%	8.5%	9%



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Chabad at the Beaches to hold annual gala June 23

Chabad at the Beaches will be celebrating its 16th year of commitment to Jewish life in the Ponte Vedra and Jacksonville Beaches communities with its annual Gala dinner and celebration on Sunday, June 23, at 4:30 p.m. at the Aloft Hotel in Tapestry Park. This year's honorees are Dr. and Mrs. David and Trish Sall, who will be receiving the Pillar of Giving Award, and Lenny Demaglio, who will be receiving the Community Service Award. These honorees have made great contributions to the broader community as well as locally.

The evening will feature a four-course lavish gala dinner replete with first-class entertainment. Acclaimed mentalist Mark Stone will entertain the crowd.

The Gala is timed to coincide with the yahrtzeit (anniversary of passing of) Aaron Scharf who, along with wife,

Blanche, are the center's namesake.

The dinner will highlight the vast educational and social work of Chabad around the world and Chabad at the Beaches in particular, all of which is testimony to the vision, passion and leadership of the Lubavitcher Rebbe. In Florida alone, there are 250 Chabad institutions, seven of which are in the Jacksonville area. This year, 15,000 children attended Chabad's 18 schools, 51 preschools, 85 Hebrew schools and 29 summer camps in Florida.

Aloft at Tapestry Park is located at 4812 Deer Lake Drive in Jacksonville. Tickets are \$150 per person.

For sponsorship opportunities, program journal ads and dedications or to RSVP, email Chabad at the Beaches at Dinner@ChabadBeaches.com, call (904) 543-9301 or visit www.JewishDinner.com.

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Thursday, June 13	Friday, June 14	Saturday, June 15	Sunday, June 16
<p>A Historical Look into the Old Spanish Quarries Experience a new perspective of the Old Spanish Quarries at Anastasia State Park, in relation to the famous Castillo de San Marcos and the survival of Saint Augustine. This informative program on June 13 with a knowledgeable ranger will bring the history of the quarry to life as guests learn about the amazing work that occurred in the Old Spanish Quarries and the architecture that influenced the history of Saint Augustine. The program runs from 10 to 11 a.m. Meet for the program in the quarry parking area by the front entrance gate. This program is free to the public; however, park admission fees apply. Anastasia State Park is located at 300 Anastasia Park Rd. in St. Augustine.</p> <p>U.S. Open Week at the World Golf Hall of Fame & Museum There's no better time to visit the World Golf Hall of Fame & Museum than during the U.S. Open Week from June 13-June 16. Enjoy a special photo opportunity each day featuring U.S. Open artifacts. The tournament will be shown throughout the Museum during regular business hours. The museum is open 10 a.m.-6 p.m. on Monday through Saturday and noon-6 p.m. on Sunday. For more information visit www.worldgolfhalloffame.org. The World Golf Hall of Fame & Museum is located at 1 World Golf Place in St. Augustine.</p> <p>'Concerts in the Plaza' features The Grapes of Roth "Concerts in the Plaza," St. Augustine's free summer-long music series at the Plaza de la Constitución, returns for its 29th season serving up some of the best musical entertainment in Northeast Florida. On June 13, enjoy the sounds of the Grapes of Roth, an energetic classic rock trio based in Saint Augustine, Florida and founded by veteran area solo performer Elizabeth Roth. The show starts at 7 p.m. For more information on this show and more, visit www.citystaug.com/concerts. The Plaza de la Constitución is located at 170 St George St. in St. Augustine.</p>	<p>Beer and lobster at Southern Swells Come out and join Cousins Main Lobster on June 14 at Southern Swells Brewing Co. in Jax Beach for lobster rolls and beer! Cousins will be serving up their authentic Maine lobster from 5 to 9 p.m. For more information, call Southern Swells at (904) 372-9289. Southern Swells is located at 1312 Beach Blvd. in Jacksonville Beach.</p> <p>Community First Night Owl Cinema: 'Jumanji' On June 14, The Amp St. Augustine and Community First Credit Union of Florida announce the return of the summer film series, "Community First Night Owl Cinema." The series draws thousands of moviegoers to come to enjoy free, family-friendly films projected on a giant screen at the Amp's main stage. The series is free and open to all ages, with free parking and concessions available for purchase. This Friday, The Amp will show the 2017 film "Jumanji: Welcome to the Jungle," starring Dwayne Johnson, Jack Black and Kevin Hart. Gates will open at 7 p.m. with the film beginning at 8 p.m. The St. Augustine Amphitheater is located at 1340 A1A S. in St. Augustine.</p> <p>Twenty One Pilots: The Bandito Tour American music duo Twenty One Pilots will be performing at the Jacksonville Veterans Memorial Arena at 7 p.m. on June 14. Tickets are on sale now. The Jacksonville Veterans Memorial Arena is located at 300 A. Philip Randolph Blvd. in Jacksonville.</p> <p>Greenhouse Yoga Join Maggie's Herb Farm every Wednesday and Friday morning from 10 to 11:30 a.m. for a mindful Kripalu flow yoga practice in the greenhouse at Maggie's Herb Farm. Soothe body and mind in the fresh air, grounded on natural, river pebbles for a unique greenhouse yoga experience. Practice yoga surrounded by beautiful greenery, butterflies, herbs, hummingbirds and free-range chickens. Attendees are encouraged to bring their yoga mat, towel and water bottle. Pre-registration is not required. Maggie's Herb Farm is located at 11400 Country Road 13 N. in St. Augustine.</p>	<p>Jumbo Shrimp family movie night The Jacksonville Jumbo Shrimp is holding its next family movie night on June 15 at the Baseball Grounds of Jacksonville. The club will show a screening of "How To Train Your Dragon 3" at 6 p.m. on the high-definition video board, with admission costing only \$1 per person. Gates open at 5 p.m. with kids' activities including face painting and Kid Zone inflatables. The ballpark's concession stands and the Jumbo Shrimp souvenir store will also be open. Movie night attendees are welcome to bring blankets for seating on the field. However, no chairs will be allowed. The Baseball Grounds of Jacksonville is located at 301 A. Philip Randolph Blvd. in Jacksonville.</p> <p>CSI Companies Country Music Fest Beach, boots, bikinis and brews says it all. Join Jax Beach Festivals, Inc. in bringing The CSI Companies Country Music Fest at the Seawalk Pavillion on June 15. Hang out in the VIP area for some great country music at the beach. There will be displays, demonstrations, foods and activities all geared toward the entire family. VIP wristbands give the enhanced festival experience that includes armchairs, front-of-stage seating, private port-a-lets, beverage servers, sidestage food and beverages (where the musicians are available!) and more. Tickets are \$20 and the music fest starts at noon. To purchase tickets and more information, visit www.csicountryfest.com. The Seawalk Pavillion is located at 75 First St. N. in Jacksonville Beach.</p> <p>Chemo Noir 1-Mile & Tasting Event Chemo Noir is a local nonprofit organization that help those struggling with cancer with financial assistance. On June 15, Chemo Noir will host a 1-mile race and wine tasting to raise funds for their organization. Check-in is at 11 a.m. The 1-mile race will begin at 11:30 a.m. near the Jacksonville Beach Pier and will be a half mile out and a half mile back. The turn will be dedicated to one of the very first Chemo Noir supporters and friends, Tara Newton Richardson, and will have a cheering section and water station known as Tara's Turn. After the race, there will be a festive walk down to the tasting reception at Casa Marina. Casa Marina is located at 691 First St. N. in Jacksonville Beach.</p>	<p>Sundays at Surfer the Bar Every Sunday, join Big Fish Power Yoga for a free Music & Flow class at Surfer the Bar. The class is held upstairs at the bar and runs from 10 to 11 a.m. every week. Bring friends and family and enjoy brunch and mimosas downstairs following class. Register under classes on bigfishpoweryoga.com. Surfer the Bar is located at 200 First St. in Jacksonville Beach.</p> <p>Father's Day at The Farm Enjoy a relaxing Sunday, picking blueberries with dad on June 16 at the Braddock Blueberries farm. The blueberry bushes are high, a step stool may be needed. The farm supplies buckets for picking and plastic bags to take the berries home. Bug spray is recommended. No pesticides or fertilizer is used on the berries. Blueberries are \$4 per pound and cash only. Braddock Blueberries is located at 4136 Thomas Mill Rd. in Jacksonville.</p> <p>Family open studio: Celebrating Family The Cummer Museum is hosting a free art-making activity in the Art Connections studios for all ages on June 16. Celebrate family by creating a collage family portrait. The studio runs from 1 to 3 p.m. and is free with admission. For more information, call (904) 355-0630. No registration is required. The Cummer Museum of Art & Gardens is located at 829 Riverside Ave. in Jacksonville.</p> <p>Swing Dance Sundays Swing Dance Sundays is a weekly event with free lessons starting at 7 p.m. at The Volstead. Attendees can either bring a partner or come alone. The Volstead is located at 115 West Adams St. in Jacksonville.</p> <p>Full moon yoga Celebrate the full moon on June 16 at Bella Vida Yoga with a gentle yoga practice including yin postures accompanied by live guitar, sitar, Native American flute and crystal bowls. All levels are welcome. Class will be led by Dennis and Kathy Lang and runs from 7:30 to 8:45 p.m. Tickets are \$13 in advance and \$15 the day of the class. For more information, visit www.bellavidayoga.com. Bella Vida Yoga is located at 510 Shetter Ave. in Jacksonville Beach.</p>

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Monday, June 17	Tuesday, June 18	Wednesday, June 19	Thursday, June 20
<p>Castaway Cantina features 'Monday locals' weekly specials Every Monday, Castaway Cantina at the Embassy Suites in St. Augustine Beach invites locals to come out for weekly Monday specials. Enjoy \$3 Tecates and tacos and \$5 frozen margaritas. Listen to live music, enjoy complimentary valet parking and a spectacular oceanfront view of the Atlantic from 5 to 8 p.m. Castaway Cantina is located at 300 A1A Beach Blvd. in St. Augustine Beach.</p> <p>First Coast Newcomers Recreation Club event The First Newcomers Adult Recreation Club will host its winner dinner and trivia evening at a Mexican restaurant in St. Augustine on June 17 at 5:45 p.m. Contact the club organizer at (904) 829-0643 to RSVP, find the cafe location or for more information.</p> <p>Full moon paddle Join Anastasia Watersports on June 17 and experience breathtaking views as the sun sets and the full-moon rises, illuminating the Salt Run tidal basin. Multiple watercraft options include single kayaks, tandem kayaks and stand-up paddleboards. Private boats are welcome at a lower rate. The paddle will also include an interpretive, storytelling element. The paddle runs from 8 to 9:30 p.m. Please check in at Anastasia Watersports 15-30 minutes prior to departure. Call Anastasia Watersports at (904) 460-9111 to make a reservation. Cost is \$35 for program and rental, including lifejackets and paddles and \$25 per child (6-16 years old). Bring a boat and the cost is \$20 to join. Park admission fee: \$8.00 per vehicle. Limit 2-8 people per vehicle. Anastasia Watersports is located at 850 Anastasia Park Road in St. Augustine.</p> <p>Vacation Bible School: Mission Possible Palms Presbyterian Church is holding its Vacation Bible School: Mission Possible, from June 17-20 from 8:45 a.m. to noon. The week will be filled with Bible stories, games, music, art, snacks, and service projects. Rising kindergarteners through rising 5th graders are welcome to sign up. For prices and more information, call (904) 246-6427. Palms Presbyterian Church is located at 3410 Third St. S. in Jacksonville Beach.</p>	<p>Florida Blue free Tuesdays at The Cummer Museum of Art & Gardens Each Tuesday evening from 4 to 9 p.m. enjoy free admission to the Cummer Museum and its historic art galleries and gardens, thanks to the generous support of Florida Blue. The Cummer Café is also open for Tapas Tuesday, sponsored by Vystar. The Cummer Museum of Art & Gardens is located at 829 Riverside Ave. in Jacksonville.</p> <p>Kids \$1 Tuesdays at Trasca Co. & Eatery Take the kids out to eat and save some money every Tuesday at Trasca & Co Eatery. Children eat for \$1 with the purchase of an adult entrée. The special works for dine-in, take out and deliveries. For more information, call Trasca & Co Eatery at (904) 395-3989. Trasca & Co Eatery is located at 155 Tourside Drive in Ponte Vedra Beach.</p> <p>Make & Take: Sweet Summertime Watermelons are a healthy and refreshing part of summertime. Join the Ponte Vedra Beach Branch Library on June 18 at 2 p.m. to create seasonal watermelon button art. Space is limited. Participants must be 18 and over. Visit the library reference desk or call to register. To inquire or reserve a spot, call the library at (904) 827-6950. The Ponte Vedra Beach Branch Library is located at 101 Library Blvd. in Ponte Vedra Beach.</p> <p>The Vixen Workout at XDANCE fitness Listen to Beyonce, Rick Ross, J.Lo and more while burning 500 to 1000+ calories in 60 minutes of twerking, hair-whipping and booty-blasting work outs. No experience is required. Just bring some comfortable shoes and get ready to dance. Class runs from 8 to 9 p.m. Wear leggings, a tank top or whatever is most comfortable for high-energy cardio. Hair and makeup is optional, but encouraged. Sign up online at www.XDanceFitness.com/book. Class is \$15. XDANCE fitness is located at 391 Third Ave. S. in Jacksonville Beach.</p>	<p>Plant Nite in Jax Beach Come out and have an evening of relaxation, fun and gardening on June 19 at Really Good Beer Stop at 7 p.m. Gather family and friends and create unique seaglass and sandcastles terrariums. Follow along while the instructor guides step-by-step through the featured project. Learn how easily succulents can be used as home decor. All the planting supplies will be provided, along with music, and a good time. Arrive 15-30 minutes prior to start time to secure seating with friends and to order drinks before the event begins. For tickets, search the event at www.yaymaker.com. Really Good Beer Stop is located at 323 Tenth Ave. N. in Jacksonville Beach.</p> <p>Twilight golf league at St. Johns Golf Club Sign up a three-person, captain's choice team for St. Johns Club's drop-in every Wednesday evening at 5:30 p.m. The league runs through fall and costs \$17 for members and \$23 for non-members. For more information, contact Tommy Aycock at taycock@sjcfl.us or (904) 209-0350. The St. Johns Club is located at 4900 Cypress Links Blvd. in Elkton.</p> <p>Coffee with Comrades Hosted by Beach House Assisted Living & Memory Care, Coffee with Comrades offers the opportunity for the community to meet up with fellow service men and women for some coffee and conversation. On June 19, hear the stories of veterans and the memories they have to share about the past. Coffee with Comrades will run from 1 to 2 p.m. Coffee and donuts will be served. Beach House Assisted Living & Memory Care is located at 1315 Second Ave. N. in Jacksonville Beach.</p> <p>Wine Wednesday at the Renaissance Join the World Golf Village every Wednesday evening in the Villagio Lounge from 5:30 to 6:30 p.m. for complimentary wine and hors d'oeuvre tastings. Attendees can sample red and white wines from around the world and savor chef-inspired appetizers to complement the wines. The World Golf Village is located at 1 World Golf Place in St. Augustine.</p>	<p>Solid Waste and Recycling Rates workshop St. Johns County is hosting a series of public workshops to provide information regarding the proposed recycling and solid waste rate increases. The meetings will allow residents to ask questions and receive material regarding the proposed new rates. The next workshop is June 20 at the Southeast Branch Library from 6 to 8 p.m. The Southeast Branch Library is located at 6670 US-1 S. in St. Augustine.</p> <p>Grief support group A grief support group meets on the third Thursday of every month at St. Paul's Catholic Church, in Room 102 of the Family Life Center. The group is for men and women who are grieving the death of a family member or friend. The next meeting will be on Thursday, June 20 at 7 p.m. For information, call Kathy at (904) 553-8933 or Catherine at (904) 247-0665. St. Paul's Catholic Church is located at 578 First Ave. N. in Jacksonville Beach.</p> <p>Drake Bell at Surfer the Bar "Hug me brother!!" Drake Bell is an internationally recognized actor and musician. He is most recognized for his role as Drake Parker on the hit Nickelodeon series "Drake and Josh" and the voice of Peter Parker on "The Ultimate Spiderman." He is currently making waves in the music industry with his new sound and working with artists such as Josh Dun, Mike Taylor and Lil Mama. Join Drake Bell on June 20 at 7:30 p.m. to see a side of him that few have seen before. Purchase tickets by visiting www.ticketweb.com Surfer the Bar is located at 200 First St. in Jacksonville Beach.</p> <p>Thursday nights at Al's Pizza What's a better combination than pizza and beer? Every Thursday from open to close, Al's Pizza serves \$1.50 Yuengling Lager and house</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 Daniela@opcfla.com or call (904) 686-3939.</p>

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Nease High School junior Shivam Shah attended last week's Camp C.E.O., a free financial literacy camp hosted by First Florida Credit Union at its County Road 210 branch.

Photo courtesy of Daigle Creative

Local students get head start on financial literacy at Camp C.E.O.

Nease High School junior Shivam Shah was one of 20 students who participated in a free financial literacy camp hosted by First Florida Credit Union last week.

The 16-year-old had previously enrolled in personal financial literacy classes, but said he wanted to make sure his decision making was on track before heading to college.

"People aren't able to make the best decisions if they aren't entirely sure what they are doing," Shah said. "Not being aware will end up costing you more money in the long run."

Shah said the week-long camp helped him learn key financial concepts that he knows will stay with him as he moves into adulthood, including how to build a strong credit score and manage student loans.

Ashleigh Robinson, a community relations specialist with First Florida Credit Union, said this was the third year that the Jacksonville-based financial institution offered this unique learning experience for students ages 13 to 16 at its County Road 210 branch.

"Every year, we are impressed by how inquisitive and enthusiastic these teens are to learn important lessons that will help set them up for financial success," Robinson said. "Our team is proud to play a role in helping these young adults understand that they are in the driver's seat when it comes to navigating their financial futures."

In addition to learning about money management, students also had the opportunity to flex their entrepreneurial skills by developing and presenting business concepts to the credit union's senior management team.

First Florida Credit Union plans to reach more students through Camp C.E.O. in the future. The credit union hosts a wide variety of other free financial events throughout the year, including a new college-prep workshop scheduled for July 27. For more information, go to the community section of the credit union's website at www.firstflorida.org for calendar listings and for 24/7 access to their financial education video series "It's a Money Thing."

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UPCOMING EVENTS IN NOCATEE

Keep in mind the following events taking place in Nocatee over the next few days.

Hurricane Preparedness Presentation with Mike Buresh

Thursday, June 13, 7- 8:30 p.m.

Nocatee Room

Prepare for this upcoming hurricane season with Action News Jax Chief Meteorologist Mike Buresh, who will be coming to Nocatee to talk

about how recent hurricanes help us prepare for the next one. Attendees can also look forward to a raffle featuring items such as an emergency generator, weather radio, and more. There will also be Hurricane Preparedness Kits for the first 200 attendees. To RSVP, email fun@nocatee.com.

Nocatee Farmers Market: Island Experience

Saturday, June 15, 10 a.m.-1 p.m.

Nocatee Station Field

Get your Hawaiian shirts and grass skirts ready for the Nocatee Farmers Market: Island Experience. Attendees can look forward to performances by Prince Pele's Polynesian Revue includ-

ing a variety of Polynesian dances, costumes, live music and more. Shows will be at 10:30 a.m., 11:30 a.m. and 12:30 p.m. There will also be photo opportunities with the performers. Along with this fun and interactive theme, the Farmers Market is open to the public and features over 70 local vendors every month, selling everything from fresh produce, to crafts, jewelry, herbs, unique foods, and more. There will also be crafts and bounce houses for the kids. For more information, go to www.nocatee.com/events.

Story Time

Tuesday, June 18, 11 a.m.-noon,

Nocatee Room

Nocatee is teaming up with the St. Johns Library Bookmobile to host a special event for little residents. This week's story time is for ages birth to 2 years. Story Time will take place in the Nocatee Room and will feature a short, interactive story read by volunteers. To RSVP, email fun@nocatee.com.

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TPC Lakeside Pool Home

Remodeled builder's 3BR + Den, 2.5BA waterfront showplace with wall of new sliders opening to incredible 1,000SF travertine decking, pool & gas fire pit. New smooth ceilings, baths, millwork, interior doors & wood floors throughout. 2007 Palmetto Point Dr. \$725,000



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Coastal Mediterranean custom home with courtyard entry. Exquisite finishes, wood & tile throughout, sumptuous remodeled kitchen with taupe cabinetry & granite. Immaculately maintained 3BR/3.5BA, 3,695 SF, in-ground spa, tile roof. 116 Deer Haven Dr. \$849,000

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Woodlands West
\$775,000

Gorgeous home invitingly arranged around central brick paver courtyard with casita, pool and summer kitchen - perfect for outdoor entertaining. Spacious kitchen opens to dining area and family room with fireplace. Master suite with balcony overlooking pool. Prime location close to schools, shopping and the beaches. MLS 998324



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FATHER'S DAY

Gift Guide 2019

By Daniela Toporek

After honoring hard-working, dedicated, loving mothers in the month of May, it's only fair to do the same to the hard-working, dedicated, loving fathers who sometimes aren't given enough credit. To all the dads out there who are not only working hard paying the bills, but providing a brighter future for both their sons and daughters, this one's for you.

Casa Marina Father's Day brunch

691 N. First Street
Jacksonville Beach, FL 32250
(904) 270-0025
www.casamarinahotel.com

From an omelet station to a prime rib carving station, the Casa Marina Father's Day brunch is the perfect way to start a Father's Day fit for the king of the household. Enjoy Chef Aaron's cuisine, filled with warm homemade breads and tempting desserts. Begin Father's Day with a sparkling mimosa and enjoy an unforgettable feast with unforgettable family and an ocean view.

Father's Day at Pusser's Bar and Grille

816 A1A N.
Ponte Vedra Beach, FL 32082
(904) 280-7766
www.pusserspvb.com

If dad's looking for the fresh catch of the day or more seafood options, head to Pusser's Bar and Grille for their Father's Day brunch on the water. Choose from favorites like

Pusser's crab cake benedict or bacon and cheddar souffles. Cocktail specials will be running all day, including \$3 bloody marys, mimosas, bomba's punch and champagne. Pick up a \$50 gift card to celebrate later with dad and get a free appetizer or painkiller beverage on a later visit!

Underwood Jewelers

330 A1A N., Suite 204
Ponte Vedra Beach, FL 32082
(904) 280-1202
www.underwoodjewelers.com

Sometimes, dad wants a little bling, too. Underwood Jewelers in both Ponte Vedra and San Marco will be hosting an exclusive trunk show with William Henry knives, pens and jewelry on June 15, Father's Day eve, from 10 to 5 p.m. Give a gift that isn't just hand-crafted and useful, but one that can also be passed down to generations and can leave a legacy.

Father's Day at Topgolf

10531 Brightman Blvd
Jacksonville, FL 32246
(904) 328-2002
www.topgolf.com/us/promo/fathers-day

Is dad the golfer in the family? Does he relish the moments at TPC Sawgrass during THE PLAYERS

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GIFTS continues on Page 13



Gifts

Continued from 12

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www.tpc.com/fathers-day-2019

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www.jacksonville-beach.adventurelanding.com/event/fathers-day-specials/

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www.ruthschris.com/promotions/fathers-day/

Whether it was a day out on the course or a day at the water-

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OBITUARIES

Daniel Webster MacDonald III

Daniel Webster MacDonald III died peacefully in his home June 4, 2019. He was 90 years old and active until the very end. He died surrounded by family and is survived by his wife of 63 years, Adele Hanford MacDonald; his three children, Adele (Henrik) Kristiansson, Stuart (Cindy) MacDonald and Katherine (Daniel) Wasserman; five grandchildren, Nicholas (Cristina) MacDonald, Kelsey (Greg) Maggio, John Bailey Wasserman, Kathryn MacDonald and Katrina Wasserman; and one great grandchild, Luca Daniel Maggio.

Dan was born in Uniontown, Pennsylvania, on February 11, 1929, to Morgan Bowman MacDonald and Ruth Newcombe Greene MacDonald. He grew up with four siblings and is also survived by his elder brother, Morgan MacDonald.

Dan attended high school at St. Andrew's in Middletown, Delaware, and graduated with a BA in Psychology from Yale University in 1951. Afterward, he served honorably in the United States Army as a Lieutenant in Basic Training at the Indiantown Gap, Pennsylvania army base, preparing young soldiers to fight overseas in the Korean War.

Dan was a dedicated husband and loving and supportive father. He was extremely active in local politics wherever he lived. He served as clerk, then mayor of Baxter Estates in Port Washington, New York, and brought his political acumen to his new community when he and his wife Adele (Van) moved to Ponte Vedra Beach 25 years ago. Dan was an officer in the St. Johns County Roundtable, a founding member of the Ponte Vedra Beaches Coalition, a member of Marsh Landing Homeowners Board of Directors and Sawgrass Players Club Board of Directors. He was Vicar's Landing Resident Director for five years during a very active time of renovation and capital improvement.

Dan contributed his lifetime of business, human understanding and wisdom generously to his community in all his civic endeavors. He saw his role as elder and statesman, kept his eye on the big picture and sought to guide government and business decisions to benefit the long-term wellbeing of the community.

Dan was a salesman and broker in the fine paper industry all his working life. He began his career with Westvaco, moved to St. Regis, then became co-owner of Century Paper.

Dan was an avid sportsman and an ultimate project creator. He rowed on the crew team at St. Andrew's and Yale, where they beat Harvard. He was an avid golfer until the last year of his life. He hunted deer, quail and turkeys. He sailed and fished at Manhasset Bay Yacht Club in Port Washington, New York, always up at dawn for bluefish and stripers.

Dan is revered by family and friends as a person of uncompromising integrity, slow to judge, but once galvanized, determined to take action. He was irreverently funny, a guiding principal in all his affairs, a trustworthy advisor and a generous patriarch. We will all miss him deeply.

A memorial service is scheduled for 4:00pm Saturday, July 13, 2019, at the Auditorium in Vicar's Landing, 1000 Vicar's Landing Way, Ponte Vedra Beach, Florida.

In lieu of flowers, donations may be made to: The Vicar's Landing Members Trust Scholarship Fund: vicarsmembertrust@gmail.com, or Community Hospice and Palliative Care Foundation, 4266 Sunbeam

Rd. Jacksonville, Florida 32257, www.communityhospice.com/give. Please visit the online Tribute at www.quinn-shalz.com. Arrangements by Quinn-Shalz Family Funeral Home.

**Louise Hale Stone**

Louise Hale Stone passed away on June 3, 2019 after a brief illness. She was a native of Atlanta, Georgia. She graduated high school in Atlanta and then attended the University of Georgia in Athens, Georgia.

In 1960, she moved to Jacksonville, Florida, and relocated to Ponte Vedra Beach in 1979 where she lived until her death. She was predeceased by James R. Stone, her husband of 48 years. Louise worked as a real estate and mortgage broker, having her own brokerage firms in the area for many years. She also served for several years as vice president of construction and sales for American Shelter, Inc.

Louise was an active member of Christ Episcopal Church where she served on many committees, including The Betty Griffin House, Mission House and Hugs for Kids. She was also a member of The Sawgrass Players Club Woman's Association, Book Club and Cooking Casually.

She is survived by her beloved daughter Ruth Wilson and her husband, Kelly, of Ponte Vedra Beach and her beloved son, James Roderick Stone, Jr. and his wife, Debra, of Orange, California. She also leaves four cherished grandchildren who were her heart and soul, Daisy Davenport, Warren Wilson, Whitney Wilson and Heather Stone, and two great grandchildren, Adeline Wilson and Aiden Wilson.

A memorial service for family was held at the Vickers Landing Chapel.

In lieu of flowers, the family requests contributions be made to Christ Episcopal Church.

Please visit our online Tribute at www.quinn-shalz.com. Arrangements by Quinn-

Shalz Family Funeral Home.

**Robert Charles Damesyn**

Robert Charles Damesyn, 91, of Ponte Vedra Beach, Florida, died June 5, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Bernard "Barny" S. Stodola

Bernard "Barny" S. Stodola, 89, of Ponte Vedra, Florida, died June 4, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedra-valley.com

James T. "Sunshine" Brown

James T. "Sunshine" Brown, 88, of Jacksonville, Florida, died June 4, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Henry Edward Connors

Henry Edward Connors, 61, of Ponte Vedra Beach, Florida, died June 5, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedra-valley.com

Anthony Bradford Asbury

Anthony Bradford Asbury, 49, of Atlantic Beach, Florida, died June 6, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Charles David Norlander IV

Charles David Norlander IV, 50, of Neptune Beach, Florida, died June 4, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Sara D. Russell

Sarah D. Russell, 87, of Ponte Vedra Beach, Florida, died June 8, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravally.com

Barbara Zosel

Barbara Zosel, 69, of Ponte Vedra Beach, Florida, died June 7, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravally.com

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Letter

Continued from 4

the dais to County Board of Commissioners in front of an audience, he embodied the qualities of respected elder.

He politely, yet emphatically stated his case, he invoked history, cited facts, charts and graphs, made his recommendation. And when he was frustrated, he showed it with a finger wag, saying, "What you have proposed is just wrong, and I hope you won't

go through with it."

His ability to compromise, persuade with facts and reason, and his altruistic motivations, built coalitions that led to successful outcomes. Dan was the unofficial Mayor of Ponte Vedra.

Dan enjoyed a wonderful sense of humor. He kept his many friends entertained via email with humorous jokes and stories. He is missed already.

*Respectfully,
Tina McGough, Jackie Rooney,
Marie Seifert, Clara Cowan*

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Special Section · June 13, 2019

Celebrating 50 years of the
PONTE VEDRA 
Recorder
Not your average newspaper, not your average reader

K9s for Warriors finds right fit for local veteran

Roger takes different approach in helping Nocatee resident deal with symptoms of PTSD

By Paris Moulden

When Jerome Jaques first saw the giant, gangly big-eared lab retriever-mix he'd been paired with through K9s for Warriors, he wasn't sure he'd made the right decision.

Jaques is a husband, a father of three, including a son with autism, and the caregiver of a menagerie of household animals. He is also a U.S. Army veteran dealing with Post-Traumatic Stress Disorder, so adding this giant beast to his already busy life might be more than he bargained for.

"I wasn't skeptical that the program worked, I was just worried that my lifestyle might prevent it from working," Jaques said.

But given the alternative, Jaques was willing to try anything.

Jaques spent over 20 years in the Army, starting out in the infantry with the Rangers and ending up in military intelligence, learning to speak Russian and Serbian. He deployed to the Balkans several times, spent seven years in Germany, went to Warrant Officer School, becoming skilled in interrogation techniques, and eventually ended up on deployments to Iraq and Afghanistan. Naturally, given the nature of his service, Jaques experienced things many couldn't imagine, and the veteran said he could



Photo courtesy of K9s for Warriors

Army veteran and Nocatee resident Jerome Jaques (left) and his service dog Roger receive their graduation diploma from K9s for Warriors president Brett Simon.

pinpoint a couple of incidences in particular that contributed heavily to his PTSD.

In 2009, about a year after returning from Afghanistan, Jaques said he really began to display symptoms of PTSD. In 2011, he was medically boarded out of the Army. After his discharge, Jaques received help from the VA through an in-patient treatment facility, and support

group therapy. But after moving a couple of times, and starting a family — twins in 2015, a daughter in 2016 — he was unable to keep up with regular support group sessions and his PTSD symptoms began to progress again.

When the family relocated to the Nocatee area in 2017, Jaques noticed the K9s for Warriors campus while driving around checking out his new home base. Then, in 2018, his wife ended up meeting a friend of K9s for Warriors CEO Rory Diamond, and she thought the Ponte Vedra-based nonprofit might have some solutions to help her husband manage his symptoms.

After taking a tour of the facility, and having his application accepted, Jaques decided to look at the opportunity as just another tool for handling his PTSD.

That was, until he met Roger.

K9s for Warriors' process for pairing a veteran and canine is very deliberate. The warriors speak with a series of experts, trainers and other employees at the program to match veterans with the right fit for them. There are multiple interviews with multiple people to see that the veteran gets a dog that works best for them, specifically.

But at first, Jaques was sure they had gotten it wrong.


"He was just this big, giant, goofy dog," Jaques said. "I was really worried at first."

For the next three days, Jaques fretted over the situation, a plight certainly not helped by PTSD. He wondered how the dog would fit in a car with his family of five.


How he could take this giant dog to the family's regular visits to Disney World? Would the dog even be able to ride in his golf cart on trips to nearby locations?

VETERAN continues on Page 19

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Ponte Vedra native helps renovate her college town, paves way for a brighter community

By Daniela Toporek

When Ponte Vedra native Gabbi Lutz decided she wanted an education that focused on community service and volunteerism, she knew the College of the Holy Cross in Worcester, Massachusetts was the right choice. Four years later, this past May, Lutz graduated from the college with a degree in psychology, but left her mark on the school by leading April 2019's Build Day event for the Working for Worcester program.

Working for Worcester is an organization dedicated to mobilizing college students to improve recreation infrastructure and educational opportunities within neighborhoods across the city. The organization also focuses on promoting literacy and providing a safe and revitalized community.

The sole focus of the organization is to

organize and execute their "Build Day" events that happen once a year in April. WFW volunteers divide and conquer the city as they go to their assigned renovating sites and spend the day improving their community, one facility at a time.

This year's Build Day took place on April 13 in 24 building sites around Worcester. About 1,500 volunteers showed up that early Saturday morning to fuel up on a complimentary breakfast and create an impact on their community.

"There are nine colleges and universities in Worcester, so it's a great way to bring all of the colleges and students together to get more involved in the community," Gabbi Lutz said.

Playgrounds were built, basketball hoops were installed and art studios were revitalized, providing a brighter city and brighter future for children in Worcester.

Other areas that were renovated in-

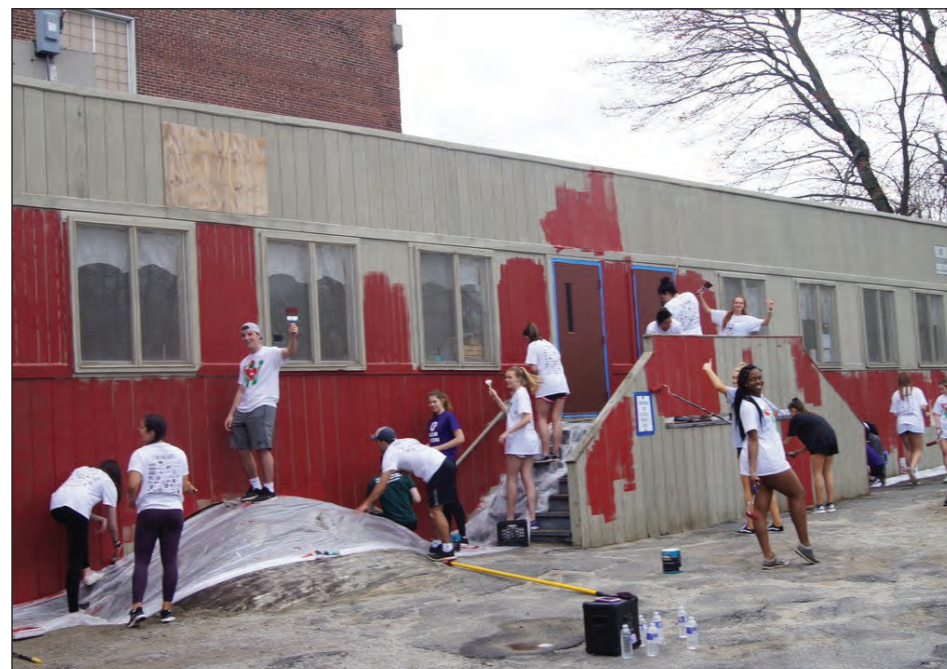


Photo courtesy of Gabbi Lutz and the Working for Worcester organization

Working for Worcester volunteers help paint one of the Worcester public schools at its 2019 Build Day event.

cluded the Girls Inc., Columbus Park and Worcester Arts Magnet School.

"One of the playgrounds we did was at an elementary school that one of my friends actually went to," Lutz said. "She told us how much it meant to her. They had nothing to play on before and to see that we were putting a playground there meant a lot."

Another renovation site, El Buen Samaritano, is a food pantry that WFW turned to both a pantry and e-learning

center. The first floor remained as the pantry while the organization renovated the second into an after-school learning center, with computers, wi-fi connection or anything that can help students with after-school education.

"It was so fun, revitalizing and helping with everything," Lutz said. "Build Day has grown every year and this was our biggest year yet."

RENOVATE continues on **Page 18**

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CHANGE DOESN'T HAPPEN ALONE.

Jeremiah Blocker named executive director of Association of Service Dog Providers for Military Veterans

St. Johns County District 4 commissioner to lead national association comprised of 11 service dog organizations

Jeremiah Blocker is the new executive director the Association of Service Dog Providers for Military Veterans (ASDPMV).

The association is comprised of member organizations throughout the United States that each train and provide service dogs for military veterans with a variety of military-related disabilities.

Blocker brings to the position an extensive background in the military, veterans advocacy and law. He served in the Army as an officer for 13 years, supporting Operation Iraqi Freedom. He currently is a Judge Advocate General with the rank of major in the Air Force Reserves. Ad-

ditionally, Blocker serves on the St. Johns County Board of Commissioners as the county commissioner for District 4 and is serving a four-year term in that elected office.

“I look forward to this new chapter in life that affords me yet another opportunity to do what I love – lead for our brave military and veteran community,” Blocker said. “As the executive director, I’ll continue to elevate ASDPMV to ensure our veterans in need receive the highest quality service dogs to help them lead productive, meaningful lives as some of the most honorable American citizens.”

Rory Diamond, CEO of ASDPMV



Jeremiah Blocker

member organization K9s For Warriors and board chairman of ASDPMV echoed Blocker’s enthusiasm for the new role.

“Jeremiah will bring the vision and

leadership ASDPMV needs to make our association even stronger for our nation’s heroes seeking service canines,” Diamond said.

Each organization in the association abides by national service dog training standards, found in a manual on ASDPMV’s website, servicedogs4vets.org. Most of the organizations train the service canines to assist in Post-Traumatic Stress Disorder management, while some also train to assist in mobility limitations. ASDPMV also holds an annual service dog conference where attendees can network, partake in professional development, converse with VA representative and share best practices.

For more information on the Association of Service Dog Providers for Military Veterans, visit servicedogs4vets.org.

Renovate

Continued from 17

Lutz joined WFW her sophomore year in 2015 and immediately signed up for the WFW leadership team. She joined the PRESM (Public Relations, Events and Social Media) team, where she managed the organization’s online presence and planned the Build Day rally.

“I eventually worked up the ladder and became the head of PRESM my junior year and Co-Executive Director my senior year this past year.”

Lutz shared the position alongside students Tommy Nixon and Lily Pochintesta, but since she recently graduated in May, Lutz can no longer hold a leadership team position as it’s entirely student-run. However, WFW also has an advisory board of about 20 members, filled with corporate sponsors, community members, previous co-executive directors and alumni who wish to remain active in the organization.

“Since every year there are new executive directors, it’s important that we keep some continuity,” Lutz explained. “It’s a lot to learn in a short amount of time for new directors, so we’re always there for advice and to volunteer.”

Lutz’s communal spirit and volunteerism sparked at a young age. Even in Ponte Vedra, she volunteered in Vicar’s Landing, helping the retirement community at TPC Sawgrass.

From early volunteering opportunities helping senior citizens to leading and running an entirely student-run organization across a city, Gabbi Lutz looks back on her roles in society and how she will continue to make her community a better place to live. For everyone.



Photo courtesy of Gabbi Lutz and the Working for Worcester organization

Gabbi Lutz is a Ponte Vedra native and graduated from the College of the Holy Cross in Worcester, Massachusetts this past May and continues to advise for the Working for Worcester organization.

“You don’t realize how lucky you are to grow up with all these safe places to play, so it was a great opportunity to provide those kinds of areas for children across Worcester,” Lutz reminisced.

“My plans right now are to eventually go to medical school and continue my focus on volunteerism,” she said. “I want it to remain a focus and it will continue to be a huge focus forever.”

Rep. Rutherford introduces PAWS Act to Congress

The PAWS (Puppies Assisting Wounded Servicemembers) Act was introduced to Congress on June 5 by Florida Rep. John Rutherford and, if passed, will require the Department of Veterans Affairs to provide service dogs to veterans diagnosed with Post-Traumatic Stress Disorder.

The bill is supported by K9s For Warriors, the largest service dog provider for disabled post-9/11 veterans in the U.S.

The intent of the bill is to make service dogs more accessible to all veterans wanting an alternative PTSD treatment option, to help reduce the veteran suicide rate of 20 per day and enable them to reintegrate successfully into society.

Currently, the VA does not fund service dogs or recognize the use of service dogs as a viable method to treat PTSD. Nonprofit organizations like K9s For Warriors train and supply service dogs for qualifying veterans.

“The PAWS Act passing is a victory for all American heroes suffering from the invisible wound of PTSD,” K9s for Warriors CEO Rory Diamond said. “This symbolizes hope – not only for veterans themselves, but for everyone who loves them and is desperate to help them reclaim their lives.”

The VA estimates that 11-20 percent of all Iraq and Afghanistan veterans have PTSD, 12% of Gulf War veterans have PTSD, and 30% of Vietnam veterans have PTSD.

Additionally, other, non-combat veterans have PTSD resulting from traumas such as military sexual assault, according to the U.S. Dept. of VA National Center for PTSD.

If passed, the PAWS Act would direct the VA to grant a voucher to each qualifying veteran to take to any service dog organization of their choosing.



Photo courtesy of K9s for Warriors

Army veteran Jerome Jaques and Roger work do some training at Jacksonville Beach during their time at K9s for Warriors.

Veteran

Continued from 16

“I was so panicky by the third day, I went and talked to the lead warrior trainer,” Jaques said. “Instead of focusing on the dog, I was focusing on ‘how am I gonna get rid of this thing?’”

Jaques said the warrior trainer listened to his concerns, and explained how it could work out, even sharing the ways Disney accommodate animals, and allowing him to practice with Roger on a golf cart to make sure it would work.

“He really helped alleviate my concerns which allowed me to focus on just playing with (Roger) and bonding with him, and training with him,” Jaques said. “And through the training, you’re tethered to him everywhere, for three weeks. You just build up a bond.”

And that’s the priority of the training at K9s for Warriors. Sure, there’s learning commands, and teaching the dog to learn the commands. But the bond between the warrior and the canine is key.

“They can teach you a command, and the dog knows the commands, but just learning that, the program would only be three days,” Jaques said. “But it’s going through and doing it over and over again, and learning when it doesn’t work, and how to work through it, and having that trainer available to you to help you work through it.”

By the time graduation came around in April, Roger had won Jaques over. Although he also displayed his own unique personality.

“He’s a big sweetheart,” Jaques said. “He’s just so mellow. The only time he really gets excited is when people are clapping. He goes insane when people are clapping, so at graduation where we’re supposed to have these nice, calm service dogs, and everybody’s clapping, my dog’s going crazy.”

And the training became all that more crucial upon leaving the program. In the first few days after leaving the program, Jaques began to have doubts again. Roger wasn’t comfortable on hardwood floors, and the family had to learn to see him as

a working service dog and not the lovable Marmaduke-looking animal they saw in front of them. It was a process, but one he was prepared for.

“We worked through it, and that’s one of the things they teach you,” Jaques said. “They teach you, your dog has a personality, it’s an animal, so you may have issues, but you have to work through them. That’s why we practiced so much. Different things would happen and we had to work through it, and I had the confidence to do that because of the program.”

And through that effort, Jaques is reaping the benefits already, something he really notices when driving, because Roger likes to stand behind Jaques and rest his head on Jaques’ shoulder while in the car.

“The first thing I noticed is I drive a lot slower,” Jaques said. “I used to drive like a madman, and now I drive nice and slow. Not only because I’m calmer, but I don’t want to throw this big dog around in the car, either.”

And at the grocery store where Roger uses a little reveres psychology to keep Jaques’ PTSD symptoms at bay.

“Some of the other dogs, when the veterans would get nervous or anxious, the dogs would approach them to try and calm them down,” Jaques said. “With Roger, if I get anxious, he gets anxious, so then I have to focus on calming him down.”

And Roger’s dislike for hard-surface floors has actually been a benefit because Roger make sure Jaques takes his time and paces himself during shopping duty.

“We walk real slow like this nice old couple on a Sunday stroll through the meat section of Publix,” Jaques said. “But because of that, I’m not stressed out at the store, and it forces me to slow everything down. It makes me less anxious.”

It’s been couple of months since graduation, and Jaques and Roger are still figuring some things out, but they’ve both found a way to calm each other’s nerves and it seems, despite his early misgivings, K9s for Warriors really did know the best for him after all.

“We’ve changed some of our routines to have him fit into our lives,” Jaques said. “But for me, it’s been a blessing.”

Daniel Academy enrolling for 2019-20 school year

Academy offers parents an innovative alternative to traditional schools

Children with learning disabilities or behavioral issues often struggle to succeed in a traditional school setting. These students can become increasingly frustrated when they don’t fit in with their peers or learn at the same pace, leaving parents unsure of where to turn.

Daniel Academy is a K-8 private school launched in 2013 by Daniel, Florida’s oldest child-service agency. The school is specially designed for children who need innovative solutions in the classroom. This includes children on the autism spectrum, those diagnosed with conditions like ADHD or kids who are simply behind one or more grade levels and need more intensive instruction.

Daniel Academy Principal Kerry Flanigan said the school provides a safe, nurturing environment with trauma-informed personnel who are specially trained to understand the unique issues these children face.

“Many of our students have already tried ESE programs or being main-

streamed in traditional classes at public schools without success,” Flanigan said. “The small classes, experienced teachers and on-site resources Daniel Academy offers has led to comfortability and accomplishment many of our students have never known before.”

Flanigan said Daniel Academy differentiates itself in many ways, including:

- A low student/teacher ratio of 12:1 to ensure each child receives individual attention to support their unique skills and alleviate any deficits.
- A standards-based academic curriculum that is infused with regular enrichment classes such as music, art therapy, computer, physical education and yoga.

- Onsite auxiliary services, including group and individual therapy, that help parents streamline appointments.

Daniel Academy is currently accepting applications for the 2019-20 school year. There are several scholarships accepted by the school that can cover or reduce the cost of tuition for students, including the McKay, Gardiner, FTC, HOPE and Family Empowerment scholarships.

Visit danielacademyjax.com or call (904) 296-1055 for more information,

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Ponte Vedra local elected to Board of Directors at Betty Griffin Center

Ponte Vedra resident Andrea Anthony has recently been elected to serve on the Board of Directors at the Betty Griffin Center. Anthony has nearly 30 years of experience in public accounting and has served as a director and treasurer for several nonprofit boards.



Andrea Anthony

compliance and all human resources issues.

Previously, Anthony worked as a senior financial consultant for 11 years at Chicago-based Global Business Assist, where she also worked with nonprofit agencies in many

areas including auditing, accounting and financial seminars in Kosovo, Albania and Sudan.

Prior to that, she served as a controller/consultant for six years at the Fletcher Land Corporation in Ponte Vedra Beach, as a senior audit accountant with Coopers & Lybrand in Jacksonville, and as vice president of finance and audit staff accountant with Price Waterhouse in Denver.

Anthony received her Master of Science in Accounting from the University of North Florida and received her Bachelor of Science from Oral Roberts University in Tulsa, Oklahoma, where she graduated Summa Cum Laude with accounting honors.

Anthony, is licensed as a certified public accountant in both Florida and Colorado and is also a certified divorce financial analyst (CDFA), currently works as a financial consultant with her own Jacksonville-based firm, Changing Tides CPA, LLC. Her company provides divorce financial analysis and support services, accounting and business consulting services, both business and personal accounting, company oversight, tax strategies, internal control reviews, cash flow management, budget forecasting and other services.

She has also served as the finance director for St. John's Academy in St. Augustine for more than 20 years, where she completed the original accounting setup for the startup not-for-profit school including all bookkeeping, reporting, budgeting, internal controls, supervising IRS 501c3

Ponte Vedra Woman's Club distributes charity donations at year-end meeting

The Ponte Vedra Woman's Club held its last meeting of the year May 21 at the Casa Marina Hotel restaurant, and the club distributed its monies raised for the charities for the 2018-2019 year.

Lori Marjerison, chairperson for Charity and Scholarships, handed out the monies raised.

Emily Richards from BEAM received \$1,000. (BEAM is a community-based organization serving low income residents in Jacksonville's beaches communities.)

Mary McLaughlin, PVWC volunteer advocate, received \$1,000 for 210 girls conference entry fees for an all-day workshop at the University of North Florida in April. The girls were able to work on STEM projects and learn more about science, technology, engineering and math.

Nicole Pece, development director of the Betty Griffin House, received \$2,000 in December of which they were able to receive matching funds and \$2,000 at this meeting.

Pece told the committee they were always in need of monies to fund their Rape Care Unit.

Chelsea Rippin from the Saint Augustine Youth Services (SAYS) received \$3,500 for a newly started Community Action Team of therapeutic mentors and licensed counselors to provide care in the homes.

These boys have suffered abuse and are

one step below hospitalization. This club also provides gifts from the Angel Tree for Christmas.

Tanya Rhodes, Florida School for the Deaf and Blind, received \$2,000 for its independent living programs like the culinary arts. The club also provides Christmas gifts from the Angel Tree for students who stay at the school during the holidays.

Because of such a successful year raising monies for the charities, the club was able to give a scholarship of \$5,000 to one student, Kilmari Janet Muniz Rivera, to help with tuition at Daytona State College where she will major in Dentistry.

Rivera is a recent graduate of the Florida School of the Deaf and Blind and has attended the school for four years.

She entered as an English Language learner. She is the second student in the last 25 years to graduate as valedictorian from this program. Kilmari won the Character Counts Award, was active in Book Club and volunteered at an elderly care support service hosted by her church.

For more information in upcoming events including the new and perspective member social on Aug. 22, visit the club's Facebook page at PonteVedraWomansClub.

The Ponte Vedra Women's Club will kick off its next fundraising campaign year with an annual cocktail event 6-8 p.m. on Oct. 17 at Underwood Jewelers.

Send us your nonprofit news
Email pvrecorder@opcfla.com

Sulzbacher Village in Jacksonville honored with Affordable Housing Award from national coalition

25th Annual Charles L. Edson Tax Credit Excellence Award recognizes best in affordable housing

The Affordable Housing Tax Credit Coalition (AHTCC) recently announced that Sulzbacher Village in Jacksonville is a 2019 recipient of the Charles L. Edson Tax Credit Award, recognizing excellence in the affordable housing industry and organizations that have demonstrated especially impactful use of the Low-Income Housing Tax Credit (Housing Credit).

Announced each year at an event on Capitol Hill that unites members of Congress, business and housing leaders, the award honors Housing Credit developments that are strengthening communities, improving health and boosting economies in urban, suburban and rural areas across the country.

“This year’s Edson Award recipients are among the most innovative developers, investors, builders and facilitators of low-income housing developments nationwide,” AHTCC President Michael Gaber said. “It is important to recognize their commitment and achievements at a time when the need for affordable housing is reaching crisis levels.”

Sulzbacher Village is a 92,000-square-foot campus that provides 70 afford-



Photo courtesy of Sulzbacher

President and CEO of Sulzbacher Cindy Funkhouser (center) poses with the Charles L. Edson Tax Credit Award along with Congressman John Rutherford (right), as AHTCC President Michael Gaber.

able rental homes for homeless women, veterans, children and families, financed by the Housing Credit. Additional units include 36 short-term stay apartments for women, eight respite apartments for women recently released from local hospitals and eight apartments for homeless veteran

women. An onsite health center offers primary care, dental, vision and behavioral services for resident children and children in the community at large. The campus also includes a computer lab, children’s library, playground, commercial kitchen, a job placement and assistance program and educational programs, including GED classes. In an outpouring of community support, 500 volunteers worked for three weeks to assemble over one thousand pieces of furniture for the new homes.

“We are incredibly honored to be the recipient of this national award from the Affordable Housing Tax Credit Coalition, along with our partners Vestcor and Hunt Capital”, said Cindy Funkhouser, president and CEO of Sulzbacher. “The Village was a labor of love for us and the entire community of Jacksonville embraced our vision of a dignified place that homeless women, veterans and families could call home. We could not be more thrilled to share this honor with our lead donors on the project, the Lucy B. Gooding Charitable Foundation Trust, the Delores Barr Weaver Fund, the Jim Moran Foundation, the Crawford

Family Foundation, the WC Gentry and Susan Gentry-Dearing Family Foundation, Baptist Health, the Bryan Family Trustees of the Henry and Lucy Gooding Endowment, Fidelity Foundation, Mary Virginia Terry, Lindsay Helms and the Community Foundation of Northeast Florida.”

Since 1986, the Housing Credit has financed more than three million homes for low-income households, including veterans, senior citizens, disabled individuals and families with children. Virtually no new affordable housing can be constructed without the Housing Credit. Through public-private partnerships, the Housing Credit offers a proven track record of financing safe, decent affordable homes in communities where they are needed most.

“Communities across the country continue to count on the work of organizations like our 2019 Edson Award winners to create affordable homes,” AHTCC Executive Director Emily Cadik said. “Affordable housing is needed in every part of the country.”

For more information, visit www.sulzbacherjax.org

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Betty Griffin Center

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Programs & Services

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|----------------------------------|----------------------------------|
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| Safe, Secure Shelter | Transitional Housing |
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| Sexual Assault Recovery Services | Support Groups/Peace Club |
| Court Advocacy/Legal Assistance | Community/Professional Education |

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United Way-SJC impacts community by making tax prep less taxing



Melissa Nelson
President/CEO,
United Way of
St. Johns County

Known for raising dollars and funding programs, United Way of St. Johns County benefits community residents in many impactful ways. Recently, over 500 individuals and families learned that tax season isn't so bad when you take advantage of free and friendly assistance from IRS-trained volunteers at one of the four United Way-SJC tax-prep locations.

For the county's most vulnerable citizens, with household incomes of \$65,000 or less, the cost of a poorly prepared return, no return or prep fees are all avoided, as well as threats from predatory lenders. The resulting dollars can make a profound impact to a family living paycheck to paycheck and can be used in many ways: to a build a savings account, for overdue or needed auto maintenance or paying down a debt.

Said one mother who recently sought help, "I came in to have my son's taxes prepared because he was in the hospital and unable to accomplish this. They were so kind, patient and helpful." She added, "This service was exceptional, and I am so very grateful!"

United Way-SJC spectacularly surpassed all goals for the number of free tax returns prepared this year. With 23 volunteers donating nearly 1,000 service-hours, the RealSense program is a relatively new initiative. Launched in 2017, filings increased 500 percent from 2017 to 2019. Not only have the number of returns prepared skyrocketed, but also the benefits to the community.

Richard Horvath, a volunteer preparer reflected on three of the returns he was involved in preparing.

"The personal situation of each one of my clients illustrated the importance of our service," he said. "Most moving, to me, were two families in the service-sector and one that provided an educational program. In each situation, it was amazing that they were able to make ends meet. Providing this assistance, at no cost, is truly a great service to our community."

Another example is long-time St. Augustine resident, Mark, who heard from family members about the services. Skeptical at first, he now understands in addition to the truly free assistance, he was able to work with trained preparers he could trust and that had his best interest at heart. His family knew Mark would take home more than just a return.

During tax prep sessions, information is shared about community resources and financial literacy along with tips for plan-



Photo courtesy of United Way of St. Johns County

St. Johns County residents get tax preparation assistance from a volunteer through the United Way of St. Johns County.

ning ahead for next year's returns. Whether it is someone like Mark, a single mom, or new to the workforce teenager filing for the first time, the counseling can be invaluable. Senior adults also benefit from the service.

"My parents are over the moon thrilled with their experience and especially with the volunteer that worked with them," expressed a daughter who referred her parents because the older couple needed assistance to repair a prior mistake that was causing a seemingly insurmountable obstacle potentially requiring costly professional advice.

Also appreciative, the parents added, "We will use RealSense again and again. We will make sure others know about this organization!"

From the volunteers preparing returns to the individuals filing the returns, there is agreement that this United Way program makes Real Sense for the community.

United Way focuses on the building blocks that lead to a good quality of life - Education, Health and Financial Stability. United Way-SJC understands that together we build a collaborative relationship of residents, businesses, government and nonprofits working to meet the most pressing social service issues in St. Johns County, large and small. We all gain when children are successful in school, when people are healthy and when families are financially stable. Join us. To give, to advocate, or to volunteer, visit the United Way-SJC website at www.unitedway-sjc.org or call (904) 829-9721.

Angelwood receives grant from Firehouse Subs Public Safety Foundation to assist with fire safety

Firehouse Subs Public Safety Foundation awarded a grant of more than \$16,000 to Angelwood, Inc. for the purchase and installation of additional fire safety equipment to help protect the lives of individuals living with developmental differences and the staff that serve them. An automatic fire sprinkler system was installed at Angelwood's residential group home in the Beaches area this spring.

"Firehouse Subs has been a long-time partner of Angelwood through support of our fund-raising events and by providing healthy meals for our Summer Day Camp" said Angelwood Executive Director, Diane Tuttle. "We are so grateful for this grant that helps to protect and ensure the safety of the young men living in this home."

Angelwood, Inc. is a Jacksonville based non-profit that, since 1993, has been serving children, adults, seniors and families living with intellectual and developmental differences such as Autism, Cerebral Palsy, Down syndrome and Spina Bifida. Angelwood provides support to over 300 individuals and their families in residential group homes, supported employment, adult day training programs and holiday and summer day camps. For more information visit www.angelwoodjax.org.



Photos courtesy of Angelwood, Inc.

Residents of Angelwood pose with a plaque lauding a donation from the Firehouse Subs Public Safety Foundation to install an automatic fire sprinkler system at the nonprofit's residential group home.

Beaches Community Fund makes \$280K in grants

The Beaches Community Fund, an initiative of The Community Foundation for Northeast Florida, will distribute more than \$280,000 this year to local Beaches-area nonprofits to improve the lives of their fellow citizens who may be struggling. After just four years of grantmaking, the Beaches Community Fund has invested more than \$988,000 in Beaches-area organizations that seek solutions on behalf of those who need assistance.

The 30+ generous families who pool their charitable giving dollars to tackle community issues continue to focus on areas that research has shown to be the most pressing needs that can be influenced by thoughtful grantmaking. That includes transportation to jobs, food, medical care, essential services, early childhood literacy, development and helping Beaches nonprofits grow stronger and be more collaborative.

This year, based on data as well as what was learned from previous grants, the Beaches Community Fund decided to add new priorities such as basic needs such as housing, shelter, medical care and healthy food. In addition, it will support for school-aged children, both in-school and afterschool, as well as disaster preparedness.

“We are indeed fortunate that this dedicated cadre of Beaches families has committed themselves to improving the lives of all their neighbors along our coastline,” said Joanne Cohen, VP, Philanthropic Services for The Community Foundation.

“They have truly embraced the concept of ‘give where you live’ and the entire Beaches Community has benefitted from their thoughtful generosity.”

BASIC NEEDS \$133,880

■ **Beaches Emergency Assistance Ministry (BEAM):** \$30,000 for general operating support

■ **Feeding Northeast Florida:** \$25,000 to partner with the Mayport USO to provide nutritious food and staple items for 50 active-duty military families.

■ **First Coast Blessings in a Backpack:** \$10,000 to provide a bag of groceries each Friday afternoon at Mayport and Finegan Elementary school students who depend on the free and reduced lunch program

■ **I.M. Sulzbacher Center for the Homeless:** \$23,880 to fund an Advanced Registered Nurse Practitioner position at the Sulzbacher Beaches Clinic for the equivalent of one day each week

■ **Mission House:** \$20,000 to provide a mental health counselor on-site one day per week for homeless individuals and to help homeless veterans and families at the Beaches

■ **St. John the Baptist Catholic Church Emergency Assistance Ministry:** \$5,000 to provide basic survival kits to homeless individuals and families in



Photo courtesy of The Beaches Community Fund

Glenn Ullman and Lisa Landwirth Ullman

the Mayport Road corridor

■ **We Care Jacksonville:** \$20,000 to continue funding a Community Health Worker, who collaborates with Baptist Beaches, Sulzbacher Beaches Clinic, and BEAM to help uninsured patients with chronic medical issues

STUDENT SUPPORTS & ENRICHMENT \$57,250

■ **Beaches Habitat:** \$10,000 to provide enhanced learning materials and stipends for its afterschool tutoring and enrichment program at the Gail Baker Community Center and Jordan Park Community Center on Mayport Road

■ **Beaches Boys & Girls Club:** \$15,000 to provide equipment and software for the Music, Mixing and Mastery program, which incorporates reading, writing, performing arts and music technology

■ **Communities in Schools:** \$15,000 matching grant to continue the Student Enrichment Program at Mayport Coastal Sciences Middle School

■ **Girl Scouts of Gateway Council:** \$8,750 to launch Daisy troops for four-year-olds at the two Head Start centers at the Beaches (Mayport Elementary and Rhoda Martin Center)

■ **Outreach Ministries Inc., International:** \$8,500 to provide evening enrichment programming, including cultural performing arts, martial arts, and STEM, for students at the Gail Baker Community Center on Mayport Road.

TRANSPORTATION \$10,500

Over the past several years, the Beaches Community Fund has invested (through grants and advocacy) in several strategies to improve transportation access for Beaches residents. Successes include: the expansion of Dial-A-Ride into Mayport and Ponte Vedra Beach, and to include employment-related transportation; the launch of the JTA Beaches Flyer and JTA ReadIRide; and small grants to help Beaches nonprofits assist their clients with transportation services. Because these changes are new and it is too early to assess their effectiveness or the gaps that remain, the Grants Committee decided its 2018-2019 focus would be on helping nonprofits get small grants to assist their clients with critical transportation needs.

■ **Beaches Emergency Assistance Ministry (BEAM):** \$3,000 to assist clients with transportation to the food pantry, nutrition counseling, medical care, job interviews, work, or school

■ **Goodwill Industries of America:** \$3,000 for participants in the Single Parent Program through Goodwill's A-STEP program with transportation to and from school and work

■ **Mission House:** \$3,000 to assist clients with transportation to job interviews, to specialty medical appointments that the Mission House clinic cannot resolve, and to apartments to meet landlords and obtain applications for housing.

■ **Elderly Housing Management**

Corporation (Pablo Hamlet & Pablo Towers): \$1,500 to assist residents with transportation to medical appointments and government offices

EARLY CHILDHOOD LEARNING \$56,500

■ **Kids Hope Alliance:** Up to \$55,000 to continue/expand three strategies begun as a partnership between the Beaches Community Fund and Kids Hope Alliance in 2018: An Early Learning Exchange designed to promote collaboration in the early learning at the Beaches; strengthening literacy at existing child care/early learning centers; and helping parents of young children develop their parenting and literacy skills

■ **Palms Presbyterian Preschool:** Up to \$1,500 to for expenses for Early Learning Exchange meetings (as described above)

A STRONG BEACHES NONPROFIT SECTOR UP TO \$23,500

■ **Nonprofit Center for Northeast Florida:** Up to \$20,000 to continue the Eleanor Ashby Beaches Leadership Series, which strengthens Beaches nonprofits and promotes collaboration

■ \$3,500 to create an inventory of nonprofit organizations serving the Beaches

BUILDING A COLLABORATIVE VISION FOR THE BEACHES UP TO \$2,500

■ Up to \$2,500 to hold a series of forums/listening sessions with Beaches stakeholders

JDRF continues fight against Type 1 Diabetes with annual Miracles Gala on Oct. 19

The 19th Annual JDRF Miracles Gala “An Evening for Kings & Queens” will be held Saturday, Oct. 19 at the Sawgrass Marriott to help raise funds in the fight against Type 1 Diabetes.

The evening will feature cocktails and hors d’oeuvres, a seated dinner, silent and live auctions and Fund A Cure program. The celebration will also include dancing and card games.

Steve Halverson, chairman of the Haskell Company, will be honored with the Living and Giving Award for contributing his time and talents to help in our efforts to improve lives and cure Type 1 Diabetes.

JDRF is the leading global organization funding Type 1 diabetes (T1D) research. Type 1 Diabetes is an autoimmune disease in which a person’s pancreas stops producing insulin. T1D strikes both children and adults, and its onset has nothing to do with diet or lifestyle. Founded by two parents determined to find a cure for their children in 1970, JDRF has expanded through grassroots fundraising efforts to become a powerhouse in the scientific community. To date, JDRF has funded \$2 billion in research and made significant progress in understanding and fighting this disease.

For more information about the 2019 JDRF Miracles Gala and to purchase tickets, visit www.tinyurl.com/2019JDRFNorthFloridaGala.



LOCAL ROTARY CLUB MEMBERS TAKE HOME DISTRICT AWARDS

Local Rotary clubs made quite a showing at the recent Rotary District 6970 conference in May in Daytona Beach. Pictured is Nicole Hamm of Beaches Rotaract, who won the Rotaract Rising Star Award; Rotary Club of Ponte Vedra Beach President Vickie Cavey, who displays the district’s Public Image Award on behalf of her club; Rotary Club of Ponte Vedra President Kelly Altosino-Sastre, who won the Brent Williams Spirit of Rotary Award; and Rotary Club of Ponte Vedra Beach Rotarian Ed Dalton, who won the Rising Star Award.

Photo courtesy of Vickie Cavey

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NONPROFITS SHARE MISSION WITH ROTARY CLUB OF PONTE VEDRA BEACH



Michele McManamon, founder and executive director of Operation New Uniform, speaks about her nonprofit's efforts to train veterans and their families for fulfilling careers at the June 6 meeting of the Rotary Club of Ponte Vedra Beach.



Megan Weinstein, executive vice president of strategic development at the Boys & Girls Clubs of Northeast Florida, addresses the Rotary Club of Ponte Vedra Beach the about her organization's mission and efforts during a meeting Thursday, June 6, at Marsh Landing Country Club in Ponte Vedra Beach.

Photos by Jennifer Logue.

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Junior Achievement of North Florida sees positive results in survey of students, teachers and volunteers

Junior Achievement of North Florida recently released its 2019 return on investment (ROI) document which shows the results of its survey of Junior Achievement program participants. Every other year, the nonprofit organization surveys students, teachers and volunteers who take part in the JA programs in Duval County. The results from the recent report show overwhelmingly that JA programs work.

“We want to reach more students each year, but we want to make sure we are doing it right so every other year we take the time to ask,” said Steve St. Amand, president of JA of North Florida. “We want to know if what we are doing works, if participants want to continue with our programs and how we can improve. We are happy to report the students said they are learning a lot from our programs and

88 percent said what we are teaching them has made staying in school very important.”

The 2019 ROI was compiled from 2,438 responses from March 2018 to March 2019. The survey questions were manually distributed and returned to JA. The data was then compiled into the report.

To find out if JA is working, the survey asked students a number of questions including, “Has JA made you see that what is being learned in school can be used in the real world?” Eighty-four percent said yes, and 14% said a little. Eighty-seven percent said JA helped them understand business and economics and 95% say they would like it in their class next year.

Of the teachers surveyed, 80% said their students have a better understanding

of business and economics because of JA and 96% said they would participate in JA again and would recommend it to other teachers. Ninety-nine percent of the teachers said the programs either compliment or enhance their classroom curriculum.

The volunteers who teach the JA programs in local schools come to the organization from corporations and the community. The volunteers are trained by JA staff to teach the curriculum.

Of the volunteers surveyed, 97% said they would volunteer again and 98% said they would recommend volunteering for JA to co-workers and friends.

The impact JA has on a child’s education and life is evident in the results. JA increases a student’s interest in work careers and staying in school. JA has served nearly 60,000 students and taught

more than 600,000 hours of JA programs in local schools. More than 14,000 middle and high school students have completed personal finance programs that allowed them to experience real-world choices. Nearly 3,500 students have had the opportunity to visit a workplace and network with business professionals and more than 6,000 students experienced the JA Financial Literacy Center located in New Town with its JA Eating Healthy on a Budget and a shopping trip to the Jacksonville Farmers Market.

JA of North Florida is always looking for volunteers to expand their reach to students. For information on how to get involved, visit janfl.org or call JA of North Florida at (904) 398-9944. The complete 2019 ROI can be viewed at juniorachievement.org/web/ja-norflor/financial-reports.

Girl Scout Troop supports Kate Amato Foundation in ‘Cookies for Kate’ fundraiser

During cookie season, Girl Scouts learn to make decisions, manage money, demonstrate confidence, use ethics and make goals while selling Girl Scout Cookies. This season, the girls of Troop 1027 decided to donate the profits from the cookie sale to the Kate Amato Foundation to support pediatric cancer research. They called their project “Cookies for Kate.”

Kate’s mother, Lisa Amato joined the troop one night to answer questions and share Kate’s story with the girls. “They asked great questions and seemed eager to help,” Lisa said. “They enjoyed hearing stories about Kate and loved looking at the scrapbook and photo albums of Kate when she was a girl scout.”

This week, Troop 1027 surprised Amato with a \$900 check made to the Kate Amato Foundation. The Troop also wants to be ambassadors for foundation by spreading awareness about childhood cancer and the urgent need for research funding to develop safer, smarter treatments for kids.

“We’re blown away by these girls’ commitment, determination and enthusiasm,” Kate’s father, Jeff Amato said.

Troop #1027 includes Lauren Barksdale, Danielle Baum, Alexa Clutter, Lorena Clutter, Lauren Kate Davis, Isabella Howell, Annabel Jones, Estelle Jones, Rosie Jones and Maura Waller, with Shauna Davis as the Troop Leader and Wendy Waller as the Cookie Leader. Kate’s parents are overwhelmed by the community’s continued support for Kate’s foundation and are especially grateful to the families who are teaching their children about Kate and encouraging kindness and compassion in the next generation.

Kate Amato Foundation

Cancer is the leading cause of death by



Photo courtesy from Lisa Amato

Girl Scout Troop 1027 presents the \$900 check made to the Kate Amato Foundation.

disease in children. For those who survive, the side effects of treatment cause long-term health problems. The Kate Amato Foundation was formed in 2017 in honor of Kate Amato, who battled cancer for over 2 years.

At the young age of nine, Kate was diagnosed with stage IV alveolar rhabdomyosarcoma, an aggressive soft tissue cancer that attacks skeletal muscles. Despite painful treatments and a terrible disease, Kate continually radiated kindness, joy and beauty. She was a special soul that touched all who came to know her. Though Kate is no longer with us, her loving and resilient spirit lives on in the work of The Kate Amato Foundation. Through Kate’s illness, we learned how severely underfunded research is for childhood cancer, resulting in outdated, highly toxic treatments and low survival rates for many children.

Kate’s Foundation is dedicated to finding safer, more effective treatments for children with cancer, by fundraising and supporting innovative science that accelerates the pace of progress and saves lives. For more information, visit www.KateAmatoFoundation.org.

Follow the Kate Amato Foundation on social media at TeamKate on Facebook and @kateamatofoundation on Instagram.



Photos courtesy of Scouts BSA Troop 291

The BSA All Girls Troop 291 attends first Court of Honor at Ponte Vedra United Methodist Church

The Boy Scouts of America All-Girls Troop 291 attended their first Court of Honor on the evening of May 23 in Ponte Vedra United Methodist Church.

Before the official Court of Honor began, the troop held a fundraising event and silent auction for over 20 Gregory backpacks with starting bids at more than 50% off.

There was also a raffle with a chance to win a Kong cooler, an original painting by Althia Prinsloo and Palms cake designers gift certificates.

A Court of Honor is a ceremony normally held during the different times of the BSA year where scouts earn merit badges, receive rank advancement and celebrate with friends and family.



Business Weekly

PAGE 27 THURSDAY, JUNE 13, 2019

Rosenblum's clothing store returning to roots as go-to place for men's fashion

Page 29

www.PonteVedraRecorder.com

Local businessman flees South Africa's violent crime to make success in St. Johns County

By Amber Lake

Barry Le Roux is still getting used to life in Nocatee. When driving in and out of the neighborhood, he doesn't have to stop to have the trunk of his car checked for stolen TV sets. On the way to the bank, his wife doesn't hide her purse under the driver's seat in event of a "smash and grab."

There are no 10-foot walls with electric wire piping lining his enclave. 24-hour security guards do not scan the perimeter armed with rifles. The front gate doesn't even have a copy of his fingerprint on file. In South Africa, where Le Roux is from, sometimes being "safe" doesn't really give you the feeling of safety. Compared to Johannesburg, Nocatee may as well be in Mayberry – only things aren't quite as black and white as that.

Le Roux grew up in South Africa and still has family there. He left in 2017 because, like many, it just was dangerous for him and his loved ones. In Johannesburg, Le Roux did see success. He grew his tech company and became the first to bring iPads to South Africa. However, he said that no matter how successful a person can be in the city, the pervasive threat of violence was unavoidable.

"We were living in beautiful homes (that were) 7,000-square foot," Le Roux said. "(These were) world class homes, but what does it mean if you have to bury your child? None of that stuff matters."

Today, Le Roux is a successful local businessman, owning multiple YOBE Frozen Yogurt shops in Marsh Landing, Nocatee and St. Augustine, an electronics repair store, Cellular Phone Hospital, St. Augustine and two Verizon stores, situated in Ponte Vedra Beach and Nocatee. He has two small boys, ages 4 and 8. Le Roux chose St. Johns County for its school system and, of course, low crime rate.

When he arrived, he realized that he might have to learn to adapt, both as a citizen and as a businessman.

"I thought I was going to change America," Le Roux said. "I thought I was going to come in and have all these great ideas and all of America was go-



Photo courtesy of Barry Le Roux

Barry Le Roux with his wife Sarah-Lynn and sons Matthew, 8, and Luke, 4.

ing to love my ideas and they are going to buy anything that I have. (I realized) really quickly I realized that you're not going to change America, or anything about it. If you want to be successful, you need to find what they like and just do that."

When Le Roux came to the "biggest consumer market in the world," he saw frozen yogurt with lines out the door and frozen yogurt the next block over. One might suppose that frozen yogurt seemed like a safe bet from a man looking for an opportunity in a safe town. So, he did just that – and, it worked.

But things weren't as easy for Le Roux as that. He worked hard, learned the ins-and-outs of owning a dessert

store, which was vastly different than owning one in South Africa. Food regulation and certifications and exceeding the bottom line aren't things that came easily or quickly for him. He doesn't credit a savvy business sense or luck to his success. He credits his work ethic and willingness to stick with it.

"Look at Starbucks look at any of these brands," he said. "You don't hear stories about Jeff Bezos working out of his basement or garage for years and years and years and not making money for many years (before) reaching the point where (he) starts to be successful. The message I would like to get across is that don't look at the success, I look at what's behind that, and it doesn't happen overnight."

Not all annuities are created equal. Know the difference



Ric Schilling
Columnist

It seems that the regulatory world is, once again, threatening to curtail or at least tighten the rules regarding variable annuity sales. This is the latest in a series of efforts over the years to increase awareness to purchasers of the risks and fees associated with variable annuities; almost

all of the previous efforts having met with great resistance and thus achieved little results.

Why the fuss here?

There are three areas that seem to be at the heart of the regulatory concerns:

1. Unlike fixed annuities, variable annuities can go both up and down in value, depending on the performance of the funds invested inside the annuity contract. If the contract owns X shares of a mutual fund and it goes down in value, then the contract value goes down proportionately. Some people may believe that buying an annuity eliminates the possibility of loss but, with variable annuities, that is not always the case. All annuities are certainly not created equal.

Virtually all annuity contracts have a decreasing surrender charge should the contract owner chose to surrender the contract before the surrender charge period expires (generally a 7-10-year period). This charge reduces the amount that the contract owner can receive at termination should the contract be surrendered early. While there is no surrender charge applied if the contract owner dies and many contracts provide a surrender charge-free 10% annual withdrawal, it is still possible that the charge – if applicable – could offset some or all of the gains made in the contract to date. Again, many annuity purchasers may not have been informed of this before moving forward.

While both fixed indexed annuities and variable annuities have a fee for adding a lifetime income benefit rider, variable annuities have several additional fees. They may have an annual management fee of up to 1% of policy assets. They typically have a mortality expense charge (ranging from 1.0-2.5%) to pay for the insurance associated with the guaranteed death benefit. And, the investments held in the policy – usually mutual funds – often have sales charges to buy, sell or hold which could



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Continued from 27

add several additional percent in fees. All told, it is not uncommon for these variable annuity annual fees to be in the 4% range, which is a good deal for the insurance company and the financial advisor who sells the policy but not such a good deal for the customer.

Given the above, you'd think that these securities would not be a popular choice among investors yet that's not the case.

Why?

First, because few people who buy an annuity really understand what they are buying or the fees associated with the product. Someone they trust suggested a product, gave them the required disclosures (all 78 pages!) and signed them up. Second, most financial advisors associated with brokerage firms only offer variable annuities and choose not to offer either traditional fixed or fixed indexed annuities. Given that they are the recipients of a portion of all the fees, it is not surprising that they favor them. Remember that more individuals work with financial advisors associated with brokerage or investment firms than with independent investment advisors. Third, the firms with which they are associated also receive a portion of the fees, so they also benefit from limiting the range of options offered to their customers.

The old saying, "buyer beware" is very fitting when considering investing in a vari-

able annuity. Make sure you are adequately educated when it comes to all annuities.

As I stated above ... all annuities are NOT created equal. There are very specific differences in the varying types of annuities and what they can offer. Make sure you are investing in the type of annuity that fits your needs best ... not your broker's needs.

Do your homework. Ask questions. Get second or third opinions. Know your needs (believe it or not, many people don't really know what their needs are so they just go with whatever is suggested to them at their bank or investment firm). Work with someone who puts your best interest first.

Frederic "Ric" Schilling is a Florida native, born in Jacksonville, FL. Ric is President and founder of Senior Guardians of America, a local North Florida firm specializing in tax reduction, long term illness planning, asset protection, probate avoidance and life income planning. Ric is a National Speaker and Advocate on Senior Issues and has been featured by the Florida Times Union and WJXT, TV-4 in Jacksonville as an authority on Estate Planning and Retirement Issues. Senior Guardians has an A+ rating with the Better Business Bureau and is a member in excellent standing with the National Ethics Association. Ric Schilling is a Certified Financial Fiduciary (CFF). You may contact Ric at 904-371-3302 or 888-891-3381. Please visit: www.senior-guardian.com This article is not intended to give tax or legal advice. Securities offered through Center Street Securities, Inc. (CSS), a registered Broker-Dealer & member FINRA & SIPC. Investment Advisory Services offered through Center Street Advisors, Inc. (CSA), a SEC Registered Investment Advisor. Schilling and Associates (d/b/a Senior Guardians of America) and CSA are independent of CSS.



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Rosenblum's gets reborn

The upscale clothing store creates a new feel by channeling tradition

Rosenblum's is returning to its roots as retailer of inspired men's clothing and increasing its inventory scope to fit today's evolving, more casual business and social landscape. According to co-owners Richard and Bob Rosenblum, grandsons of the original Rosenblum's founder, the two locations will be as much about the in-store experience as it is about the clothes. Rosenblum's will continue as the area leader in "made to measure" business- and occasion-wear, but the brothers have recognized that tastes are changing and so should their business model.

For over 50 years Rosenblum's included women's fashions in their two stores. While that expansion was successful, they recognize they may have drifted out of their lane. There are many, many choices when it comes to shopping for women, but for men there are essentially two, large department stores and the internet. The goal is to be known once again as the choice for Jacksonville's men to shop — to feel comfortable in the stores and without having to share inventory space or the expertise of the staff. It's certainly not an accident to time their revelation around Father's Day, as the entire strategy really focuses on men's clothing, fashions and, ultimately, confidence.

"For generations, we have inspired our customers to look and feel their best for all of life's occasions — dressy or casual, business or pleasure," Richard Rosenblum said. "We continue to harness our passion for the right clothing and fit, to give our



Photos by Amber Lake

Rosenblum's owner Bob Rosenblum with Melvin Jefferson, Fashion Consultant.

customers the confidence in how they look and feel when they walk out of our stores. It is in our DNA and it's why we do what we do."

Each Rosenblum's store will have a clubhouse feel with billiards table, televisions and a coffee station. They will feature special events such as scotch tastings and tailgating events.

"If our customers just come in to hang out and talk, we're ok with that," Rosenblum added. "It's about providing inspiration and confidence and a sense of place for Jacksonville's men to shop and get

advice on how to dress. I'm not sure we were able to focus on that as much when we served women, too."

Rosenblum's has done well to carve out its own niche in the market. By offering not only an exclusive shopping experience but a unique atmosphere that is custom-fit to a customer's experience, the store hasn't felt the heat online competition.

"The internet is catching on," Bob Rosenblum said. "Luckily for us, guys don't love the internet like women. They like the tailoring aspect to their clothes, and we offer them free, lifetime altera-



Rosenblum's is refocusing on men's fashion and expanding their in-store amenities to include a billiards table, televisions and a coffee station. They will also feature special events such as scotch tastings and tailgating events.

tions on our clothes."

Despite the redirection toward men's fashion, the store wants to emphasize that its doors will always be open to women.

"Our doors are certainly open to our clients' better halves," Richard Rosenblum said. "Come in and shoot some pool, help us pick out the wardrobe, hang out with us. We're not building a boy's club, just a place for men to feel comfortable shopping. Let's face it, men aren't great shoppers and our job is to be focused on them, make them comfortable and provide our expertise. Whether he needs a business-casual ensemble, a suit for his new C-suite job, a comfortable outfit for the Club's BBQ night or a tux for his daughter's wedding, Rosenblum's will once again be the destination for Jacksonville men — and their better halves — to shop."

Neptune Beach site to become new Community First branch by 2020



Photo courtesy of Community First Credit Union

A rendering show the planned design for the Community First Credit Union in Neptune Beach.

Community First Credit Union recently announced it has submitted its permit application to begin renovations/expansion of a former bank branch location in Neptune Beach.

Community First purchased the former Atlantic Coast Bank branch and property at 1425 Atlantic Blvd. in December 2018. The credit union has also unveiled interior and exterior digital renderings to its members and the wider beaches community.

The current in-line shopping center location of Community First at 1650 San Pablo Road will move to the new Neptune Beach branch once the new branch is complete in early 2020. The new building is about 4,000 square feet and sits on two acres. It will undergo extensive renovations and remodeling to adopt the coastal design and architectural features of Community First's nearest location in Jacksonville Beach.

"We are looking forward to beginning construction of our newest branch," said John Hirabayashi, CEO and president of Community First. "Our members in Neptune and Atlantic Beaches and the Intracoastal West area will

enjoy an innovative and expanded banking experience at this location."

The branch and property will undergo renovations, improvements and an expansion. Community First will add an exterior tower, a feature in all its new branches. The location will offer members drive-thru teller windows and a drive-thru ATM, which the San Pablo location lacks.

The interior features a redesign for modern banking including an open floor plan, bright colors and advanced technologies. The branch experience includes full- and self-service and assisted service options. Specialized financial experts are instantly available through the credit union's Expert Nearby solution. TTV Architects will design the new branch and Auld & White has been selected to perform the renovation.

The branch is part of the credit union's Branch Transformation Project, the institution's most aggressive and comprehensive branch and facilities upgrade and update in its history which seeks to align physical branch locations with modern banking needs.

RezLegal names George F. McCaughan CEO

RezLegal, the Ponte Vedra Beach-based business and healthcare law firm, recognized as one of the Best Law Firms in the nation for four consecutive years by U.S. News & World Report, announced the appointment of George F. McCaughan as chief executive officer.

The new role was created for McCaughan

as a result of the firm's continuing growth. He will assume overall responsibility for the management of business operations, guiding high-level strategic decisions on marketing, information technology, financial and growth-related matters, as well as helping steer the tone, vision and culture for the firm.

"We are fortunate to have someone of George McCaughan's caliber and experience to come in and help us continue to grow our company," said Rick Reznicek, a founding partner of RezLegal, LLC. "We are at a critical moment in our evolution and are excited to leverage George's deep leadership and management capabilities. He is an outstanding communicator with a diverse knowledge base, a client-focused approach and a strong track record of execution."

McCaughan provides over 25 years of corporate and entrepreneurial experience helping companies grow in smart ways,



George F. McCaughan

maximizing their assets and driving business success. He has previously served as a CEO, CFO, COO, VP Sales and business consultant.

"I am honored and excited to join RezLegal," McCaughan said. "The opportunity for this passionate, talented team to continue to accelerate its growth and set new standards is vast. I'm looking forward to the next chapter."

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Legendary rockers The Doobie Brothers return to The Amp in St. Augustine Nov. 13

GRAMMY-winning rock and roll favorites The Doobie Brothers will return to The Amp St. Augustine on Wednesday, Nov. 13. The Doobie Brothers last performed to a sold-out crowd at The Amp in November of 2016.

The Doobie Brothers have been delivering mind-blowing, roots-based, harmony-laden, guitar-driven rock and roll for more than four decades, selling more than 48 million albums and winning four GRAMMY Awards. Boasting one of the most loyal fan bases in music, The Doobie Brothers continue to write and record new material and tour the world. Their No. 1 singles “Black Water” and “What a Fool Believes,” both gold, lead a catalog of indelible songs that include, “Listen to the Music,” “China Grove,” “Jesus Is Just All Right,” “Rockin’ Down the Highway,” “Long Train Runnin’,” “Take Me In Your Arms,” “Takin’ it to the Streets,” “Minute by Minute,” “You Belong to Me,” “The Doctor” and more. In all, the Doobies have tallied up five top-10 singles and 16 top-40 hits. Beginning with their multi-million-selling sophomore collection “Toulouse Street,” the Doobies have 3 multi-platinum, 7 platinum and 14 Gold albums. “Best of the Doobies” has sold more than 12 million copies, making it a rare “diamond record.”

The Doobie Brothers “Live from The Beacon The-



Photo courtesy of The Amp.

The Doobie Brothers will return to The Amp St. Augustine on Wednesday, Nov. 13.

atre” will premiere on PBS stations and features two of the band’s iconic albums, “Toulouse Street” and “The Captain and Me.” The PBS special includes several deep cuts and songs never-before performed live by the band such as “Mamaloi,” “O’Connellly Corners,” “Ukiah,” “The Captain and Me,” and a brand, new arrangement of “Listen to the Music” featuring horns.

Tickets for The Doobie Brothers are on sale at The Amp and Ponte Vedra Concert Hall Box Offices. Tickets will also be available at ticketmaster.com.

Friends of the Ponte Vedra Concert Hall to present free album-release concert by Jeremiah Jones June 15

The Friends of the Ponte Vedra Concert Hall will present a free album-release concert by Ponte Vedra resident and Nashville songwriter Jeremiah Jones at the Ponte Vedra Concert Hall on Saturday, June 15.

The concert will feature Jones performing songs from Jones’ new album, “Arizona.” There will also be a food truck onsite and the bar will be open on the concert hall’s new outside deck, which was built through a fundraising campaign organized by the Friends of the Ponte Vedra Concert Hall.

Doors open at 6 p.m., with the concert beginning at 7 p.m. Admission is free, with voluntary donations going to support the Friends of the Ponte Vedra Concert Hall. For more information, visit friendspvch.org.



Photo courtesy of Jennifer Logue

Jeremiah Jones to perform at Ponte Vedra Concert Hall for free album-release concert June 15.

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THEME: SUMMER FUN

ACROSS

- 1. '70s hairdo
- 5. Used for Chinese cooking
- 8. Part of URL
- 11. * ____-and-slide
- 12. Cone-shaped quarters
- 13. Formerly known as dropsy
- 15. “Les MisÉrables” author
- 16. Hissy fit
- 17. Sink hole
- 18. *It varies widely in different regions
- 20. One from the Magi
- 21. Native American emblem
- 22. Lavatory, abbr.
- 23. Like #21 or #37 in this crossword
- 26. Borrower’s warranty
- 29. Geological time period
- 30. Experienced sailor
- 33. Wraths
- 35. Turning abstract into real
- 37. Zippo
- 38. Carl Jung’s inner self
- 39. It’s considered abominable
- 40. Ticks off
- 42. Mightier than sword?
- 43. *Popular July 4th event
- 45. Climb Kilimanjaro, e.g.

- 47. Bigheadedness
- 48. Hawaiian veranda
- 50. Vegetarian’s protein source
- 52. *It won’t last long in the heat
- 55. Canada’s favorite tree
- 56. UN civil aviation agency
- 57. Another spelling for #54 Down, sing.
- 59. Listens to #19 Down
- 60. Accepted behavior
- 61. Copenhagen native
- 62. Flower precursor
- 63. D.C. time
- 64. Church part

DOWN

- 1. *Bonfire residue
- 2. Mess up
- 3. Capital of Latvia
- 4. Porto, to many English-speaking tourists
- 5. Painful expression
- 6. Poppy product
- 7. *In need of a breeze
- 8. Like Beethoven
- 9. Fail to mention
- 10. *A farmer’s ____
- 12. Sleeping sickness vector
- 13. Hoover’s middle name
- 14. *Blast from past in movie watching
- 19. ____-boots
- 22. Car nut
- 23. Bald eagle’s nest
- 24. Do like ivy

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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.

- 25. Yogurt-based dip
- 26. Cobbler’s concern
- 27. Nonsense
- 28. Red Sea nation
- 31. Actress Hathaway
- 32. Mammoth site, e.g.
- 34. *Summer castle material
- 36. *Light bearer
- 38. Very, in music
- 40. Big fuss
- 41. Kidnapper’s demand
- 44. Fits of shivering
- 46. *Noisy insect
- 48. El Pollo ____ , pl.
- 49. Not together
- 50. Off-limits
- 51. Newspaper piece
- 52. Conifer
- 53. Like 2016
- 54. Ages and ages
- 55. Flash dancers
- 58. Born, in society pages

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dish **ALTIMETER**



Photo courtesy of Kara Pound

The annual St. Augustine Music Festival will showcase free classical music concerts in the historic Cathedral Basilica of St. Augustine on June 20-22 and June 27-29.

St. Augustine Music Festival announces 2019 concert program

The St. Augustine Music Festival (SAMF) returns for its 13th summer season of free classical music concerts in the historic Cathedral Basilica of St. Augustine. Six performances are staged over two weekends, June 20-22 and June 27-29, with all concerts starting at 7:30 p.m.

Founded in 2007 by Jacksonville musicians Jorge A. Pena and Jin Kim-Pena, the festival welcomes audiences as varied as its concert programs. Classical music “newbies” mingle with seasoned aficionados, true to the festival’s mission to educate, elevate and entertain through great music, regardless of ability to pay for a ticket. Individual and corporate donors support the festival financially to keep the concerts free to the public.

SAMF creates world-class concerts with professional musicians. Many of the musicians

are members of the Jacksonville Symphony Orchestra. SAMF, the largest, free festival of its kind in the United States, has become a summer “must-do” in Northeast Florida’s cultural life. Its concerts have been featured on National Public Radio’s “Performance Today.”

This year’s event will feature Mozart’s Violin Concerto No. 5 with St. Augustine favorite Nigel Armstrong, the beautiful Adagio for Strings by Samuel Barber, Dmitri Shostakovich’s powerful Chamber Symphony for Strings in C Minor and Arnold Schoenberg’s Transfigured Night.

For more information, visit StAugustineMusicFestival.org.

If interested in becoming a sponsor or donating to the 2019 season of the St. Augustine Music Festival, visit StAugustineMusicFestival.org or email SAMFnews4u@gmail.com.

Florida Blue renews 3-year sponsorship of Jacksonville Symphony Masterworks and music education

Florida Blue recently announced the renewal of a \$500,000 sponsorship gift of the Jacksonville Symphony’s Masterworks Series. The gift will maintain the series’ title of Florida Blue Masterworks for the next three seasons.

Florida Blue has been an integral part of the Symphony’s history, having supported the organization for 25 years. Charlie Joseph, executive vice president, corporate affairs and general counsel for Florida Blue, shared during the announcement,

“Our mission is to help people and communities achieve better health, and one of the ways we contribute to that mission is through the power of music,” said Charlie Joseph, executive vice president of corporate affairs and general counsel for Florida Blue.

“Florida Blue is grateful to the Symphony for everything it is doing to strengthen the health of our community, including its work with our local youth.”

Florida Blue is also invested in the success of the Symphony’s education programs and the value it provides to students.

The audience for the announcement included 50 students from the award-winning Jacksonville Symphony Youth Orchestras, as well as their families, who were recognized for their dedication to music education.

“Whether they go on to pursue a career in music or choose to do something else, I can tell you without a doubt that these young women and men will accomplish amazing things in life,” Joseph said.

The Florida Blue Masterworks Series is the Jacksonville Symphony’s flagship program, featuring 12 concert weekends of diverse symphonic repertoire written by well-respected composers from the 1700s through today.

“Florida Blue is an invaluable partner because they recognize the powerful role that symphonic music plays in the life of our community, Jacksonville Symphony music director Courtney Lewis said.

“Their support makes it possible for us to present music that connects us with each other, our past, and the world.

“I am personally grateful for Florida Blue’s corporate leadership that supports our work in such a substantial and meaningful way.”

For more information about the Jacksonville Symphony, go to www.jaxsymphony.org.

‘Art in Public Spaces’ exhibit features local artist Manila Clough

St. Johns County’s “Art in Public Spaces” program is excited to host “Florida Native Birds and Plants x Four,” and exhibit by local artist Manila Clough from June 4 through Sept. 19 at the County Administration Building in St. Augustine.

Hosted in partnership with the St. Johns County Cultural Council, the exhibit will feature Clough’s four mosaics featuring native birds and plants, as well as art works from students attending four St. Johns County schools.

Visitors are invited to view the exhibit Monday through Friday from 8 a.m. to 5 p.m. For more information on Manila Clough, visit www.manilaclough.com.

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Concerts in the Plaza is a free cultural event presented by the City of St. Augustine.

The St. Johns Cultural Council announces 2019 Jr. ROWITA Fellowship recipients

The St. Johns Cultural Council recently announced the names of the women selected to receive 2019 Junior Recognizing Outstanding Women in the Arts Fellowships. This year's honorees are Susanna Matza and Layla Slate, both St. Augustine High School's class of 2019 graduates.

Layla Slate was the president of the Debate Club, The Young Democrats Club and the Art Club, as well as a member of the SAHS Center for the Arts Guitar Ensemble.

Slate has been awarded a \$500 fellowship in the Visual Arts category.

"My goal in pursuing this kind of higher education is to refine my perspective in my art and to ultimately combine this with my political activism," Slate said of her artistic intentions.

Susanna Matza was active in drama, musical theatre and chorus while attending St. Augustine High School's Center for the Arts. She was awarded a \$500 fellowship in the Performing Arts category. Matza plans to pursue a BFA in Drama with an emphasis on film, television and new media.

"I want a career in acting and know there is no fast track to becoming a successful actor," Matza said. "I believe in



Layla Slate

investing in the best education to learn the best tools to become successful."

The St. Augustine Amphitheatre provided both women with tickets to upcoming summer shows, and Flower Works generously supplied bouquets during the ROWITA celebration ceremony held in March at the Limelight Theatre.

The Jr. ROWITA Fellowship is a schol-



Susanna Matza

arship awarded to graduating women high school seniors to help them develop their artistic skills.

The application for the Jr. ROWITA Fellowship is available at www.stjohnsculture.com/grants-awards/jr-rowita. Deadline for submissions is the last day of February. For more information, call the Cultural Council at (904) 808-7330.

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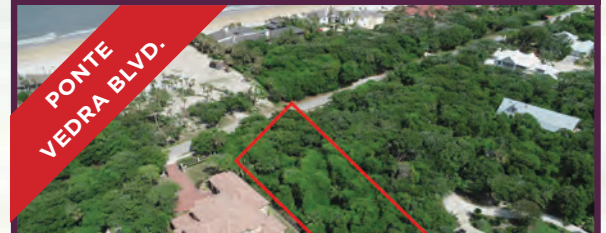
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Sports

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THURSDAY, JUNE 13, 2019 · PAGE 36

www.PonteVedraRecorder.com

PVHS defender Maximus Schalit, coach Tom West win top boys' lacrosse honors

Ponte Vedra High School senior Maximus Schalit was selected the 2019 Florida Dairy Farmers Mr. Lacrosse and Sharks head coach, Tom West, was named the 2019 Boys' Lacrosse Coach of the Year.

Schalit, who plays defense and long stick middle, helped his team to the state championship by forcing 71 turnovers and securing 43 ground balls while anchoring the Ponte Vedra defense. He scored 37 career goals and was named both a U.S. Lacrosse and Under Armour All-American. He has signed to play college lacrosse at Notre Dame.

West led the Sharks to a 24-1 record and the school's first state title. In 11



Tom West

years at the school, West has compiled a 213-31 record with six Final Four appearances and a state runner-up finish in 2016. He has an overall record of 361-84 during his 22-year coaching career.

The Florida Dairy Farmers Sports Awards program exemplifies Florida Dairy Farmers' commitment to the state's youth. This is the 27th year of the awards, which honor the state's top athletes and coaches in all 30 sanctioned and recognized FHSAA sports.



Photos courtesy of PVHS Athletics

PVHS lacrosse player Maximus Schalit (center) celebrates with teammates after the Sharks won the state championship last month. Schalit was recently named Mr. Lacrosse for 2019.

Michael Sass earns 2-up victory in JAGA Match Play Championship at TPC Sawgrass

College of Charleston rising senior Michael Sass outlasted recent Flagler College graduate Juan Iturra last weekend to capture a 2-up victory in the ninth Jacksonville Area Golf Association (JAGA) Match Play Championship played at TPC Sawgrass PLAYERS Stadium course in Ponte Vedra Beach.

The turning point in the match, which featured a pair of 22-year-olds, came at the famed island green 17th hole. With the match all square, Iturra hit a 9-iron from 147 yards over the green into the water. Sass then stepped up and jammed his pitching wedge to 3 feet to go 1 up.

A ball in the water off the 18th tee all but sealed Iturra's fate. He would almost chip in for a bogey before conceding Sass's bogey putt to end the match.

With the exception of the final score, no player held an advantage of more than 1 up throughout the entire match. Sass recorded an unofficial score of 33-38-71 and Iturra 35-41-76, which included double-bogeys on 17 and 18.

The final match was set up Sunday morning on the Stadium course when Sass defeated Chase Baldwin of Jacksonville 4 and 2, and Iturra birdied the 19th hole to take down Chris Henderson of Jacksonville.

The top finishers will be awarded World Amateur Golf Ranking points. The JAGA Match Play is one of three JAGA tournaments recognized by the WAGR, joined by the First Coast Amateur and the upcoming Jacksonville Amateur.

The 2016 JAGA Match Play champion



Photo courtesy of JAGA

Champion Michael Sass holds JAGA Match Play Championship trophy for 2019.

and Ponte Vedra Beach resident Michael Smith was a medalist in the qualifier for the second year in a row posting a 70 at Jax Beach. He won his first-round match 6 and 4 over T. J. Doty of Jacksonville before falling to Grant Sutliff 4 and 3.

Former PVHS golfer Hannah Berman earns runner-up finish at Women's Southern Amateur Championship

Jacksonville University women's golfer and former Ponte Vedra High School standout Hannah Berman finished runner-up in the 2019 Women's Southern Amateur Championship at Lockwood Folly Country Club on June 7 in Holden Beach, North Carolina.

Caylene Rosholt, of Texas, sank five in the first 13 holes to win the tournament.

A par on the 14th hole allowed Berman to extend the match, but a 40-foot birdie putt by Rosholt allowed her to close things out 5-4. Both golfers missed only two greens in 14 holes. Rosholt became a repeat champion of the Women's Southern Am, while Berman improved upon her first attempt at the championship last year, where she was unable to qualify for the match-play stage.

After qualifying as the No. 7 seed in the 32-player match play field, Berman won her first-round match 3-2 against Virginia's Katharine Parker. It took extra holes in the second round to beat Riley Smyth, also of Virginia, and advance to the quarterfinals. On Thursday,

Plantation Ladies Golf holds 2019 Member-Guest tournament

The Plantation at Ponte Vedra Beach Ladies Golf Association (PLGA) held its annual Member-Guest tournament on May 9 and 10. There were two flights in the Margaritaville-themed event.

The team of Laurie Sikes, Laurie Harris, Tammy Blades and Magi Jones shot

a 226 to win the PLGA Member-Guest Parrot Heads Flight. Regina Antretter, Keely Hether, Susan Fish and Lynn Karsh (230) finished in second place, and the team of Pat Flynn, Pauline Guzek, Jan Bailey and Nancy Flynn (237) finished third.

The PLGA Member-Guest Salt Shak-

ers Flight winning team was Molly Feldman, Adrienne Simmons, Angela Rowe, Bev Cooper with a 232. In second place were Gretchen Calvert, Mary Marshall, Chris Nichols and Beth Calvert (243), and the team of Bev Gavant, Val Lesniak, Diane Howard and Jayme Trainor (245) netted third place.

BERMAN continues on Page 38

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Berman

Continued from 36

June 6, Berman took on her third UVA player in a row, this time 2011 graduate and three-time defending Virginia State Amateur Champion Lauren Greenlief, who was also the winner of the 2015 U.S. Women's Mid-Am Championship. Berman won that match 1-up to advance to the semifinals, where she took on

Oklahoma State's Emma Whitaker.

The match came down to the last putt on the final hole, Berman dropping a 4-footer for birdie to win, with Whitaker poised to make a 2-foot birdie putt to extend the match.

Berman hopes to carry the momentum from this week in North Carolina across the pond for the British Women's Amateur Championship, which began on June 11 in Royalty County Downs in Northern Ireland.

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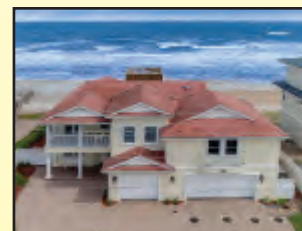
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