

Celebrating 50 years of the

PONTE VEDRA



Recorder

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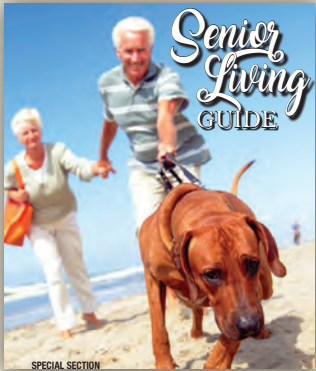
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Voting ends soon for
**BEST OF
THE BEST**
of Ponte Vedra contest

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Senior Living

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Business Weekly
featuring Meet your
Local Mortgage Lender

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Cleaning Beaches 'THE DAY AFTER'

Beth O'Connell used "The Day After" Beach Cleanup to teach her children, Mollie and Jack, how to take better care of the ocean. On July 5, more than 250 volunteers scoured St. Johns County Beaches to clean up debris left behind by 4th of July revelers.

Read more on page 5.

Photo by Christine Rodenbaugh



The Nocatee community celebrated 4th of July with a golf cart parade and decorating contest.
Read more on page 11.

Photo by Susan Griffin

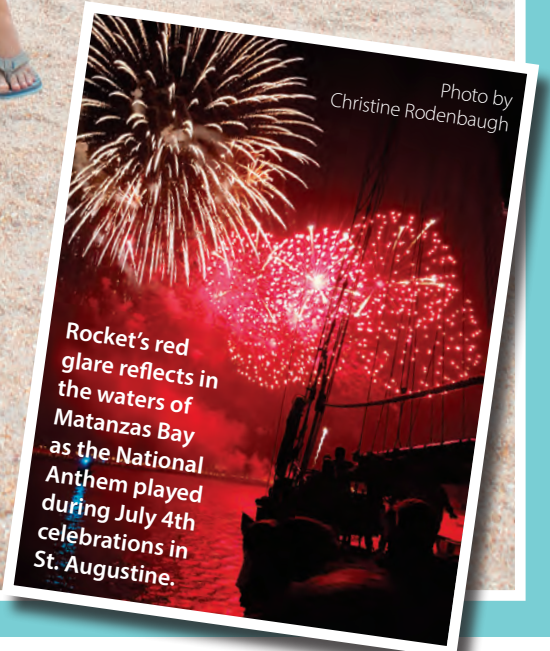


Photo by Christine Rodenbaugh

Rocket's red glare reflects in the waters of Matanzas Bay as the National Anthem played during July 4th celebrations in St. Augustine.

CAR OF THE WEEK

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Send us your news

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

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

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.

Three readers correctly identified last week's photo as the sign for John Craig. The winner was **Bob Claypoole**. Congratulations, Bob — you may pick up your prize at the Recorder office during normal business hours.



ADOPT A PET

CAT OF THE WEEK

Peko is a male, neutered, 5-year-old domestic short hair who came to the Pet Center as an



owner surrender. This handsome big boy is shy at first and then will be your sweet companion. He loves others cats, kids and is housetrained. Come see Peko today at the Pet Center. #50356



DOG OF THE WEEK

Polly came in to the Pet Center as a stray. She is a female, spayed, 6-year-old terrier/ lab mix. She is

super friendly, good with other dogs and kids. She is also housetrained, playful and ready to show just how much love she has to give. Come see Polly today at the Pet Center. #42932

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

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

Solutions correspond to last week's puzzles.



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Private Oasis in Odom's Mill
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Waterfront Retreat
 Located in River Marsh off Neck Road on a freshwater lagoon. This home offers the best of both indoor and outdoor living. Designed for entertaining and enjoying the Florida weather, the backyard features a summer kitchen, two fire pits, and pool. **5 bedrooms, 4.5 baths \$1,175,000**



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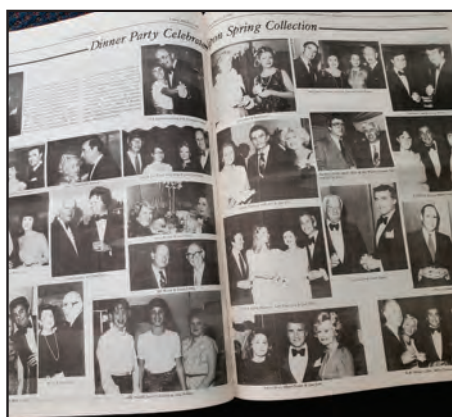


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For more information, contact Karen DeLoach: 904.333.3954 | KarenDeLoach@WatsonRealtyCorp.com

The Recorder celebrates 50 years; send in your clips



The first issue of the Ponte Vedra Recorder published Nov. 7, 1969. Fifty years later, the paper is a well-established weekly in a community rooted in history and poised for a prosperous future.

To celebrate the wit, wisdom and history of the Recorder's readership, newspaper staff is eager to learn about and share your clippings from past issues. So, take a look in the attic or in those boxes tucked away at the back of the closet to find past issues of the paper.

Maybe you have a scrapbook with clippings of family weddings, births or graduations. Was a friend or family member honored for playing sports, volunteering or engaging in politics?

Whatever the subject, if you have pages from or complete issues of past Ponte Vedra Recorders, contact the staff at pvreorder@opcfla.com. You can scan or take pictures of pages or clippings and send them in. Or, stop by the office and we'll capture the images for you.

Voting closes July 20!

Cast your votes today in the Recorder's Best of the Best of Ponte Vedra contest

The Ponte Vedra Recorder launched the Best of the Best of Ponte Vedra contest May 16 in recognition of the newspaper's 50th anniversary, which will be celebrated in November (#CheersTo50Years). The contest includes ZIP codes 32082 and 32081. Voting is free and open to the public at www.pontevedrarecorder.com/BestOf2019.

Voters can login once each day through 11:59 p.m., July 20 and vote in as many categories (nearly 300) as he or she wants. The nominees who receive



the most votes will be named 2019 Best of the Best of Ponte Vedra.

Winners will receive a framed certificate, a Best of the Best of Ponte Vedra window cling and listings in the Recorder's Best of the Best of Ponte Vedra special section and on the winners' website.

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

Mickler's Wharf to provide public access to Intracoastal Waterway

By Christine Rodenbaugh

Without fanfare on June 21, the first pilings were set at the dead end of Canal Boulevard to begin construction of a 2,000-square-foot wharf to allow public access to the Intracoastal Waterway. The project first came before the St. Johns County Commission in May 2018. Canal Boulevard separates North Roscoe and South Roscoe Boulevard.

David Plummer of Outback Marine Construction had been researching the viability of the project six months before the commission meeting. Plummer was raised in Palm Valley and still owns property on Roscoe Boulevard. He saw a need for a safe place to fish, watch the annual boat parade and enjoy the Intracoastal.

"Currently it's a hazard," Plummer said. "The bulkhead drops off into oyster beds and metal. There's no exit if anyone falls in."

An avid fisherman and former president of the local chapter of the Recreational Fishing Alliance, Plummer seeks every opportunity to share the sport he's enjoyed since childhood. A safe, public place for families to fish fits that vision. And safety is a primary concern.

"The wharf will have a handrail completely around it," Plummer stated in a Facebook post. "Down the middle of the wharf will be back-to-back benches with a roof."

It will be called "Mickler's Wharf" in recognition of Plummer's heritage as a



Photos by Christine Rodenbaugh

Deb Chapin of the Ponte Vedra Greenway Alliance and David Plummer of Outback Marine Construction look forward to a 2,000-square-foot wharf to improve the rustic bulkhead at the end of Canal Boulevard in Palm Valley. They visited the site June 24, a few days after the first two pilings were set.

member of the Mickler family.

He shared the idea of a community dock with Deb Chapin, founder of the Ponte Vedra Greenway Alliance and a member of the St. Johns County Recreation Advisory Board. According to Chapin, the alli-

ance has a mission to create recreational destinations and to build a safe, multi-use recreational path. Plummer's project fits into the PVG Alliance's larger vision of creating greenway recreational spaces.

"It was timely that we came across

this reputable contractor from an historic family," Chapin stated to the Recorder. "This (wharf) has historic and cultural relevance."

Volunteers clean up coastline

4th of July crowds litter beaches with fireworks, cigarette butts

By Christine Rodenbaugh

The mission of Keepers of the Coast was visible July 5 at Mickler's Beachfront Park as 125 volunteers scoured the sand for debris left by people celebrating Independence Day. The annual "The Day After" Beaches Cleanup celebrated its 10th year at several sites in St. Johns County including Vilano Beachfront Park, St. Augustine Beach Pier, A Street Beach Access, Crescent Beachfront Park and Mickler's Beach. Overall, there was less debris collected this year than in years past according to Tara Dodson, president of Keepers of the Coast. Still, volunteers told her they can't believe people leave trash behind.

"I think there is a little more awareness among people in general and that's a step in the right direction," Dodson said.

The movement to ban plastic straws, styrofoam take-out containers and single-use plastic bags in the City of St. Augustine Beach and other cities is credited with raising awareness. The late afternoon rain may have been another factor in reduced litter on beaches.

"July 4 is traditionally one of the busiest days of the season, but the weather will flush people off the beach," Dodson said. Fewer people on the beach means less trash left behind.

Beaches Go Green, an organization founded by Anne Marie Moquin, adopted the Mickler's span of coastline. With the help of students and other volunteers, Moquin set up a tent at the entrance of Mickler's Beach early Friday morning where volunteers could sign in and pick up buckets and gloves for the cleanup.

While the July 5 cleanup is only two hours, Moquin hopes the impact of collecting trash on the beach has a lasting effect.

"Getting people to make small changes leads to big things," she said.

Heidi Jones was on the beach with her son, Joe Nick Andrew, who is a second-grader at PVPV. By participating, she's teaching Joe Nick stewardship.

"I think it's important to take care of our Earth," she said.

Beth O'Connell walked the beach with her children, Jack and Mollie, who attend Palencia Elementary.

"I'm just trying to teach them how to take better care of the ocean," she said. "I wanted to get them out here and get them excited."

Older students were on the beach to earn service hours. Zoey, Vung and Navya are rising seventh graders at Twin Lakes Academy. The trio are members of National Junior Honor Society and earn service hours participating in a variety of civic projects.



Students volunteered to help set up a tent and supplies for "The Day After" Beach Cleanup at Mickler's Beach on July 5. More than 100 people signed out buckets and gloves to pick up debris at this stretch of beach adopted by the nonprofit Beaches Go Green.



Jay Handline (left) and Andrew Worman Jr. sort collected debris into three categories: waste, recyclable and cigarette butts.



Jay Handline holds up one of the items collected from Mickler's Beach during the annual cleanup. "I thought the Goofy Pez dispenser was the goofiest thing so far," he said at about 9:30 a.m. "It's a contender for the most unique."

“ The mission of Keepers of the Coast is to create an active community that will work together to ensure that the coastal systems of Northeast Florida will remain a beautiful part of our local environment and provide a safe place for coastal residents to recreate for future generations. **”**



Photos by Christine Rodenbaugh

Zoey, Vung and Navya, rising seventh graders at Twin Lakes Academy, hold some of the items they gleaned from Mickler's Beach on July 5.

BEACHES CLEANUP BY THE NUMBERS

- 5 locations adopted by five amazing organizations
- 267 volunteers
- 5,600 cigarette butts collected
- About 370 pounds of trash in a span of 2 hours

Megan Wall, managing attorney at St. Johns Legal Aid, is passionate about the law and the protections it affords, especially to special needs populations. She speaks frequently to Council on Aging groups throughout the county about senior issues and presents a “People’s Law School” at the Southeast Branch library.

Megan Wall

What can you share about your background?

I am one of nine children from five parents in a complex, multi-state, spread-out “family.” My Army colonel father taught me to work hard and love our country; my hippie mother taught me to question authority and not follow rules blindly; my ex-priest stepfather taught me to believe in justice and stand up against tyranny no matter the cost; my siblings have taught me that what does not break you, makes you stronger (but childhood traumas can break you). I embrace my highly unusual background, and all the mixtures and lessons in it, and have tried to use what I learned to understand and have empathy for others.

How did you choose the University of Florida?

I went to high school in Florida, so UF was the best state school in Florida. And I needed in-state tuition and loans, even while working throughout college.

What is a “public interest” organization?

It’s an organization focusing on equal justice under law, as opposed to “how much justice can you afford?”

What sparked APIL?

I went to a public interest law conference in Washington, DC, while in my first year of law school and heard Ralph Nadar speak about starting such a group at every law school. The goal was for students to be able to participate in summer internships with nonprofit public interest law organizations that generally cannot pay interns. For low-income law students, strictly volunteering was not a viable option. They needed some income to eat and pay the rent. The organization would pay law students a modest amount to live on so they could accept unpaid, yet valuable, internships. Because of that influence, we came back and started APIL at UF Law where it is still active today!

You lecture about senior legal topics at the Ponte Vedra Council on Aging, other COA locations, and present a “People’s Law School” at the South Branch library. What inspires you to address senior issues?

A large portion of St. Johns County is over 60 years of age, considered “senior.” Our office focuses on seniors, the disabled and the low-income, and provides information and resources to these special needs populations. We all are more vulnerable as we age — more vulnerable to exploitation and abuse — and I want to arm seniors with knowledge because “knowledge is power.” I also want them to be on the lookout for red flag issues and events, and then know where to call if they have issues or questions (legal aid, of course!). Unfortunately, seniors even need to be wary of some attorneys who may prey on them and their resources. So seniors need to know who they can trust and who they can turn to in any situation — since Legal Aid does not charge fees, we have nothing to sell and no motivation to obtain a share of anyone’s estate, assets, income or resources.

Tell us about your role as managing attorney at St. Johns Legal Aid.

I have the pleasure of working with an amazing team of three dedicated, talented, caring and capable professionals — an office manager and a paralegal — who have a strong work ethic and a deep and unyielding



Photo by Christine Rodenbaugh

commitment to serving their community. Three of us started this office together 15 years ago and the fourth has been part of our team for about two and a half years. She stood out even as a volunteer attorney when she was in private practice, so we recruited her as soon as we had an opening!

What do you like to do in your free time?

I like to go out into nature with my husband Bryan — whether in our own backyard, the top of a mountain or a desert canyon — all of nature feeds us, inspires us, invigorates us. We want to protect and preserve it to the best of our abilities and we adamantly want everyone else to do the same — even those corporations that are allegedly “people” under the law!

What is one thing even close friends would be surprised to learn about you?

I think people see me as a rebel, but to a large extent I am a strict “rule follower.” I believe everyone should follow the rules in life unless there is a good reason not to, such as a political reason or bad/discriminatory law, for example. I always drive the speed limit, with my seat belt on; I never cut in line, or lie or cheat. I pay every penny I owe on my taxes, I let people know if they have given me back too much change, and so on. I want good, fair, just rules and then I want everyone to follow them. I am passionate about equal justice under law because that is the rule. “Liberty and justice for all” — that is how it is supposed to be. Life should be fair. I really believe that at every level.

Cleanup

Continued from 5

The buckets of trash were turned in at the tent to Ponte Vedra High School student, Andrew Worman Jr. He is an officer in the high school's newly formed Beaches Go Green club. Worman collected supplies from volunteers, logged any items eligible for prizes, then turned over the trash to Jay Handline for sorting.

Handline separated collected debris into categories: waste, recyclables and cigarette butts. By far, the most common item collected at any beach cleanup effort is cigarette butts — 650 at Friday's cleanup on Mickler's Beach.

There were prizes in several categories. A team of boys from Ponte Vedra high school collected 131 cigarette butts. A teenager from Landrum Middle School found a condom wrapper and a tampon to earn a prize for "most unusual." Other unusual item prizes were awarded for a complete decaying cooler and a set of detached kayak wheels.

The ultimate goal of organizations like Keepers of the Coast and Go Green Beaches is to have zero debris left behind on the beaches. Awareness campaigns may be affecting that change, since less



Photo by Christine Rodenbaugh

Heidi Jones and her son, Joe Nick Andrew, a second-grader at PVPV, came out to help take care of the beach.

debris was collected the day after Independence Day. But volunteers will still be out in force next July 5 to pick up after the nation's celebration.

"I just want to make sure everyone knows how thankful we are for the participation," Dodson said.



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WATERFRONT ESTATES

Women's Food Alliance takes tour at St. Augustine Distillery

By Daniela Toporek

Imagine a private tour with close friends at the St. Augustine Distillery, with tasting glasses overflowing with classic, local liquors and a catered meal for everyone to feast upon while they catch up on their daily lives and businesses. The women of the Women's Food Alliance don't need to imagine. On June 24, WFA founder and event planner, Leigh Court planned this tour alongside alliance member and event coordinator, Zoe McDaniel, for an afternoon of cocktails and camaraderie for women in the hospitality industry.

"We had a mini-tasting of their bourbon, gin, vodka and rum," Court said. "After, we had a dinner that was catered by 4Rivers Smokehouse because barbeque just works with the space."

By space, Court means the museum dining room within the historical distillery, which happens to be a renovated ice manufacturing plant from 1917. 4Rivers provided a southern-style BBQ dinner, with options such as shrimp and grits, beef brisket, smoked chicken and cornbread salad, followed by mini strawberry champagne cupcakes.

WFA members toured the distillery while enjoying their drinks and chatting about upcoming business ventures. What's interesting is that their business ventures could also happen to be events for the WFA.

Court plans an event each month, collaborating with members, including chefs, venue owners, food photographers, caterers and even distillery owners, and creates a special event for her alliance, not only highlighting each women-owned business, but by also financially supporting them and helping their businesses grow.

Although Court enjoys all the food, drinks and entertainment (who wouldn't?), what she loves the most is hearing about the members' businesses and the growth and success of women-owned businesses in the hospitality industry, an industry dominated by men when Court first started out 30 years ago.

"Frankly, that's the best part," she said. "The mingling, schmoozing and eating is great, but we can't wait to hear what everyone is up to. It's all



The Women's Food Alliance made a visit to the St. Augustine Distillery on June 24 for a private tour and dinner catered by 4Rivers Smokehouse.



Women's Food Alliance founder, Leigh Court, speaks to the members and guests of the WFA event at the St. Augustine Distillery.

about connecting and continuing education and expanding our vision. That's the mission of the Women's Food Alliance."

Visit www.WomensFoodAlliance.com for more information on the Women's Food Alliance.



ABOVE: Event coordinator Zoe McDaniel pours up some samples to the ladies of the Women's Food Alliance.



LEFT: Carol Maurer and Benedetta Dubetz, enjoy some refreshments at the St. Augustine Distillery.

Photos by Susan Griffin



Photo courtesy of Angelwood

Representatives from Angelwood receive a check from Underwood Jewelers.

Angelwood receives trunk show donation from Underwood's

Underwood Jewelers in Ponte Vedra Beach presented Angelwood, a local charity that serves children, adults and families living with disabilities a check for over \$14,000.

The donation represented the proceeds from the trunk show featuring IPPOLITA jewelry that Underwood's hosted this spring. Italian designer Ippolita Rostagno attended the trunk show reception where guests were able to meet and take photos with the famous designer.

"We are so grateful for our partnership with Underwood's" said Diane Tuttle, Angelwood Executive Director. "Their

long-standing support has enabled us to do so much for the individuals and families we serve. They are so generous to our organization and our community. We feel very privileged that Ms. Rostagno travelled all the way from Italy for this event!"

Underwood's is also supporting Angelwood by selling raffle tickets at the store for a donated IPPOLITA Lollitini Waterfall necklace. Tickets can also be purchased at The Angelwood Gala: Soaring Possibilities taking place on Aug. 24 at 6 p.m. the Sawgrass Marriott. The winner will be drawn at the Gala.



Sterling's Summer Pier Dance was hosted at the Casa Marina Hotel beachfront courtyard on June 4 to benefit the Beaches Emergency Assistance Ministry (BEAM) organization.

'Sterling Summer Pier Dance' raises more than \$2,650 for BEAM

By Daniela Toprek

On June 4, Casa Marina Hotel and Restaurant maître d', Sterling Joyce, along with Rock Solid Law hosted the fourth annual "Sterling Summer Pier Dance" benefitting the Beaches Emergency Assistance Ministry, a nonprofit providing financial assistance to low-income residents of the community. From single parents to senior citizens, BEAM strives to help the beaches community overcome obstacles in life that require financial stability.

"Sterling's Summer Pier Dance," hosted at the Casa Marina beachfront courtyard, focused its fundraising on summertime meal assistance for children who ordinarily participate in meal assistance during the school year.

Angie's Subs and Taco Lu catered the outdoor event while Two Titmice Vodka supplied the liquid courage for guests to loosen up on the dance floor.

"Thank you so much for coming," Rock Solid Law Director of Client Relations, Chellie Thomas said to the audience. "We have collected over \$2,650 today."

Rock Solid Law founding attorney, John Miller not only helped in hosting, but also in entertaining the guests as his band, Baystreet played classic covers with Miller as the lead vocals and bassist.

"Thank you guys for giving money to this amazing cause so kids in our community could eat this summer while they're not in school," Miller said. "So they can continue to grow and become meaningful members of our fabulous community."

Maître d', Sterling Joyce, is an iconic member of the Casa Marina staff and is always up to party for a good cause. He entertained guests with pleasant conversations, dancing and group photos.

When asked about the turnout, all Joyce said was, "Two big thumbs up," with, of course, two big thumbs shooting straight toward the sky.



ABOVE: Salsa dancers, Sally Reyes and James Michael hit the dance floor and inspire the audience to get footloose.



RIGHT: Pier Dance hosts, John Miller of Rock Solid Law and Sterling Joyce of Casa Marina Hotel & Restaurant get creative with their photo poses.



Pier Dance guests (left to right), Linda Wright, Cathy Bracken and Elaine Pete enjoy their Two Titmice Vodka cocktails in the Casa Marina beachfront courtyard.



Lovebirds dance at the Casa Marina beachfront courtyard.

Photos by Daniela Toprek

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Access

Continued from 4

Outback Marine Construction is donating construction of the project to the community of Palm Valley. The PVG Alliance will provide funds to purchase composite decking after securing a grant from the Department of Environmental Protection and the University of Florida.

Six more pilings were set on June 26 and Plummer plans to have the project completed by fall.

“We look forward to seeing smiling faces on the dock and fishing lines in the water,” Plummer said.



Photo by Christine Rodenbaugh

Jett Plummer and the Outback Marine Construction crew remove an old metal sign from the canal before setting more pilings on June 26.

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Nocatee celebrates Independence Day with annual golf cart parade and contest



ABOVE: On July 4, the Nocatee community celebrated Independence Day with a golf cart parade and decorating contest at Nocatee Station Field. More than 350 decked-out golf carts participated in the second annual July 4th parade in Nocatee.

Photo by Susan Griffin

RIGHT: The Cashion family poses behind their award-winning cart, full equipped with a mobile canoe and inflatable eagle.

Photo courtesy of Hannah Davis and the Nocatee community



By Daniela Toporek

Residents of the Nocatee community celebrated Independence Day at Nocatee Station Field with its annual golf cart parade and contest.

More than 350 golf carts participated in the second annual event that took place in the newly opened field, according to Hanna Davis, Nocatee community events manager.

“It was a really good turnout,” Davis said. “We had about 80 more carts than last year, which was our first time doing this event.”

The parade also happened to have some friendly competition, featuring a contest for the most patriotic cart and the most creative cart.

Competing drivers and their decorated mobiles made their way down the cart path, around Splash Water Park, the Town Center communities, Willow Cove and eventually back to Nocatee Station Field, where they were welcomed back with patriotic celebration.

NOCATEE continues on Page 12

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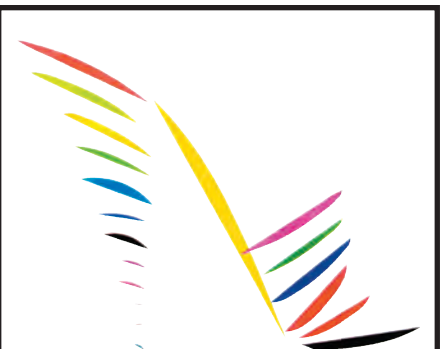
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OBITUARIES

Carl "Vern" Boothby

Carl "Vern" Boothby, Jr., 79, of Ponte Vedra, Florida, died June 21, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalle.com

James W. Heidecker, Sr.

James W. Heidecker, Sr., 72, of Jacksonville, Florida, died June 30, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Dalisay "Day" Olaes

Dalisay "Day" Olaes, 73, died July 1, 2019. Ponte Vedra Valley Funeral Home, Cremation Center & Cemetery – (904) 285-1130 – www.pontevedravalle.com

Katherine May Sharrit

Katherine May Sharrit, 92, of Jacksonville, Florida, died July 8, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.

Sally Price Simpson

Sally Price Simpson, 87, of Jacksonville, Florida, died July 2, 2019. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre.



ABOVE: A barge carrying fireworks makes its way through Palm Valley ahead of July 4th festivities.

Photo by David Plummer

RIGHT: The fireworks barge was in place and ready for the 4th of July fireworks show over Matanzas Bay.

Photo by Christine Rodenbaugh

Fireworks barge runs through Palm Valley

Since 1993, St. Augustine's 4th of July fireworks display has been produced by Fireworks by Santore, a 125-year-old family operated business based in Flagler County.

A crew of eight technicians spent three days placing the fireworks on a 60' x 180' barge in Green Cove Springs, before making its 24-hour trip to St. Augustine.

The show includes 6,000 individual bursts ranging in size from 1 to 10 inches in diameter using more than 4 tons of explosive powder and more than a mile of control wire.

Pyrotechnics used feature biodegradable and self-consuming components developed and used by Fireworks by Santore exclusively for 20 years.



Nocatee

Continued from 11

Live music, food trucks and balloon artists entertained the crowd while the Nocatee community staff deliberated on the golf cart winners, who were awarded with a certificate, gift bag and a bottle of wine.

This year, the Carrero family won most patriotic golf cart, with each family member dressed head to toe in iconic American costumes, such as the Statue of Liberty, Uncle Sam and Abraham Lincoln.

The award for most creative golf cart went to the Cashion family, who installed a mobile canoe, elaborately decorated in red, white and blue, to the back of their cart. The letters, USA, hung in the back, with a giant, inflatable bald eagle and a small Cashion family member soaking up

the sun and enjoying the view.

Looking back on the parades these past two years, Davis thinks the community has really enjoyed them and are looking forward to the next one, which takes place

during the holidays in December.

"I think these events build community spirit," she said. "Great camaraderie among the community and a sense of pride in the community."

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ABOVE: A golf cart passes through with American flag blowing behind it.

Photo by Susan Griffin



LEFT: The Carrero family celebrates in full-costumes while they pose in front of their golf cart that won the award for most patriotic.

Photo courtesy of Hannah Davis and the Nocatee community

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Senior Living GUIDE



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Art therapy as a lifelong enrichment

Centers have begun using art for seniors both as preventative and restorative measures against dementia

By Amber Lake

Probably as old as humanity itself, art has been a central aspect how people interact with each other during the best and worst of times throughout history.

More and more, however, people are tuning in to how art works on the brain and its intrinsic ability to help people communicate. Late in life, when many suffer from the inability to effectively navigate the neural highways in their brains due to memory loss, dementia and Alzheimer's, art has become a shortcut to symbolic expression when verbal language fails.

Paulette Kozlowski, manager of The Sunshine Center, a therapeutic adult day care center in St. Augustine, says the center is turning to art therapy more than ever for daily programs.

"Art has been around forever, but the fact that people realized how therapeutic it can be has come out more and more as you work with people that are confused, or have an increased anxiety," Kozlowski said. "They also have a difficult time expressing themselves. Art helps you to do all those things and it relaxes you, decreases your anxiety at the same time as giving you another way to express your emotions."

For many people suffering from memory loss, the inability to communicate effectively can be extremely frustrating, causing them to be angry or fearful. According to the American Art Therapy Association, the technique can also help "improve cognitive and sensor-motor functions, foster self-esteem and self-awareness, cultivate emotional resilience, promote insight and enhance social skills," among other benefits.

Kozlowski helps participants with a variety of mediums, crafting anything from decorative pinecones, birdhouses, painting with watercolors, adult coloring pages or holiday crafting. Kozlowski says that any hands-on task, guided in a way that promotes creativity within a non-oppressive but instructional environment can help navigate the brain toward fostering mental ability in a relaxing way.

Kozlowski also said that in many ways, the art that is created has a subtle ripple effect of positive reactions that manifests for individuals in the adult day care even after they come home.

"It's another way of showing families what they've done all day because when you don't have memory and families can ask you, 'how was your day, what did you do?' Now, they have something to show them," she said.

In addition, she says the ability to form new skills helps build dwindling confidence issues that are often associated with memory loss.

"That is something you deal with all along with you deal with dementia, because of the opposite reason," she said. "People are losing abilities all the time and self-esteem starts to go down where a sense of accomplishment can help bring it back up."

Kozlowski said that art therapy's benefits aren't limited to those with memory loss or cognitive decline, however. She said that the beneficial effects can even be found in seniors without the disease.

Donna Heffner heads a "Sumi-e" class once a month at THE PLAYERS Senior Center in Ponte Vedra. For anyone unfamiliar, Sumi-e is a form of Japanese brush painting that uses heavy black ink, thick animal-hair brushes and rice paper. The painting style is rooted in Zen



Photo courtesy of the Council on Aging

Margaret decorates a festive pine cone as part of the Sunshine Center's art therapy program.



Photo courtesy of Donna Heffner

Jean Burke paints butterflies with Leslie Kruzicki and Diane MacDonald at THE PLAYERS Senior Center.

Buddhism and takes very controlled movements to create subtle designs. Each design may be accompanied by a haiku that further creates a story of the painting's "spirit."

Mastering the craft of Sumi-e takes hard work, patience and a focused understanding of how the brush and paper work together to achieve an image.

"There is a definite relationship between philosophy and what you're painting," Heffner said. "You have to try to set the tone."

According to "The History and Spirit of Chinese Art" by Lu Yilong, ink wash paintings are intended to grasp the "essence" of things while discarding their "actual, superficial manifestations." The practice of transforming the image into art is meditative and intensely focused.



Photo courtesy of Donna Heffner

Charleen Lange holds a chrysanthemum fan at THE PLAYERS Senior Center.

"It has a centering effect," Heffner said. "You look at something and you think, how am I going to work with this?"

Kozlowski said that often, other "trending" techniques are found while practicing art therapy. Aroma therapy and "mindfulness" have been utilized with the practice before their mainstream popularity. The calming effect is often associated with intense concentration on skill building.

For seniors specifically, however, it is important to have the additional presence of a class like Heffner's. The positive effects of socialization are seen more prominently in seniors' mental health when outside factors can often

Community Hospice & Palliative Care unveils Stephen R. Chapman Family Community Campus

Community Hospice & Palliative celebrated the much-anticipated opening of the Stephen R. Chapman Family Community Campus on June 6. The special ribbon cutting was held at 1355 Dixie Highway.

This unique Community Campus will further Community Hospice & Palliative Care's commitment to the health and well-being of St. Augustine and St. Johns County residents by offering health services and ensuring individuals are prepared to face the challenges of aging and advanced illness. It will serve as the focal point for Community Hospice & Palliative Care services that occur outside of the acute-care setting of our Bailey Family Center for Caring at Flagler Hospital.

The campus will include:

- A conference and education center featuring four flexible conference rooms with 2,122 square feet of meeting space

- Corporate and clinical offices for the St. Augustine-based care teams, featuring private offices and workstations with space for grief and bereavement counseling and workshops

- An upscale resale store with a large sales floor and donation drop-off area

"Community Hospice began serving this community in 1985, and throughout the years since, we have remained committed to growing to meet our expanding community's needs," said Susan Ponder-Stansel, President & CEO, Community Hospice & Palliative Care. "The opening of the Stephen R. Chapman Family Community Campus will allow us to expand our educational and community service activities in ways that would be impossible without this wonderful new facility. We believe it will become a focal point for our outreach and community engagement and are thrilled that we will be able to have this beautiful and accessible space to support these important activities that will make a positive contribution to our quality of life here."

Philanthropic support was vital to establish this community resource. The financial commitment of longtime area philan-



Photos courtesy of Community Hospice & Palliative Care

A ribbon-cutting ceremony was held at the Community Hospice & Palliative Care new Stephen R. Chapman Family Community Campus on June 6.

thropic support, Stephen and Christine Chapman made this dynamic project come to life.

"The campus will provide much-needed education and coordination for local residents and their caregivers, who will empower people to make informed decisions about their own or their loved one's health care and better navigate the medical system of the future," Christine Chapman said.

Community Hospice & Palliative Care has served St. Augustine and St. Johns County residents for more than 30 years. Community Hospice looks forward to strengthening its presence as the compassionate guide in St. Augustine and pursuing future opportunities with the new Stephen R. Chapman Family Community Campus.

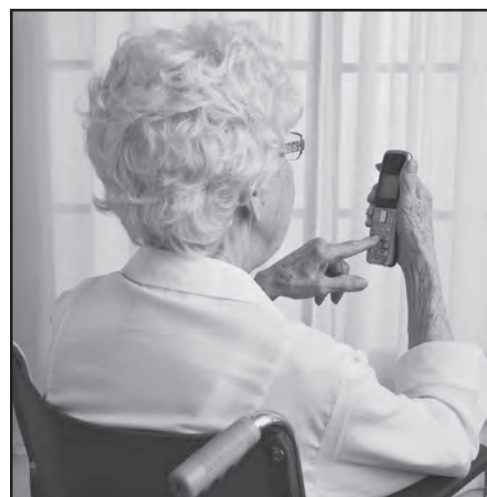


Photo courtesy of metrocreativeconnection.com

New technology combines GPS and social aspects to keep elders safe and connected

Despite a hyper-connected world, elders are often by themselves and vulnerable in many situations, leaving family members worried about their safety. A recently developed free app is providing newfound protection and peace of mind for all people involved. The app, Safe365, is being launched as the first free mobile telecare application for seniors. Through it, family members always know where

their loved ones are, if they have arrived safely home or at their destination, or if a confused senior loved one may have wandered away.

The app has other functionalities as well, including an emergency button for the senior to press to get help, automatic notifications when family members enters or leaves a certain area, an option to warn when a mobile device is running out of

battery, or whether they have Internet access. In addition, Safe365 uses its intelligent notifications based on pattern detections of the elderly user. The machine learning aspect in the app helps understand habits of the family member and can send out an alert when something outside that habit takes place.



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8 essential questions to ask a home care agency



Seth Movsovitz
Guest Columnist

As an owner of home care agencies for the past 15 years, I have met with hundreds of families and clients. Some with an understanding of home care agencies, and others who were new to the service. I have compiled a list of questions that can help all parties navigate the search for the agency that is best for your needs.

When family or individuals are looking for a home care agency to provide trusted care for a loved one, the process can be overwhelming and often confusing. In Northeast Florida alone, there are more than 375 state licensed agencies providing home care. The two main categories are private duty (private pay), and Medicare certified Home Health Agencies. For the safety of your loved one, it's very important to choose an agency licensed by the state to provide the scope of services needed.

The eight questions answered in this column are geared more toward private pay agencies, but may be used for Medicare services as well. These questions are intended to be a tool to help find the agency that is right for your loved one. Be sure to have open lines of communication with all parties involved.

1. What services does the agency's active license permit, and may I see a copy of it?

There are several types of licenses. For example, in Florida, if the agency has a Homemaker/Companion License, they are not allowed to touch the client. That means no hands-on personal care. Some companion agencies won't tell you this unless asked.

2. Should I ask the agency for references or ask friends and neighbors for recommendations?

Sometimes, the references the agency provides could be made up, or created by family and friends. The best bet is to get references or testimonials from those who have actually used their service.

3. Can I request to meet potential caregivers?

This is crucial! Home care is such a high-

ly personalized service. Actually, clients as well as all family members involved should have a "meet and greet" with potential caregivers to establish a comfort level with one another.

4. Do they send the same caregiver for each visit?

This is biggest complaint clients have for home care agencies. Many agencies "say" they send the same caregiver, but are unable to maintain the consistency for a variety of reasons. It's also a matter of "continuity of care." If an agency can't adhere to this, you should look elsewhere.

5. Does the caregiver speaks clearly enough for the client to understand?

Communication is not only the key, but also critical to helping the client with daily needs. Communication is a basic need for any relationship. Many clients have difficulties hearing.

6. What is the average age of the staff?

Caregiver ages range greatly like many industries, but ask yourself, will your loved one be more comfortable working with a 19-year-old or 49-year-old? Caregivers with more life experiences are generally more well-rounded and able to tailor and individualize care.

7. How much caregiving experience does the potential caregiver have?

This is self-explanatory! You need someone with the compassion and expertise to care for your loved one. Many agencies claim to train their staff, if so, ask for details.

8. How much do they pay their caregivers?

The old adage, "you get you what you pay for" also rings true in home care. You know what the agency is charging; you should have an idea what they are paying staff. Transparency helps create and maintain a successful working relationship.

Seth Movsovitz is the owner of Ponte Vedra Home Care, a private duty home care agency. He has more than 16 years of experience in the home care industry and is a Positive Approach to Care/Teepa Snow)-certified dementia trainer. For more information, visit pvhomecare.com.

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Photo courtesy of the Council on Aging

Sidney works on a birdhouse at the Sunshine Center.

Art therapy

Continued from 14

cause isolation, which is associated with increased mortality and dementia, according to healthjournalism.org

“Everybody helps everybody else,” Hefner said. “Just getting in touch with your feelings or other people’s feelings because with haiku we write it for somebody, or in honor of somebody. We celebrate holidays

and birthdays. Somebody just lost their husband and we came together and did cards and notes.”

For anyone interested in joining Sumi-e Society of America Inc., email Donna Heffner at manddheff@aol.com. For caretakers of those with dementia and memory loss, Paulette Kozlowski hosts a “Savvy Caregiver” free, six-week program intended to train families and others for the role as caregiving. To register, call (904) 209-3674.



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Thursday, July 11	Friday, July 12	Saturday, July 13	Sunday, July 14
<p>Boardwalk Talk: Gary Monroe Free to Beaches Museum members with a suggested \$5 donation for nonmembers, this Boardwalk Talk will feature author Gary Monroe. Monroe will speak about the Highwaymen, Florida's African American landscape painters who taught themselves to paint idyllic versions of the Florida landscape and sell their creations door-to-door during the Civil Rights Movement. Monroe has given voice to disenfranchised, yet fascinating people, and in doing so, he has enriched lives by introducing new ways of thinking about art and culture. Monroe is from Miami Beach and has been recognized by the National Endowment for the Arts, Florida Humanities Council, and the Fulbright Foundation. His Boardwalk Talk will run from 6 to 8 p.m. on July 11 at the Beaches Museum. The Beaches Museum is located at 381 Beach Blvd. in Jacksonville Beach.</p> <p>Carrie Wilson launch party at Lulamae Join Lulamae as they celebrate the launch of the Carrie Wilson Make Up collection at their store. Carrie Wilson will be in attendance, along with Couture Jems, who will be bringing some shimmering jewels and An Unlikely Pear, who will be bringing some of her fashion flair and shoes. Lulamae will also have wine, champagne and snacks so no guest is left unsatisfied. The Carrie Wilson launch party starts at 4 p.m. and will run until 7 p.m. on July 11. Lulamae is located at 1518 Third St. N. in Jacksonville Beach.</p> <p>AIGA Jacksonville: Cocktails & Creatives Meet fellow creatives and see what's new within the local design community at AIGA Jacksonville's mid-monthly social mixer. Starting at 6 p.m. on July 11 at Beach Bowl, the AIGA Jacksonville board will be ready to make some strikes and connections. Lanes will be reserved for \$18 per person for unlimited bowling and shoe rental until 9 p.m. Be sure to get there early to secure a team! Cocktails & Creatives connects creative professionals (print/web designers, photographers, painters, writers, makers, and more) in a low-intensity social setting. JAX AIGA invites the community to network, relax, and find out what's happening in the design world. Beach Bowl is located at 818 Beach Blvd. in Jacksonville Beach.</p>	<p>GreenhouseYoga Join Maggie's Herb Farm on Wednesday and Friday mornings from 10 to 11:30 a.m. for a mindful Kripalu flow yoga practice in the greenhouse. 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>Friday trivia at Southern Kitchen & Bar benefitting FOJA From 6:30 to 10 p.m. on July 12, Southern Kitchen & Bar will be hosting a night of happy hour, music and trivia benefiting the Friends of Jacksonville Animals Inc. (FOJA). Happy hour will run from 6:30 to 8 p.m. with trivia starting immediately after. The event is free to attend with a \$10 donation suggested at the door. Southern Kitchen & Bar is located at 831 First St. N. in Jacksonville Beach.</p> <p>Beaches Brewery & more tour Go Tuk'n Inc. is hosting a beaches brewery tour, stopping at multiple breweries across the beaches, such as BREWZ, Engline 15, Really Good Beer Stop and more. The tour runs from 11 a.m. to 2 p.m. on July 12 and will run, rain or shine! Can't make it this time? Call Tuk'n Go for a customizable tour with a group. Call Tuk'n Go for prices and more information at (904) 322-8444. Tuk'n Go is located at 1250 Shetter Ave. in Jacksonville Beach.</p> <p>'At the Movies' with Jax Beach Church Join Beach Church Jax as it shows the latest box-office movies on the big screen, with popcorn, candy and soda available for purchase each night. This week, Beach Church will show Mary Poppins Returns at 6:30 p.m. on July 12. All are welcome to attend. Beach Church Jax is located at 325 Seventh Ave. N. in Jacksonville Beach.</p>	<p>2019 Beaches Freedom Festival Save the date and invite some friends to Jacksonville Beach's annual Freedom Festival at the Seawalk Pavillion. The festival benefits multiple veteran organizations and features live music, food trucks, a hot dog eating contest, corn hole tournament, artists, makers, vendors, kid zone, games, activities, and plenty more. The festival is free to attend with VIP tickets available for even more festive fun. For VIP tickets, visit www.EventBrite.com. The 2019 Beaches Freedom Fest is from noon to 10 p.m. on July 13, following a beach clean up from 8 to 10 a.m. on Sunday, July 14. The Seawalk Pavillion is located at 75 First N. St. in Jacksonville Beach.</p> <p>Divorce workshop Join for this educational workshop designed to help women move through the divorce process with confidence. Gain basic information in the legal, emotional and financial aspects from local professionals. The workshop will take place from 9 a.m. to 1 p.m. on July 13 at University of North Florida's Adam W. Herbert University Center. Cost to attend the event is \$45. Register online at www.secondsaturday-jax.org. Adam W. Herbert University Center is located at 12000 Alumni Dr. in Jacksonville.</p> <p>'The Pillowman' at Players by the Sea Katurian, a fiction writer living in a police state, is interrogated about the gruesome content of his short stories and their similarities to a number of bizarre child murders occurring in his town. Is it sheer coincidence or is Katurian part of these heinous crimes? 'The Pillowman' was written by Irish playwright Martin McDonagh and will have its final performance at 7 p.m. on July 13 at Players by the Sea. The production has won two Tony Awards, along with the 2004 Olivier Award for Best New Play and the 2004-5 New York Drama Critics' Circle Award for Best New Foreign Play. For tickets or more information, call Players by the Sea at (904) 249-0289 or visit www.playersbythesea.org. Players by the Sea is located at 106 Sixth 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>Crafts with Kanines Join Kanine Social and enjoy a day of mosaic fun with friends and family. Choose from over six dozen mosaic projects from Beach Life Mosaics from 2 to 4:30 p.m. on July 14 at Kanine Social. Mosaic projects, instruction and supplies are included. Guests will receive a grouting kit and instructions. Choose from four grout colors, white, black, linen and gray. Beach Life Mosaics will provide step-by-step instructions to complete the mosaic art. Prices range from \$20 to \$90, depending on the project chosen, and teachers get 25% off! The purchase also include a complimentary drink. Pre-registration is required. To register, find the event at www.EventBrite.com or email Beach Life Mosaics at beachlifemosaics@gmail.com. A minimum of 10 guests for a class is required. If not enough people sign up, refunds or credits will be issued for those who purchased tickets. Kanine Social is located at 580 College St. in Jacksonville.</p> <p>Jacksonville Beach Summer Clean-up Help clean up the beaches this summer by participating in the Summer Beach Clean-up, in partnership with the 2019 Beaches Freedom Festival and 904 Happy Hour, starting at 8 a.m. on July 14 at the Seawalk Pavillion. The event is free, family-friendly and open to the public. The cleanup will begin promptly behind the Seawalk Pavilion to the right of the pier. Cleanup efforts will continue until 10am. Cleaning supplies provided will include gloves, buckets, hand sanitizer and trash bags. The first 50 volunteers to show up will receive a free ticket to an upcoming Jacksonville Jumbo Shrimp game. All volunteers will receive complimentary water, coffee, snacks, swag and more! There will also be a raffle for volunteers. Community service can also be signed off on for participating. The Seawalk Pavillion is located at 75 First St. N. in Jacksonville Beach.</p>

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Monday, July 15	Tuesday, July 16	Wednesday, July 17	Thursday, July 18
<p>Castaway Cantina features 'Monday locals' weekly specials On Mondays, 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>Secret Supper Club: Khloe's Kitchen at Brewhound Dog Park The July Secret Supper Club journeys to Brewhound Dog Park from 6 to 8 p.m. on July 15 with some flavorful eats by Khloe's Kitchen. The evening's theme is southern-eclectic, so come hungry! After working in several local restaurants, Chef Wesley Nogueira started his chef-owned catering company called Khloe's Kitchen, inspired by his daughter. He serves modern-eclectic inspired cuisine obtained from his fine dining knowledge and his upbringing from his Filipino-Brazilian roots. Tickets are \$40 and are available online at www.904tix.com. Brewhound Dog Park is a unique gathering place for dogs and their owners to play and mingle outside, enjoy a drink or two and relax in the sunshine. Brewhound Dog Park is located at 1848 Kings Cir. S. in Neptune Beach.</p> <p>St. Marys Little Theatre "Evening with the Stars" auditions St. Marys Little Theatre is holding auditions for the 2019 "Evening with the Stars" from 6 to 8 p.m. on July 15. All performance types are welcome. The show will be performed Sept. 13-22. Call (912) 729-1103 for more information on the auditions. St. Marys Little Theatre is located at 1000 Osborne St. in St. Marys, Georgia.</p> <p>Trivia at Mellow Mushroom Join Mellow Mushroom on Monday nights at 7 p.m. for trivia with Trivia Nation. This event is free for all to play, with prizes available for the winners. Mellow Mushroom is located at 1018-2 Third St. N. in Jacksonville Beach.</p>	<p>Florida Blue free Tuesdays at The Cummer Museum of Art & Gardens On Tuesday evenings 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 family out and save some money on Tuesdays 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>After Hours Wellness Workshop: Yoga & Yummies Presented by Ponte Vedra Wellness Center, participants will learn about the many benefits of yoga and after, practice some basic poses they can do at home. Yoga and Yummies begins at 5:15 on July 16 at the Ponte Vedra Wellness Center. The event is free to the public. All are welcome. Reserve a spot by calling the office at (904) 834-2717. The Wellness Center is located at 205 Markside Ave., #200 in Ponte Vedra.</p> <p>Jacksonville Job Fair Secure a free spot at www.EventBrite.com for Jacksonville's Job Fair, hosted by JobFairX, from 11 a.m. to 2 p.m. on July 16 at the Jacksonville Marriott. Bring a resume, business card and prepare to wow attending employers! Over 400 employers will be attending, many with live interviews available. Employers who wish to reserve a spot can call (904) 702-1414. The Jacksonville Marriott is located at 4670 Salisbury Road in Jacksonville.</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 Aycocock at taycock@sjcfl.us or (904) 209-0350. The St. Johns Club is located at 4900 Cypress Links Blvd. in Elkton.</p> <p>Fall Prevention workshop John Goetze Physical Therapy Beaches location and Innovative Physical Therapy present a free fall-prevention workshop from 6:30-7:30 p.m. on July 17. The workshop will cover topics, such as how to reduce fall risk, safety measures, exercise, behavioral interventions, and techniques to get up from the floor. Call (904) 280-2001 to register. Space is limited. John Goetze Physical Therapy is located at 1400 Marsh Landing Pkwy., #112, in Jacksonville Beach.</p> <p>Seascape Paint Night at Really Good Beer Stop Enjoy making art and discovering creative processes with Sunni Myers of Gogh Create as she hosts a night of beer and painting from 6:30 to 8:30 p.m. on July 17 at Really Good Beer Stop. Create a landscape theme with acrylic paint. Paint the ocean seascape or create any landscape chosen. Participants are encouraged to bring pictures that can help inspire. Cost is \$35 and includes all supplies and a complimentary beverage. Purchase tickets online at www.904tix.com. Really Good Beer Stop is located at 323 10th Ave. N. in Jacksonville Beach.</p> <p>Back to School Drive 2019 Help a child in need of supplies for the upcoming school year at 9 a.m. on July 18. Palms Presbyterian Church is gathering school supplies and healthy snacks to assist elementary school students from four area schools. Brown paper bags with the supply list attached will be at the end of each row in Fellowship Hall. Pick one up, have fun shopping and return the donation items to Palms before August 4. Donation bins will be in Fellowship Hall, the church office and the preschool office. Palms Presbyterian Church is located at 3410 Third St. S. in Jacksonville.</p>	<p>Lunch & Learn wellness seminar: Managing Headaches Board Certified Chiropractic Neurologist, Dr. Erika Hamer will discuss the wide variety of headaches, their causes, ways to treat them and how chiropractic care can bring relief. Lunch will be served at 11:30 a.m. and the seminar will begin at noon on July 18 at their office in Ponte Vedra Beach. The event is free and open to all. Call (904) 273-2691 by Wednesday, July 17 to reserve a spot. Dr. Hamer's office is located at 100 Corridor Rd., #220 in Ponte Vedra Beach.</p> <p>Hang 10 Thursdays at Adventure Landing Can't deal with the heat and can't wait until the weekend? Enjoy the splashing, wave pools and water slides at Adventure Landing on Thursdays from 5 to 10 p.m. for only \$10.99! This deal is only for a limited time, so come cool down in the waves while it's available. Adventure Landing is located at 1944 Beach Blvd. in Jacksonville.</p> <p>Thirsty Thursdays at Al's Pizza What's a better combination than pizza and beer? On Thursdays from open to close, Al's Pizza serves \$1.50 Yuengling Lager and house wines. Visit after 8 p.m. and enjoy \$1 pizza slices to make it cheap and flavorful meal. Al's Pizza is located at 635 A1A N. in Ponte Vedra Beach.</p> <p>Dierks Bentley: Burning Man 2019 "Tip it on Back" with country musician, Dierks Bentley, and special guests, Jon Pardi, Tenille Townes and Hot Country Knights at his live show at 7 p.m. on July 18 at Daily's Place amphitheater inside TIAA Bank Field. Tickets can be found on www.Ticketmaster.com and range from \$57 to \$107. For more information, call Daily's Place at (904) 633-2000. Daily's Place is located at 1 Daily's Place in Jacksonville.</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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Riverside Cottages celebrate 25 years of assisted living care in St. Johns County.

Owners of Riverside Cottages Assisted Living celebrate 25 years in St. Augustine

What started as a career change in Washington D.C. in 1994 has developed into a lifelong passion for Robert and Michele Carmines, founders of Riverside Cottages at the Shores, southern St. Johns County's only locally owned-and-operated assisted living facility. This July marks 25 years since the Carmines left careers in association management, political fundraising and consulting to take ownership of

downtown St. Augustine's Grafton House. That momentous transition has culminated in the next phase of their lives—the 2016 opening of Riverside Cottages, which recently opened its second 36-bed building and now offers a range of residential care options including specialized memory care.

A quarter-century of success in the rapidly changing field of assisted living is no small feat, but the Carmines chalk up their consistently positive ratings to a simple commitment to warmth and home-like flexibility.

"We have made family-focused care a hallmark of our careers since we took ownership of Grafton House in 1994. We bought Grafton House at 1 p.m., and by 3 p.m. we were preparing dinner to serve to our residents at 5 p.m. Our philosophy has always been to work hard and to practice what we preach. We believe that, with heart, anything and everything is achievable," said Michele Carmines.

The expansion of Riverside Cottages is good news for St. Johns County, given that Florida hosts an aging population with more than 26.5% of residents over the age of 59 years old. With more than 36,000 people aged 65 and older now living in St. Johns County, the Carmines recognize that there is a critical need for high-quality assisted living care in the region. Riverside Cottages was designed to meet the growing need for assisted living housing.

The two 15,000 square foot buildings on Riverside Cottages' five-acre campus feature enclosed porches overlooking

RIVERSIDE continues on Page 22



Photos courtesy of Riverside Cottages Owners of Riverside Cottages Chelie and Robert Carmines



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Cypress Village celebrates U.S. Army's 244th birthday

On June 14, Cypress Village celebrated the 244th birthday of the United States Army with cake, drinks and comradery. Residents and associates alike shared stories of their service, laughed at fond memories and celebrated residents' patriotism through a best-of-service presentation.

The United States Army is the oldest branch of the U.S. Armed Forces. Established by the Continental Congress on June 14, 1775, a year before the signing of the Declaration of Independence, it is the largest military branch in the U.S. to date. June 14 is Flag Day and the POW/MIA flag was flown with the United States flag at Cypress Village. Flying

the POW/MIA flag is in accordance with the Defense Authorization Act, Public Law 105-85, section 1082, signed by President Bill Clinton on Nov. 18, 1997.

Cypress Village is home to more than 150 veterans from several branches of military service, and celebrations regularly honor those who served our country.

On Aug. 4, the Village will celebrate the 229th birthday of the U.S. Coast Guard.

Cypress Village is a retirement care community located adjacent to the Mayo Clinic with homes and apartments on a 120-acre campus. For more information, call 904-223-6100.



Photos courtesy of Cypress Village

Cypress Village residents enjoy the party celebrating the U.S. Army's 244th birthday.



John O'Connell, Jim Jandreau and Greg Streeter



Army veteran Chuck Adams



Army veteran Neal Fisher



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Cypress Village residents, staff tour Ximenez-Fatio House



ABOVE: Ximenez-Fatio House hosts Cypress Village Jacksonville at Brookdale Senior Living residents and staff during a tour of the historic property on June 25.

RIGHT: Cypress Village residents had a day excursion in old St. Augustine and toured the Ximenez-Fatio House.

Photos courtesy of the Ximenez-Fatio House



The historic Ximenez-Fatio House Museum at 20 Aviles Street in downtown St. Augustine, hosted Cypress Village Jacksonville at Brookdale Senior Living residents and staff during a historic property tour and audio visual presentation on June 25.

The Cypress Village program provided 20 visitors with an opportunity for an educational class and cultural experience during a day excursion from the residential property in Jacksonville.

The recent activity supports the property owners, The National Society of The Colonial Dames of America in The State of Florida and the organization's mission to support public outreach which promotes the nation's heritage through preservation, patriotic service and educational projects.

As a visitor destination, the Ximenez-Fatio House Museum is open for tours Tuesday through Saturday, 10 a.m. to 3 p.m. Guided tours of the buildings and rooms are available from 10 a.m. until 2:30 p.m.; the venue is closed Sundays and Mondays. The property is available for group functions including weddings and events. During tours, regular admission is \$5 for St. Johns County residents; adults \$10; children, students, seniors and military \$8, and the family rate is \$25. Private group rates are \$6.50 per person.

The Ximenez-Fatio House is listed in the National Register of Historic Places and the Historic American Buildings Survey. It is a Florida Heritage Landmark and is also recognized as an integral part of the St. Augustine Town Plan National Historic Landmark District.

The National Society of The Colonial Dames of America in The State of Florida was incorporated in 1899. In 1939, they bought the Ximenez-Fatio House from the Fatio heirs to use as their state house museum. Considered as one of St. Augustine's best-preserved Spanish colonial dwellings, the museum depicts the boarding house lifestyle of Florida's Territorial/Early Statehood Period. It is one of the first museums in America to interpret 19th century women's history. Find them on Facebook at ximenez-fatio house museum.

Riverside

Continued from 20

natural landscaping, open spaces and plenty of natural light. Levels of service range from light assistance with daily living activities to specialized assistance for residents with cognitive issues. Two executive chefs, a pastry chef and a personal masseuse serve residents daily. Activities include live music twice a week, art classes, offsite outings, movies, games, walks and more.

"I first met the Carmines when my husband reached the point in his battle with dementia where I needed advice and support," Nancy Sorkin said. "The Carmines were very helpful in providing information and suggestions when I had issues with my husband's care at home. Two years later, when I decided that the time had come for me to select a residential facility, Riverside became not only Bob's home for the next three years, but my second home as well. The most memorable occasion was the first

Valentine's Day that we were apart after 56 years of marriage. The staff decorated a parlor just for the two of us, including red flower petals on the table, and served an elegant dinner. Days like that helped me in dealing with my husband's disease."

"I believe the services Riverside Cottages provides for so many people are the most meaningful services our society needs. There is a broad and precious impact of the heartfelt devotion of the staff at Riverside Cottages," Risa Doria said. "I can't really express how much this was appreciated by my sweet mother and how it will always be appreciated by me, my brother and my mother's dear friends and family."

"Every resident and his or her family are treated as if we are one family," said co-owner Michele Carmines. "If an individual decides to move in, we are committed, and residents and resident's family members soon realize that the Riverside Cottages team is ready to assist in a multitude of ways. We are not perfect but, we strive to always do our best."



LEFT: Sue Tice plays the violin at Riverside Cottages in St. Augustine.

BELOW: Riverside Cottages owners Robert and Chelie Carmines with chef Anthony Hagans (center).

Photos courtesy of Riverside Cottages



Owner Robert Carmines meets with resident Gerald Townsend



Chamber Ambassadors treat BayView residents to ice cream social

Early in June, the St. Johns County Chamber of Commerce Ambassadors treated the residents of BayView to an ice cream social. The Ambassadors are the volunteer arm of the Chamber. Several times each year they participate via the Community Outreach program to benefit some segment of the community deserving of a little tender love and care.

Several Ambassadors accompanied two ice cream laden rolling carts through the halls as they popped their heads into each room to inquire if the resident would like a refreshing, sweet treat. Residents were served their choice of chocolate or vanilla ice cream, with whatever toppings they desired.

Residents were delighted at this unexpected treat before the end of their day. Amy Capo of St. Augustine Key Realty is the Community Outreach Chair for the Ambassadors and helped to organize the event. Past efforts have served the Children's Home Society of Florida, Betty Griffin, St. Francis House and many others. Capo is also planning an event to honor veterans in the near future.

Marty Lewis is the current Chair of the Ambassadors and encourages any company that wants to be a bigger part of the community to join the Chamber and the Ambassadors by calling Erin Johnson at (904) 829-5681.



Photo courtesy of the St. Johns County Chamber of Commerce

The St. Johns County Chamber of Commerce Ambassadors treat the residents of BayView to an ice cream social.

App

Continued from 15

The app maximizes the use of GPS technology but also sports a social and “e-motional” side to it as well. It connects elders with their families via features like photo and mood sharing. It also offers an infinite scrolling social feed with latest family actions much like an Instagram-type app. Safe365 is available around the world with user presence in 193 countries around the world

“We are not following trends, but rather we are the first to develop an app for the elderly in an engaged, social and emotional way,” said Guillem Viladomat, CEO of Safe365. “Busy schedules sometimes keep us from remembering tasks involving elderly family members and make us feel guilty. With Safe365 it feels like you are connected to your family 24/7. Safe365 helps extend years of self-reliance for our loved ones, even delaying expensive senior housing solutions.”

Although the app has been designed to be a safety locator for the elderly, it is open to any type of audience that can adapt the app’s functionality to their needs. For example, it can also serve as a GPS locator for children in case parents want to know their kids’ location when they return only from school or are headed to or from a friend’s house.

For more information on the full capabilities and benefits of Safe365, visit www.Safe365.com. The app is free in both the Google Play Store (for Android devices) and the App Store (Apple iOS devices).

Turning Tides Eating Disorder Treatment Center offers summertime options during ideal season

For clients seeking to take advantage of time away from school and work commitments, Turning Tides Eating Disorder Treatment Center provides multiple options through the summer season.

“We realize that summertime typically offers more flexible schedules for the adolescents and adults that we treat,” said Robert Yagoda, founder and Clinical Director of Turning Tides. “The summer

season specifically allows our clients to take a break from daily routines to focus on their mental health and recovery,”

Turning Tides Community Liaison, Danielle Reish, added that along with the relaxation associated with summer, body image issues often surface during the next few months, especially with societal pressure and media promotion of “summer bodies” and “fad diets.”

Turning Tides offers the first com-

prehensive specialized eating disorder treatment center in the greater Jacksonville area. As a Joint Commission accredited treatment center, Turning Tides provides a multi-disciplinary staff that works together to develop and implement evidence-based strategies to ensure lasting recovery for clients.

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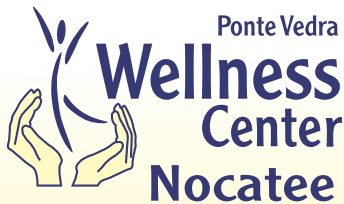
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Dr. Marie-Carmelle Elie named chief medical officer at Haven

Marie-Carmelle Elie, M.D. recently began her role as Haven's chief medical officer. A triple board-certified physician, Dr. Elie joins Haven's executive leadership team with extensive experience in patient care, research and leadership.



Dr. Marie-Carmelle Elie

"I am eager to join the Haven team because Haven's reputation precedes itself; countless numbers of my patients and families have found peace and comfort when transported into the care of Haven providers over the years," said Dr. Elie. "I'm looking forward to discovering new ways to engage the community in the Haven mission."

Dr. Elie, who has held leadership roles at the University of Florida for nearly 10 years, will split her time evenly between Haven and UF Health. She currently holds academic appointments of associate professor in both the departments of Emergency Medicine and Internal Medicine, Division of Palliative Medicine at UF. A funded researcher, Dr. Elie has dedicated 15 years to collaborating with

scientists and physicians throughout the United States with the prospect of improving the immediate and longitudinal outcomes of the critically ill and dying patient as well as the quality of life of patients and their loved ones.

"I am honored to have Dr. Elie as part of the Haven team," said Larry Schreiber, interim president of Haven and

president and CEO of SantaFe Health-Care. "Her reputation as a strong leader and innovator will serve our communities well. Having a physician of her caliber at our helm will enhance Haven's ability to provide the highest levels of support to our healthcare partners as we collaborate to meet the needs of patients and their families."

Among other responsibilities, Dr. Elie's role at Haven includes Haven Medical Group leadership, new program innovation and development of provider partnerships that enable Haven to further its reach and impact across communities served.

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Bringing New Life to Senior Living®

Preparing family when an aging loved one is moving in

No man or woman, regardless of his or her age, wants to consider that a day may come when they need to rely on loved ones to help them perform everyday activities. But every day tens of millions of people serve as unpaid caregivers for their aging friends or family members.

A 2015 survey from the National Alliance for Caregiving and AARP found that approximately 34.2 million people had provided unpaid care to an adult age 50 or older in the last 12 months. Many unpaid caregivers are pulling double duty, caring for their aging parents while also raising families of their own.

While there's no guarantee that aging men and women will require care, caregivers figure to become more necessary as life expectancies increase. In fact, recent years have seen the senior population in the United States exceed 50 million for the first time in the country's history, and figures from the U.S. Census Bureau suggest that figure will continue to rise until 2029.

Men and women who are preparing to welcome an aging loved one into their homes may wonder how to make that transition go smoothly, especially if they have young children at home. The following are some tips that can help families prepare to welcome an aging friend or family member into their homes.

■ **Speak with your loved one's physicians.** Speak with an aging loved one's physicians so you can get a complete picture of their physical and mental condition. This can give you an accurate depiction of how much

care your loved one needs now and how much they might need in the future if their condition worsens.

■ **Discuss forthcoming changes as a family.** Once you gain a full understanding of your loved one's physical and mental condition and before this person moves into your home, discuss it with your family. Adding a new member to your household will affect everyone, so each member of the family, including young children, should be included when discussing how the family dynamic will change. Parents must recognize that even young children may be asked to make sacrifices to accommodate aging loved ones. Explain these sacrifices in advance and how important it is to make an aging loved one feel welcome when they move in.

■ **Discuss conditions with children.** Children may recognize their grandparents or elderly loved ones have physical limitations, but they likely won't understand conditions such as dementia or Alzheimer's disease. Parents can ask a physician about how to explain cognitive decline to young children. Children may not recognize cognitive decline as readily as adults, so parents may need to discuss these conditions with their children periodically and/or if the conditions worsen.

Millions of people across the globe welcome aging loved ones into their homes when they can no longer care for themselves. Such caregiving changes family dynamics, and these changes should be discussed before and after a loved one moves in.

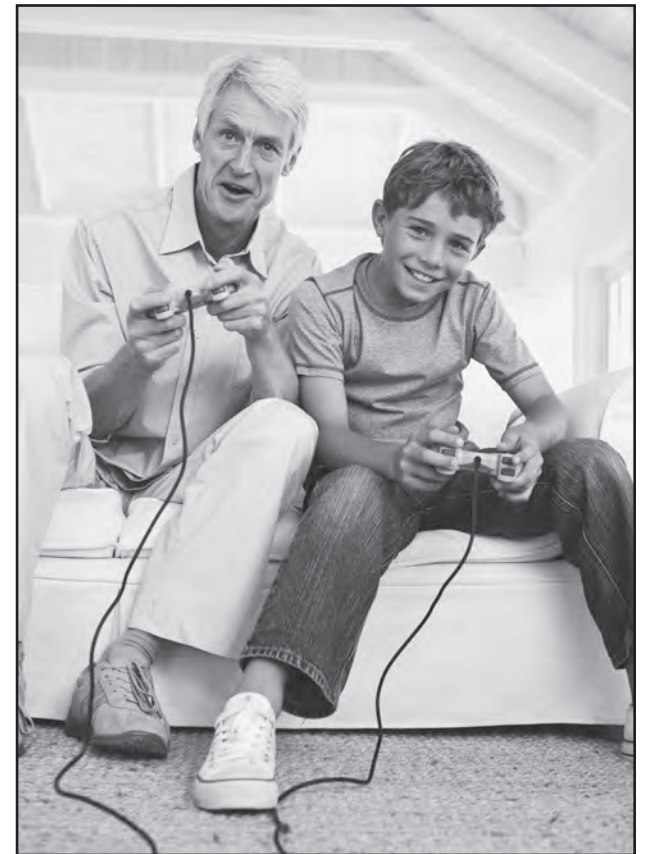


Photo courtesy of metrocreativeconnection.com

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	50	51				52				53	54	55
56						57				58		
59						60				61		
62						63				64		

THEME: FAMOUS DOGS

ACROSS

1. One chore, e.g.
5. Not bright
8. *Dog in yoga
12. Impersonator
13. *Marvel Comics' ____ Dogs
14. *First dog in space
15. Bulb holder
16. Auto pioneer
17. Without illumination
18. *Smallest dog breed
20. Play-ers
21. Those who vote against
22. Paul Simon's former partner
23. Medium's seance state
26. Do like ivy, two words
30. *Type of terrier
31. L in NFL
34. Cleanse
35. Priest's Eucharist garb
37. Pilgrimage to Mecca
38. On the fritz
39. Eight furlongs
40. Study of bird eggs
42. Not lager
43. Change into stone
45. Scandinavian country
47. Web robot
48. Plants and animals

50. Partner to greet
52. *Wartime horrors
56. Royal topper
57. What Daenerys Targaryen wanted to do
58. Like tiny print
59. Seizure or sun-stroke
60. Between ids and super-egos
61. Sacred image in Orthodox Church
62. Al Capone's nemesis Eliot
63. One of the five W's
64. Aren't, colloquially

DOWN

1. Magnesium silicate
2. Moonfish
3. Bruce Willis' ex
4. Oliver Twist, e.g.
5. Indian metropolis
6. River in India
7. Table hill
8. Thin cigar
9. Rembrandt's medium
10. SNL act
11. David Zinzenko's " ____ This, Not That!"
13. Chin beard
14. Filthy dough
19. "I give up!"
22. 1/100 of a hectare
23. *Lady's Bella Notte date

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

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

24. China grass
25. Like tower of Pisa
26. *Stephen King's rabid character
27. Native American fruit
28. Throat lobe
29. *"Our Gang" pit bull terrier
32. Call to a mate
33. Girl
36. *Hound of Hades
38. ____ Protocol, climate change treaty
40. "Oftentimes" in poetry
41. Gnostic's intuitions
44. Itsy-bitsy bits
46. Basket-making fibers
48. When it breaks, the cradle will fall
49. Traditional Inuit home
50. Three blind ones
51. Chows down
52. *What Charles Schulz did with Snoopy
53. ____pedia or ____leaks
54. In a little while, to Shakespeare
55. Rock opera version of "La Bohème"
56. "Wizard of Oz" man

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Estate plans can help you answer questions about the future



Karsten Jacobson
Columnist

The word “estate” conjures images of great wealth, which may be one of the reasons so many people don’t develop estate plans — after all, they’re not rich, so why make the effort?

In reality, though, if you have a family, you can probably benefit from estate planning, whatever your asset level. And you may well find that a comprehensive estate plan can help you answer some questions you may find unsettling — or even worrisome.

Here are a few of these questions:

■ **What will happen to my children?**

With luck, you (and your co-parent, if you have one) will be alive and well at least until your children reach the age of majority (either 18 or 21, depending on where you live). Nonetheless, you don’t want to take any chances, so, as part of your estate plans, you may want to name a guardian to take care of your children if you are not around. You also might want to name a conservator, sometimes called a “guardian of the estate,” to manage any assets your minor children might inherit.

■ **Will there be a fight over my assets?** Without a solid estate plan in place,



Photo courtesy of metrocreativeconnection.com

your assets could be subject to the time-consuming, expensive — and very public — probate process. During probate, your relatives and creditors can gain access to your records, and possibly even challenge your will. But with proper planning, you can maintain your privacy. As one possible element of an estate plan, a living trust allows your property to avoid probate and pass quickly to the beneficiaries you’ve named.

■ **Who will oversee my finances and**

my living situation if I become incapacitated? You can build various forms of protection into your estate planning, such as a durable power of attorney, which allows you to designate someone to manage your financial affairs if you become physically or mentally incapacitated. You could also create a medical power of attorney, which allows someone to handle health care decisions on your behalf if you become unable to do so yourself.

■ **Will I shortchange my family if I**

leave significant assets to charities?

Unless you have unlimited resources, you’ll have to make some choices about charitable gifts and money for your family. But as part of your estate plans, you do have some appealing options. For example, you could establish a charitable lead trust, which provides financial support to your chosen charities for a period of time, with the remaining assets eventually going to your family members. A charitable remainder trust, by contrast, can provide a stream of income for your family members for the term of the trust, before the remaining assets are transferred to one or more charitable organizations.

As you can see, careful estate planning can help you answer many of the questions that may be worrying you. Be aware, though, that certain aspects of estate planning, especially those related to living trusts and charitable trusts, can be complex, so you should consult your estate-planning attorney or qualified tax advisor about your situation. But once you’ve got your plans in place, you should be able to face the future with greater clarity and confidence.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice.

Tips for traveling with limited mobility

Many people dream of traveling the world in retirement. Such dreams come true every day. But many more retirees or people nearing retirement fear that their dreams of seeing the world won’t be possible due to mobility issues beyond their control. Thankfully, such fears are largely unwarranted.

Various conditions can affect men and women’s mobility. Many such issues tend to arise after age 50, prompting many people to believe their post-retirement travel plans will never come to fruition. Conditions such as rheumatoid arthritis; chronic obstructive pulmonary disease, or COPD; and heart disease may make it hard for people to travel. But that difficulty doesn’t mean aging men and women should resign themselves to a sedentary lifestyle. Though they might require a little extra effort before boarding a plane for parts unknown, the following are a handful of ways that aging men and women with limited mobility can reap the rewards of traveling.

■ **Contact airlines or other transportation companies if you require special accommodations.** The U.S. Department of Transportation notes that passengers are generally not required to provide advanced notice for disability-related accommodations. However, it makes sense to provide such notice anyway. By doing so, men and women with limited mobility can ensure they will have adequate assistance during their trips. When made aware of passengers’ mobility issues, airlines or other travel companies may arrange for wheelchairs to be available at the gates or train platforms so passengers can easily make connecting flights and trains. In addition, advance notice gives companies a chance to provide seating accommodations that can make for a more enjoyable trip.



Photo courtesy of metrocreativeconnection.com

Many retirees or people nearing retirement fear that their dreams of seeing the world won’t be possible due to mobility issues beyond their control. Thankfully, such fears are largely unwarranted.

■ **Contact security agencies.** Security is part of modern travel, so travelers, especially those traveling by air, should expect to go through security checkpoints during their trips. Travelers with limited mobility should contact the security agencies in their home country as well as those in any country they plan to visit to get an idea of what they can expect. Knowing these guidelines in advance can help people with limited mobility determine if they should arrive extra early so they can make it through security checkpoints in time to make their

flights or trains.

■ **Contact hotels directly.** Each country has its own laws regarding how to accommodate people with physical disabilities or mobility issues, so don’t leave things to chance. Before booking a hotel room abroad, travelers with limited mobility should contact the hotel directly to confirm that it can accommodate their needs.

Men and women with limited mobility can still enjoy the wonders of travel, even if it requires some extra effort before embarking on their trips.

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Business Weekly

PAGE 29 THURSDAY, JULY 11, 2019

The process for getting a home loan isn't what it used to be

Page 30

www.PonteVedraRecorder.com

Rotary Club of Ponte Vedra Beach honors members with end-of-year awards

The Rotary Club of Ponte Vedra Beach recognized the service and volunteerism of its members at its end-of-year awards ceremony on Thursday, June 27, at Marsh Landing Country Club.

Former Ponte Vedra Recorder editor Jon Blauvelt received the club's most honorable and prestigious award, with President Vickie Cavey naming him Rotarian of the Year. Blauvelt was recognized for his publicity efforts and overall dedication to the club.

Joni Zwick received the Don Blackburn Award for her leadership as Rotary Foundation chair. Mary Marx took home the Service Above Self Award for her commitment to the club's Rotary Youth Exchange program. A new award, the Dr. Leone Farrell award, was presented to Ed Dalton for his support of the Rotary Club of Ponte Vedra, a new club chartered in April 2018. Rounding out the club's individual awards, Jessica Evans received the Rookie of the Year Award.

In addition to the awards, Cavey recognized the club's board of directors, committee heads, and several other members who contributed to the year's success. A select group of members (Paul Harris Fellows) were also recognized for their contributions to the Rotary Foundation to support its charitable and humanitarian work around the world.

ROTARY continues on Page 33



ABOVE: Jon Blauvelt receives the Ponte Vedra Beach Rotarian of the Year Award from President Vickie Cavey.



District Governor Mike Darragh presents Joni Zwick with the Don Blackburn Award.



LEFT: Mary Marx receives the Service Above Self Award from Cavey.

Photos courtesy of the Rotary Club of Ponte Vedra Beach



Photo courtesy Berkshire Hathaway HomeServices FNR
Berkshire Hathaway HomeServices Florida Network Realty is collecting backpacks and school supplies at its office locations through Aug. 2.

Realtors collect backpacks, school supplies for local students

Berkshire Hathaway HomeServices Florida Network Realty announces 20th annual Backpack Challenge

The Northeast Florida real estate firm is collecting new backpacks and school supplies for local children at area Florida Network Realty offices through Aug. 2.

Florida Network Realty is passionate about supporting the Backpack Challenge because the staff and management believe that starting the school year with a new backpack filled with needed supplies is key to a successful school year.

Last year, the firm collected and donated more than 750 backpacks filled with school supplies for local children. The company has set a goal to exceed last year's donations.

"Words cannot express how much we appreciate the numerous donations and generous support we receive from our team members and the community during the Backpack Challenge," said Christy Budnick, president and CEO. "We want all the children living in our communities

BACKPACKS continues on Page 31



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Not your grandfather's home loan: What to know about today's process

Provided by StatePoint

In today's world where moving fast is the norm, you may think that finding the time to apply for a home loan is about as likely as finding the time to remove your jam-packed storage room of all the objects that don't bring you joy.

The good news is the process is probably a lot less time-consuming than you think.

Back in the day, when interest rates were 15-plus percent (before online banking was even a thing), getting a mortgage loan required a trip to the bank for a conversation with your lender and a long slog to gather copies of paystubs, tax documents and bank statements. The process may have even involved faxing.

All that documentation was for good reason and is still needed – it shows you have the ability to repay your loan and are assuming a financial obligation you can afford. But mortgage companies have found much easier ways to move you through the home lending process.

"Consumers today expect that most anything can be accomplished with a few taps on their mobile devices," says Perry Hilzendege, head of Wells Fargo's Home Lending Retail division. "We're aligning

the mortgage experience to that expectation."

Imagine this: you're perusing real estate sites and find a property you like. You call the real estate agent and get an appointment to see it tomorrow, but it's a competitive market so you want to be ready with your loan so you can make an offer.

You pull out your phone and select a mortgage lender, such as Wells Fargo. They have an online mortgage application, and because you're already an online banking customer, you can log in and be presented with your profile and account information to help you zip through the application. Your application is submitted quickly, and you're ready to house hunt! There were no paper documents to track down and you never left the couch.

As you pick a lender, here's how to ensure your homebuying experience can be smooth and easy:

- Make sure your lender has a robust online application that allows you to easily apply and provide information.
- Just because you can do it all online, doesn't mean you want to. Shop around for a full-service provider who can offer guidance throughout the process.

HOME LOAN continues on Page 31

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NMLS#351059



Photo courtesy Berkshire Hathaway HomeServices FNR

In 2018, the company's offices, including the Atlantic Beach office, collected 750 backpacks filled with school supplies for local children. This year, the company has set a goal to exceed last year's donations.

Backpacks

Continued from 29

to begin the school year with confidence and prepared for education success, and this effort helps us accomplish that goal."

Over the years, children and parents have visited the firm's offices to show their appreciation. Others have written letters and emails sharing that they feel a sense of pride and are excited to go to school with a new backpack and supplies.

Berkshire Hathaway HomeServices Florida Network Realty is collecting new backpacks and school supplies for students, kindergarten through grade 12. Backpacks and school supplies may be dropped off at the following locations:

- Home Office: 4190 Belfort Road, Suite 475, Jacksonville

- Avondale/Ortega/San Marco: 3627 St. Johns Ave., Jacksonville

- Beaches/Intracoastal West: 375-1 Atlantic Blvd., Atlantic Beach

- Fleming Island/Orange Park: 3535 Highway 17, Suite 10, Fleming Island

- Mandarin/St. Johns: 11576 San Jose Blvd., Jacksonville

- Murabella: 196 Capulet Drive, Suite 3, St. Augustine

- Ponte Vedra/Nocatee: 333 Village Main St., Suite 670, Ponte Vedra Beach

- St. Augustine: 112 Sea Grove Main St., Suite 210, St. Augustine Beach

Mesh and clear backpacks are greatly appreciated since some schools have adopted a clear bag policy. A list of recommended school supplies by grade level is available at FloridaNetworkRealty.com/Backpack. The backpacks are distributed in Duval, Clay and St. Johns Counties.

Home loan

Continued from 30

- Be sure you can apply for the loan when, where and how you want. Your mortgage company should meet you where you are -- face-to-face or online.

- Know that not all homebuying situations are alike, and complicated financial situations may require a little more legwork. Work with a trusted lender who will take

the time to guide you through the process.

- Look for a lender who has a breadth of products and services and can offer the right options for your situation and the convenience of digital tools.

"Mortgage lending has come a long way from the days of fax machines and pushing paper," says Hilzendegeer. "Take time to find a lender who is accessible in the way you want, committed to simplifying the experience and can guide you down the right home financing path for you."

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200 CLEARLAKE DR.

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1355 OCEAN BLVD.



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LulaMae to host launch party for Carrie Wilson makeup

LulaMae recently added Carrie Wilson's line of products to its Jacksonville Beach location. Wilson has national experience in the industry, and now calls North Florida home. Wilson and her assistant, Kimberly, will be at LulaMae every other Friday morning to provide mini makeup consultations.

The boutique and salon will have a launch party from 4 to 7 p.m., July 11 with champagne, wine and snacks. Wilson will be on hand to demonstrate and answer questions about the products.

Boutique owner, Jodi Corwin, had met Wilson at some local events, and invited Wilson to participate in a pop-up for the store's anniversary in May.

"Carrie's products did really well (at the pop-up)," Corwin said. "We have a salon in the back of the boutique, and makeup goes with the clothing and accessories."

Couture Jems will show unique local jewelry and watches at the July 11 launch party. Some of the unique pieces incorporate shark's teeth or natural stones and crystals.

Also at the launch party, An Unlikely Pear will help put some spring in your step with a new pair of shoes. The brand is devoted to bringing our fashion forward



Contributed photo

Jodi Corwin, owner of LulaMae Boutique, and Carrie Wilson, makeup artist, stand near the display of Wilson's line of products. Wilson will be on site from 4 to 7 p.m. during the July 11 launch party at LulaMae.

customers the most coveted styles of the season.

LulaMae is located at 1518 3rd St. N., Jacksonville Beach, FL 32250. For more information, call (904) 372-7458 or visit www.lulamaestyle.com.

The Secret is Silence



Harry Pappas
Columnist

I have long argued that there is power in solitude; not only from a self-development perspective but also from an investing point of view.

Don't believe me? Keep reading.

However, before I get to the convincing part of this narrative allow me to suggest that perhaps the reason for my steadfast conviction regarding

the supremacy of quietness is that I am essentially a social hermit that craves isolation. I enjoy the company of a good book and a view, and spending time with my kids vs. a social gathering with friends or colleagues.

Yeah, I get it that some peeps think that my "Monk Mode Mentality" is strange, but there is a lot of science that underscores that the secret is in the silence. Nevertheless, the same folks might also suggest that I am boring, but I argue that I am not boring at all; I just like boring things! I am not a Zen monk, nor will I ever become one. However, I find great inspiration in the way they live their lives with simplicity, concentration, and mindfulness of every activity.

I envy the calm and peace that they find in their days, as they appear to pursue what is meaningful rather than what society says is important.

OK, here comes the proving part that going dark could make us a lot of money while appearing to be as smart as the legendary investor, Warren Buffet! The following piece was penned on March 11, 2019 by my favorite two bean counters (economist), Brian Wesbury and John Stein.

It's March 8, 2009. The markets down 56% from its all-time high, unemployment is over 8% and hurtling toward 10%, it's just been reported that real GDP dropped at a 6.2% annual rate in Q4 of 2008, and it feels like the world is coming to an end. You're tired, exhausted from living through this, and you fall into a deep sleep. So deep, in fact, that you don't wake up until today, 10 years later. First thing you do is run to your computer and see the S&P 500 is up 305% since the bottom. You are blown away. No way could this be true! Things were so bad when you fell asleep. Little did you know the S&P 500 bottomed the next day.

So you run over to your friend's house and knock on the door. Your friend answers, wondering where you've been for 10 years! You ask what possibly could have happened to drive the stock market up more than 300%. Your friend pulls out a list. Let's call them the "golden geese." After-tax economy-wide corporate profits are at record highs, up 175% since the bottom, or around 11% annualized growth.

Then your friend tells you about ride sharing services. Your friend tells you how you can press a button on a phone and a few minutes later a car will come by and, before you get in, you know who the driver is, his rating, how much it'll cost, and how long it will take to get to your destination. All cheaper than a taxi. It seems like science fiction! You see unemployment is only 3.8% and think it's a typo, because when you fell asleep it was more than double that. Your friend shows you a video of a self-driving semi-truck that was used to carry 51,744 cans of beer from Fort Collins, CO, to Colorado Springs, CO. About 130 miles on I-25 with no driver! Now other companies are deploying similar trucks.

PAPPAS continues on Page 33

Katelyn Chapel joins Davidson Realty in Jax Beach

Davidson Realty recently welcomed Katelyn Chapel to its real estate sales team. Chapel has experience in yoga instruction and home renovations.

"Katelyn is dedicated in all things she does. I'm confident her customers will benefit from her positivity and commitment to customer service," said Sherry Davidson, president of Davidson Realty.

Originally from Grant, Florida, Chapel earned an associate's degree in health services from the University of North Florida and later worked as a



Katelyn Chapel

certified yoga instructor in Colorado. After Chapel and her husband purchased their first fixer-upper home, she became interested in real estate and soon earned her license.

The couple recently moved back to Florida where Chapel joined Davidson Realty's Jacksonville Beach sales team. She is eager to help buyers and sellers at the beaches and throughout Northeast Florida.

Visit www.DavidsonRealtyInc.com for

more information.

Berkshire Hathaway HomeServices FNR adds 2 Realtors to Ponte Vedra-Nocatee office

Berkshire Hathaway HomeServices Florida Network Realty recently added two agents — Brooks Cannon and Madeline VeZain — to its Ponte Vedra-Nocatee office.

Brooks Cannon joins Florida Network Realty with years of retail management and business experience, including being the owner and art consultant of Stellers Gallery at Fleming Island, a fine art business.

A Jacksonville native, Cannon has lived and worked in Jacksonville her entire life.

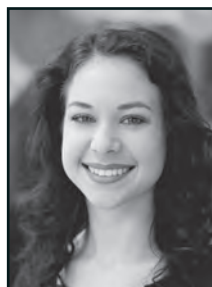
Now, as a Realtor, Cannon is eager to share that love of Florida's First Coast area with her clients.

Cannon is currently serving as the Board President of Art with a Heart in Healthcare, and she also serves on the Alumni Board for the Episcopal School of Jacksonville.

For more information, call Cannon at (904) 608-0721,



Brooks Cannon



Madeline VeZain

email Brooks.Cannon@FloridaNetworkRealty.com or visit BCannon.FloridaNetworkRealty.com.

VeZain joins Florida Network Realty as an agent new to real estate, but with a local's knowledge of the neighborhoods and communities of Jacksonville, and a passion about sharing her knowledge of Northeast Florida with her clients.

VeZain grew up in Fleming Island, and attended Louisiana State University, earning a Bachelor of Fine Arts in Fine Art Photography.

Returning to Jacksonville in early 2019, VeZain began her own photography business, and uses her creative skill-set to help clients find their dream homes.

For more information, call VeZain at (904) 652-9285, email Madeline.VeZain@FloridaNetworkRealty.com or visit MadelineSellsJax.com.

Pappas

Continued from 32

But what may be most amazing is that there have been several years over the last 10 that the U.S. has run a trade surplus with OPEC. You wonder how this can be since the U.S. was in an energy crisis when you fell asleep. In fact, oil production had been on a declining trend for about 50 years. Your friend tells you it's all changed. Since you have been asleep, because of new technology, oil production has more than doubled, from about 5 million barrels per day to around 12.1 million barrels per day. In fact, the US is now the world's biggest oil producer. Bigger than Russia and Saudi Arabia! The state of Texas, by itself, just surpassed Iran to become the world's fifth biggest oil producer! You continue through the list and are more and more blown away. It's been only 10 years and the world is completely different, for the better! You barely recognize it, so many things have happened that you wouldn't have even dreamt possible.

I suggest with utmost respect, professionalism, and humbleness that you (and me) shut up, go away, and get quiet on a regular basis. Then, over time, we can witness the magic of stillness in our lives. The Beatles had it right—there will be an answer if you just let it be.

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LEFT: Ed Dalton receives the inaugural Dr. Leone Farrell Award from Kelly Sastre, president of the Rotary Club of Ponte Vedra that meets in Nocatee.

BELOW: Rookie of the Year Jessica Evans accepts her award from President Vickie Cavey.

Photos courtesy of the Rotary Club of Ponte Vedra Beach

Rotary

Continued from 29

The event additionally served as an opportunity to celebrate the club's 36th birthday. Charter members Bill Hill, Jim Hoener, and Al Hammack were all recognized for their longstanding commitment to the club since 1983.

"It was another fantastic year for the Rotary Club of Ponte Vedra Beach," President Vickie Cavey said. "I'd like to thank all of our members for being people of action who work hard to create lasting change in our community and in our world."

For more information about the Rotary Club of Ponte Vedra Beach, visit www.pvbrotary.org.



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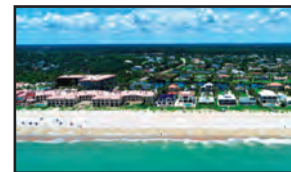
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Ponte Vedra Concert Hall sends out Call to Artists

Artists of all ages and media are welcome to participate in a Call to Artists, partnered by the Ponte Vedra Concert Hall and the Cultural Center at Ponte Vedra Beach. The art must display a likeness of the façade of the Ponte Vedra Concert Hall building.

Two-dimensional art must be ready to hang. Artists can turn in pieces through the week of Aug. 26 at the Ponte Vedra Concert Hall. Submissions must be dropped off no later than Friday, Aug.

30. The winner will receive a \$1,000 cash prize and the art will be permanently hung at the Concert Hall.

The two organizations will choose the contest winner at an awards party from 5 p.m. to 7:30 p.m. on Saturday, Sept. 7 at the Ponte Vedra Concert Hall and will feature light hors d'oeuvres and a cash bar. The party is free to attend and open to the public.

Visit bit.ly/artcontest2019 for information.

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PV2-LV45860

Bluesy hard-rock trap artist grandson to perform at the Ponte Vedra Concert

The Ponte Vedra Concert Hall recently announced bluesy hard-rock trap artist grandson will perform live at the Ponte Vedra Concert Hall on his “The End of the Beginning Tour” with guest nothing,nowhere. on Saturday, Sept. 28. Tickets are on sale.

As grandson, Jordan Benjamin combines bluesy hard rock guitars, trap-influenced beats and lyrics about the hardships of everyday life. Benjamin was born in Englewood, New Jersey, but grew up in Toronto in a musical family and was raised on classic rock, hip-hop, dancehall and other genres. After teaching himself to play guitar and piano, he started beat-boxing and freestyle rapping, and began recording demos of songs while a student at McGill University in Montreal.

Benjamin relocated to Los Angeles and worked on tracks with producers Kevin Hissink and HighxLand, and the single “Bills” was released in September 2016. The track, which earned over a million streams, landed Benjamin a record deal with RCA, and in 2017, he issued a flurry of wide-ranging singles, including “Kiss Bang” and the politically charged “War.” A pair of cautionary and topical singles, “Overdose” and “Thoughts & Prayers,” followed in 2018. Switching to the Fueled by Ramen label, Benjamin found success with his single “Blood/Water,” which was featured on his debut EP, “A Modern Tragedy, Vol. 1,” later that year. Led by the single “Apologize,” a sequel EP, “A Modern Tragedy, Vol. 2,” appeared this past February.

The mysterious nothing,nowhere. is the emo-influenced project of a New England singer and songwriter who covers his face in promotional photos and makes a habit



Photo courtesy of the Ponte Vedra Concert Hall

of wearing hoods while performing. As revealed in interviews, he started playing acoustic guitar at the age of 12, at first attempting emo-style versions of popular rap songs. After devoting time to a series

of short-lived bands throughout his teens and beyond, he decided to work solo.

The project’s first album, “the nothing,nowhere lp,” appeared in June 2015, followed by the EP “Bummer” later the same year. The EP “Where Are You?” followed on Synergy Records in early 2016, and in 2017, and the album “Reaper” arrived via Pete Wentz’s DCD2 label and Equal Vision Records. It featured appearances by Dashboard Confessional and Lil West. In 2018, nothing,nowhere. released the full-length “Ruiner,” which included the single “Ornament.”

Tickets are available for purchase at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre Box Offices, or ticketmaster.com.

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ABOVE: Ponte Vedra High School student Stewart Slayden takes a swing during the second round of the FSGA Boys' Junior Amateur Championship last weekend at Streamsong Resort.

RIGHT: Slayden lines up a shot in the final round of the tournament. He finished tied for second.

Photos courtesy of the Florida State Golf Association



PVHS golfer places 2nd at FSGA Boys' Junior Amateur Championship

Stewart Slayden's bogey on 18th hole gives Justin Ross 1-stroke victory

Ponte Vedra High School golfer Stewart Slayden finished tied for second place in the Florida State Golf Association Boys' Junior Amateur Championship for the ages 16-18 division last weekend at Streamsong Resort in Bowling Green.

Justin Ross, of Boca Raton, won the tournament by one stroke. Ross began the final round three shots off the lead, but birdied four of the first six holes. Ross finished the final round with a tournament low 6-under 66 to move into first place, tied with Slayden who had two holes left. Slayden, who will be a senior this year, recorded a bogey-free front nine with two birdies in the final round and birdied the 16th hole. But, after a weather delay, Slayden three-putted to bogey the final hole giving Ross the victory.

Slayden finished the tournament with a 6-under 210 to tie Jonah Leach, of Windermere, for second place.

Fellow Ponte Vedra High School golfer Sara McKeivitt finished tied for 11th in the FSGA Women's Amateur Stroke Play Championship last weekend at Black Diamond Ranch in Lecanto.

Sawgrass Country Club contributes more than \$12,000 to JAGA Scholarship Trust Fund

Sawgrass Country Club recently presented a check to the Jacksonville Area Golf Association Scholarship Trust Fund for \$12,975.

Jacksonville Area Golf Association (JAGA) runs numerous golf tournaments in northeast Florida, while also administering the scholarship trust fund which supports students who have expressed interest in any aspect of the sport. The initial scholarship award to each student is \$1,000 per term for up to eight terms of undergraduate study. This year's scholarship recipient from Sawgrass was Sarah Schneider.

Since its inception in 1974, the scholarship fund has grown through contributions from JAGA member clubs, golf tournaments and private donations. There have been hundreds of scholarships awarded to deserving young people totaling more than \$1 million.



Photo courtesy of Sawgrass Country Club

Sawgrass Country Club General Manager C.W. Cook (from left), JAGA president Randy Nader, JAGA Director Ray Gottschalk and PGA Director of Golf for Sawgrass Country Club Ron Philo hold a check presented to the JAGA Scholarship Trust Fund from Sawgrass Country Club.

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