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PONTE VEDRA



Recorder

July 9, 2020
Volume 51, No. 36
75 cents

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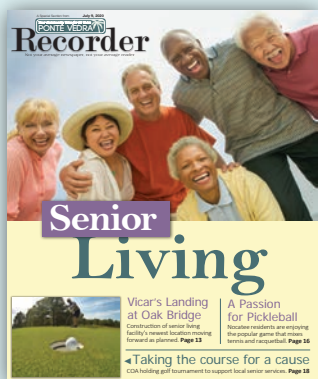
INSIDE Check it Out!

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



Nominate your favorites now!

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Senior Living
Pages 13-20



PATRIOTIC PRIDE RIDE

Nocatee and the Sawgrass Country Club held golf cart parades to celebrate the 4th of July. Hundreds of carts participated in the parade, displaying their patriotic spirit to onlookers.

More photos, pages 8-9

Photos by Susan Griffin and Don Coble

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INSIDE

One of Us

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Send us your news

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

Visit our website at www.pontevedrarecorder.com



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Find us on Twitter @PonteVedraNews and on Instagram @pvrecorder



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

EDITOR'S NOTES

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

Pets of the Week: Because the St. Johns County Pet Center is closed to walk-in traffic, The Recorder's Pets of the Week feature has been temporarily suspended. The feature will return once the Pet Center reopens.

NOTES TO READERS

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

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

Sends us your nominations for Best of the Best of Ponte Vedra

The Ponte Vedra Recorder has launched its second annual Best of the Best of Ponte Vedra contest, covering ZIP codes 32082 and 32081.

Readers currently have the chance to nominate their favorite businesses, professional services, organizations and more in nearly 250 categories online. From best new business to best charity event, best real estate agent to best personal trainer and best seafood to best boutique, the categories run the gamut and are sure to include your favorite things.

Nominations can be made on the website at pontevedrarecorder.com/bestof2020/index.html.

Anyone can nominate a business or person — there is no limit to the number of nominations each person can submit. Online voting will begin once nominations are complete. The nominees who receive the most votes will be named 2020 Best of the Best of Ponte Vedra. Nominations and voting are completely free and open to the public.

The Best Of platform on The Recorder's website will feature lists of nominees in an easy-to-use format. Nominees can participate in advertising packages that promote their entry by expanding their listing to feature ad-



ditional details on the business.

Winners will receive a free framed certificate and a Best of the Best of Ponte Vedra window cling. Each winner will also be listed in our Best of the Best of Ponte Vedra special section and on the winner's website. Winners will be notified by Ponte Vedra Recorder staff in July.

For more information or to find out how to get your nominated business or product involved in promotions that will be going on throughout the contest cycle, contact your sales representative, email susan@opcfla.com or call (904) 686-3938.

PUZZLE SOLUTIONS

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Solutions correspond to last week's puzzles.

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Hugh Osteen
Florida Market Manager
hugh@opcfla.com
(904) 285-8831

Susan Griffin
Publisher
susan@opcfla.com
(904) 686-3938

Don Coble
Interim Editor
don@opcfla.com
(904) 686-3939

Paris Moulden
Page Designer/Reporter
paris@opcfla.com
(904) 285-8831, ext. 3943

Amber Lake
Reporter
amber@opcfla.com
(904) 285-8831, ext. 3945

Shaun Ryan
Reporter
shaun@opcfla.com
(904) 285-8831, ext. 3941

Ed Johnson
Senior Account Executive
ed@opcfla.com
(904) 285-8831, ext. 3940

Kristin Flanagan
Account Executive
kristin@opcfla.com
(904) 285-8831, ext. 3950

April Snyder
Sales Assistant
aprils@opcfla.com
(904) 285-8831, ext. 3937

Jonathan Bueno
Circulation Manager
jonathan@opcfla.com
904-264-3200, ext. 2148

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BRIEFS

Solano Road lane closures expected through July 10

Through July 10, Solano Road in Ponte Vedra Beach will have lane closures in order to install transmission lines within the right of way.

Expect lane closures from 9 a.m. to 3:30 p.m. During the lane closures, traffic may be delayed. Drivers are asked to plan accordingly and drive safely.

Questions may be directed to Rick Mauldin, St Johns Engineering Division at (904) 209-0134.

Ponte Vedra Zoning and Adjustment Board to meet July 13

The regularly scheduled public meeting of the St. Johns County Ponte Vedra Zoning and Adjustment Board will be held at 3 p.m. on Monday, July 13, in the county auditorium at the St. Johns County Administrative Complex located at 500 San Sebastian View in St. Augustine.

This agenda may contain both regular business items and specially advertised public hearing items. Business items are those requiring approval or recommendation for approval or denial by the Ponte Vedra Zoning and Adjustment Board but may not require advertising in a newspaper, notification of adjacent property owners or posting a sign on the property. Public hearings are items that require advertising in a newspaper, notification of adjacent property owner and posting of a sign on the subject property.

Go to www.co.st-johns.fl.us for more information.

scheduled for July 10 at the Clara White Mission in Jacksonville has been postponed to another, undetermined time due to facility maintenance at the Mission.

The We Can Be Heroes Foundation will continue to deliver donated items. To arrange delivery of a donation, Ponte Vedra Beach residents should contact neighborhood collection volunteer Ann at (904) 285-0579. Beaches residents should contact neighborhood collection volunteer John at (904) 705-6439

Deliveries may also be made directly to the mission at 613 W. Ashely St. in Jacksonville, at a prearranged time. The mission staff is operating under reductions relating to COVID-19, so delivery times can be prearranged by calling Carolyn at (904) 354-4162, ext. 1109.

We Can Be Heroes Foundation luncheon postponed

The We Can Be Heroes Foundation's Patio Luncheon with Homeless Veterans

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For more information, contact Missy DeKay: 904.613.2445



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Ponte Vedra Beach man jailed after ramming Clay County police cruiser, high-speed chase

A Ponte Vedra Beach man was arrested following a high-speed chase after ramming a Clay County Sheriff's Office patrol car.

Jeffrey Luke Crane, 40, also was charged with DUI, refusing to submit to a blood alcohol test, aggravated battery on a police

officer and leaving the scene of an accident involving property damage.

The sheriff's office responded to a call about a reckless driver on State Road 21 on July 3. Crane's car side-swiped the deputy's car in the rear and along the

driver's side when he tried to flee the scene while the deputy directed traffic. The chase went south on S.R. 21 into Putnam County before Crane crashed in a drainage ditch.

Crane refused to submit to a blood alcohol test.

Rotary Club of St. Augustine selects Daniel K. Hilbert as new president

Daniel K. Hilbert was installed as the new president of Rotary Club of St. Augustine on June 29 succeeding Peggy Gachet, whose initiatives injected a new vitality and energy into the 100-year-old club's activities over the past year.

Gachet, reflecting on the theme for her year of milestone anniversary initiatives and fundraising, was grateful that so many members engaged enthusiastically with activities to help nonprofits and those in need throughout St. Johns County. The Rotary Club raised more than \$100,000 to broaden the impact and awareness of the organization's diverse projects. Gachet accomplished her goals with the involvement of 140 club members who volunteered with hundreds of hours in time, expertise and donations during her presidency.

"Throughout the year, we raised much needed funds for a variety of local nonprofits including the Alpha Omega Miracle Home and Wildflower Healthcare Clinic, along with Rotary International Foundation for worldwide projects," she said. "The total direct giving amount of more than \$100,000 from Rotary members and other contributors was the annual club initiative to fund worthy nonprofits for programs and services to make our communities better."

Also, during Gachet's term, the local club raised funds for Hurricane Dorian repairs in the Bahamas with relief efforts to fund a medical clinic opened by Flagler Health+ in Hope Town on Elbow Key, among others. Gachet said she looks forward to continuing Rotary efforts to raise money to support worthy causes.

"For more than 100 years, Rotary Club of St. Augustine members have used their passion, energy and intelligence with a dedication to helping adults, children and families in need to better our world and our communities," Gachet said.

In his opening remarks as president, Hilbert said, "The Rotary motto, 'Service Above Self,' epitomizes our Club members who support many existing and upcoming worthy causes. I am honored



Photo provided by Rotary Club of St. Augustine

Daniel K. Hilbert, president, Rotary Club of St. Augustine (from left); Peggy Gachet, past-president, Rotary Club of St. Augustine, and Col. Bill Pruitt, 100-year-old member of Rotary Club of St. Augustine.

to serve as I start my year as the president of our club."

Hilbert is a board-certified trial lawyer with experience as a prosecutor and a private lawyer at Canan Law in St. Augustine. He is running for circuit judge in the Seventh Judicial Circuit for the State of Florida, which includes Volusia, St. Johns, Flagler and Putnam counties.

"This year, I will focus on enduring investments in both our membership and our local community," Hilbert said. "We will promote opportunities for our members and the community to pitch in on local and international Rotary projects that provide assistance and much needed relief in the most stressful of times."

Hilbert is responsible for a significant ongoing initiative with one of the organization's newest projects to commemorate the club's centennial anniversary with a program to help unemployed and furloughed workers in St. Johns County. Relief in the form of Publix supermarket gift cards are being distributed to individuals and families in need. Due to the pandemic, the club's 100th anniversary year gala event was canceled and ticket sales plus sponsorships and member donations were converted into more than \$25,000 in gift cards. To date, the club has received more than 110 applications for assistance and has paid out over \$20,000 to families in need.

In addition, Janice Long was named Rotarian of the Year for her work with key fundraisers and events and for organizing the Club's Foundation for additional giving.

For more information, go to staugustinerotary.org or email info@staugustinerotary.org.

LETTERS TO THE EDITOR

Bogey Grille closure also a loss for local charities

With the closing of Bogey Grille, the Ponte Vedra and beaches area not only loses a popular and fun sports bar but a leader in community support. Owner Derek Prince and his team for 16-plus years rallied behind dozens of local charitable organizations, athletic events and schools. The result, in addition to hundreds of thousands of dollars raised for nonprofits, has been a better and happier place to live. Bogey Grille was synonymous with unselfish behavior and defined giving back to those who needed help.

Heidi Katz

President, National MS Society, North Florida

Bruce Reid, Linda Bushong-Reid, Elaine Wright, chairs annual National MS Awareness Week silent auction

Former state senator: Supreme Court makes right decision on state electorates

I commend the U.S. Supreme Court on its unanimous decision on state electorates and in support the Electoral College. It confirms that states have the authority to require electorates to vote with the decision of the state during the presidential election.

This is consistent with the intent our founding fathers and our U.S. Constitution as written. Originally, the president was to be elected by a singular vote of each sovereign colony state. In our federal system, the president is a leader to preside over the states to make decisions on matters that the states could not control within their borders. The president was not to be elected by the U.S. population. The federal government is, after all, the United STATES of America not the united "individuals" of America.

The Electoral College was designed as a compromise to allow more populous states more say without erasing the voice of the less populated states.

Based on the structure of our government, the state and local governments were to be voted in by the populace because they are the ones that should be making the laws and rules that directly affect the people. Unfortunately, our federal government has morphed into almost a national government, which is not how our country was designed under the U.S. Constitution.

It is so rare to see a unanimous vote from the U.S. Supreme Court, but our Constitution is quite clear. I thank them for this civic lesson that seems to be lacking in today's society.

Ronald "Doc" Renuart

Former Florida State Legislator
Ponte Vedra Beach

Virtual edition planned for JANF's Day of the Girl

Junior Achievement of North Florida will host a virtual edition of the fifth annual Day of the Girl. Girls ages 10 to 15 can participate in the online event from 9:30 a.m. to noon Friday, July 10.

A subprogram of the JA Girl\$ Initiative, the event is designed to prepare girls and young women for economic success. The workshops are free but will be limited to 200 attendees. Students can register at www.juniorachievement.org/web/ja-nor-flor/day-of-the-girl.

"We are excited to deliver important lessons to girls and young women to help

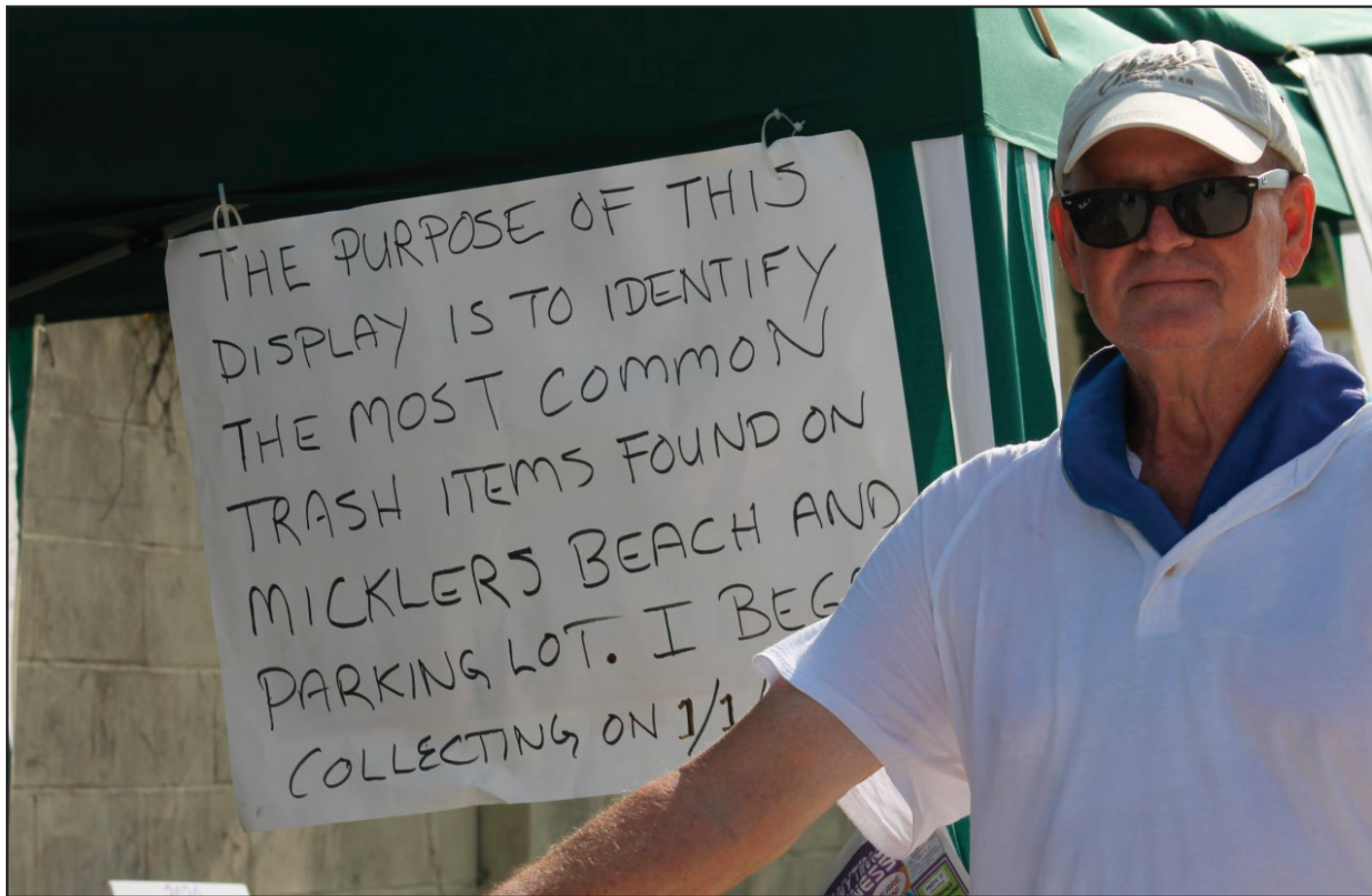
them prepare for their professional futures in a fun, hands-on and engaging way again this year," said Teresa Smith, vice president of programs for JA of North Florida. "Our team led by our JA Girl\$ Program Director Carly Norton has put together a great program with female entrepreneurs and coaches that will provide valuable information as we celebrate the potential of girls."

The event will feature an interactive workshop on self-esteem with Dr. Phenessa Gray from EmpowerCREATIVE! Studios or Coach J Dianne Tribble of At the Table Coaching. Gray, a certified social and emo-

tional intelligence coach, and Tribble will discuss self-esteem and personal branding as it relates to economic success.

Entrepreneur Christie Jones Bird will also speak. She is the founder and owner of Jones and Rose Luxury Bath and Body Products. She will talk about how she created her skincare business and how to create bath and body products at home.

The event will include trivia games and live music where the girls can request a song. Each girl who completes the Day of the Girl will also receive an Amazon gift card.



Bob Daven is passionate about keeping the beaches clean. He helps clean the beaches every morning, and spent last Sunday morning helping to clean up Mickler's Landing beach following 4th of July festivities.

Dirty jobs

Keeping beaches clean becomes passionate obsession for local man

By Don Coble

"Bucket" Bob Daven spent more than an hour sorting through trash recovered early Sunday along the beach at Mickler's Landing.

There were spent fireworks, cigarette butts and plastic drink bottles. Buried in the sandy debris were broken toys, empty lighters, broken chairs and straws.

The pile of garbage was revolting, a sickening statement of indifference and ignorance of an area that's supposed to be a pristine sanctuary.

Daven helps clean the beach every morning. He got help on Sunday as local residents helped clean up the mess left behind by careless beachgoers on Independence Day. Apparently, one of the most-embraced beach adages "take nothing but photos and leave nothing but footprints" doesn't count on days of revelry.

"This was a big excessive," Daven said.

Empty boxes of firework mortars were stacked at the entrance for pickup. So were several contractor-sized garbage bags filled with trash.

"They can pick this up every day and they still won't be able to keep up," Daven said.

Jennifer Foreman often walks the beach looking for trinkets lost or left. She uses a metal detector, but she's always scouring for trash, too.

"I keep one bag for trash; one bag for treasure," she said.

Although they were replaced nearly 50 years ago with pull tabs, Foreman said she's found too many old soft-drink can pop-tops to count. She also has an array of fishing lures and weights, along with silver jewelry.

She said a friend recently found a squared nail near the beach access at Mickler's Landing, a likely remnant from a sunken Spanish galleon from the 16th century.

But for every piece of valued history, there are several hundred pieces of litter.

It took Daven seven years to walk across A1A to explore his local beach. He was appalled the moment his toes hit the sand.

"From that first day, I've been committed to keeping this beach clean," he said. "I grew up in the Boy Scouts and one of my projects was cleaning up the woods in our town. I've always wanted to keep places clean.

"When I came out to the beach for the first time, it broke my heart. The level of disrespect was mind-blowing."

Daven has only missed his rounds at Mickler's Landing three times this year — twice for high tide and once to fulfill a doctor's appointment.



Cigarette butts that littered the beach at Mickler's Landing were picked up during the beach cleanup July 5.



Fireworks debris is disposed of by volunteers during the beach cleanup, which followed July 4 celebrations at Mickler's Landing.



Jennifer Foreman walks the beach at Mickler's Landing picking up debris as part of the beach cleanup Sunday, July 5.

Photos by Don Coble

Montrele Wells was cleared to play golf two weeks ago following knee surgery, but it won't keep him from playing in the Advocates Professional Golf Association's tournament Thursday and Friday at World Golf Village's Slammer & Squire course. The Jacksonville resident, who works as a caddy at TPC Sawgrass, is a member of the tour that's dedicated to providing greater diversity by developing Black and other minorities for careers in golf. Wells stepped away from is preparation to talk about his dream to play on the PGA TOUR, as well as his short-term goals following surgery.

Montrele Wells

As told to Don Coble

I know you've only been given the green light to start playing golf again two weeks ago, but how is your game heading into the tournament?

I've been working hard on my game for two weeks. I feel like it's pretty good. Of course, only time will tell because I haven't been under the gun. I feel like I'm striking the ball pretty well and I'm getting it in the hole pretty well, too. There's only so much you can see in two weeks. With them [APGA] coming to where I live, it makes sense to put myself in the tournament to see how I'll do and build off that. I feel good. I'm in a great mindset, and ready to move forward and see what the world offers me, as far as golf. That's my dream; that's my passion.

How did you injure your right knee?

On March 17, I was struck by a pickup truck in the back and it caused me to damage my knee. It was in a parking lot at 7 a.m. I was on my way to work at TPC Sawgrass. The truck failed to stop and ran right into the back of me. Because of COVID-19, I had to wait two months to have surgery, which was May 15. I had knee surgery — [arthroscopic] surgery because I had a torn meniscus, lateral and medial. I've been out of the game for three months. Being down those first two months because I was hurt, and then being down for an additional month-and-a-half after the surgery. I just went fully unrestricted two weeks ago.

Do you have any concerns you may reinjure your knee since your surgery was less than two months ago? Will you be able to trust your body and not think about it?

I did physical therapy before my surgery because we were trying to see if I could heal my knee pain before I had the surgery. The physical therapist told me the stronger I was going in, the stronger you come out. Because of that, my knee hasn't been as bad as most people's. I've been doing all my exercises, all my work, just like the doctor ordered. I didn't come out too soon or do anything I wasn't supposed to do. Because of that, I'm a little further along. I don't feel like I need to favor my strong knee. I don't feel like I'll hurt it. I can feel the difference in strength in both legs. I'm still trying to get the strength back in my right leg. It's about 85% right now. The only issues I've had with it is a little soreness, a little swelling.



Photos provided by the PGA TOUR

There's a lot of attention nationally on minorities right now. This tour is designed to jump-start the careers of Blacks and other minorities. Do you have any thoughts on that?

The tour is definitely golf. It's an organization that set out 11 years ago to bring more diversity to the PGA TOUR. What they did was, they gave a majority of African Americans like myself an opportunity to play high-competitive golf for less than half of

what the other tours were charging, and it was for some good purse money, not just to get your game right. It started off having tournaments on the weekend, so it worked out for people like myself who never had sponsors and had a full-time job. I could work and practice during the week, and go and travel on the weekends to play tournaments. The thing I love about the APGA Tour is they all believe in their players. They want to see everybody succeed. They aren't targeted

to one player. They're not just trying to get one player out. They want the entire bunch of guys who are members of the tour to excel and one day see them on TV. That's what drove me to the APGA — their genuine passion for the game of golf and for bringing more diversity to the game.

Is being a caddy the only other job you have?

I caddy. I play golf. And I give lessons. That's what I do as far as jobs. I also play drums at church. I've been playing church drums now for almost 20 years.

What are your realistic expectations this week?

Go out and play the best golf that I can and see where it puts me. I'm experienced now, so I know I don't need to go in and feel like I have to shoot 65-65. Usually that doesn't end well, especially with me only being back for two weeks. I will trust the process, trust the work I've been putting in, the eight-to-10-hour days I've been practicing and see what happens during two days of golf. In my mind, do I feel like I can win? If my process works and I go through everything I've been working on, absolutely. I feel like I can win, but I'm not putting that pressure on myself.

Beaches

Continued from 5

“Even if it’s raining, 30 degrees or 100 degrees, I’m out here,” he said. “This has become a project of mine, and it’s getting harder to keep up with it. It’s really all about respect.”

That’s why others, like Foreman, are eager to do their part.

He said cigarette butts are the biggest problem with more than a billion being

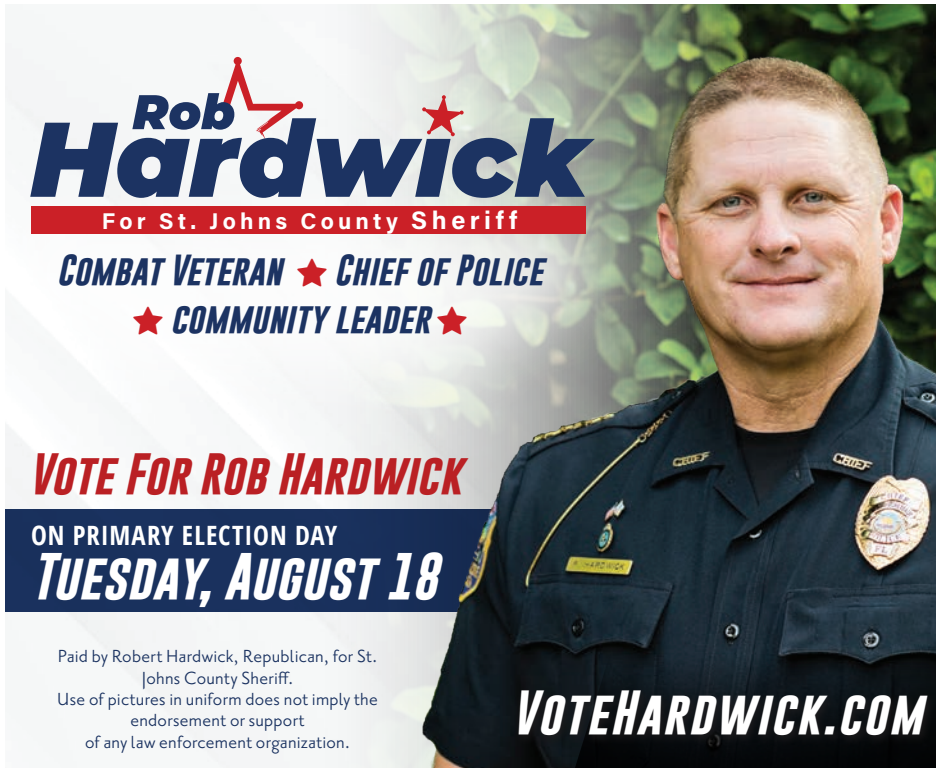
recovered on beaches every year.

“They are the No. 1 pollutant in the world,” Daven said.

There also are unintended consequences with balloons. He said families often come to the beach to celebrate an anniversary, birthday or memory of a loved one by releasing balloons.

“Balloons don’t go to heaven,” he said. “They fall back to the water and on the beach.”

Where Daven is waiting to add them to his pile of shame.



Keep Judge Bryan R. Rendzio

Judge Bryan Rendzio was appointed by the Governor to fill a vacancy...and now he is running for election. He presides over cases in the Unified Family Court Division cases in St. Johns County and he has served us well. He is widely respected for his knowledge of the law and his judicial demeanor. Whether you vote early, vote by mail or vote in person, please vote to keep Judge Bryan Rendzio.



For more information
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4 bedrooms, 5.5 bathrooms \$1,450,000



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5 bedroom, 6 full bath, 5 half bath \$5,995,000



Corner Lot in Jax Golf & Country Club

This home provides all the space needed with 5 bedrooms, including 2 master suites (one upstairs and one downstairs), separate office, and a large upstairs bonus room. The screened patio and sparkling pool provide a private oasis, ideal for relaxing after a hard day’s work.

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RED, WHITE AND CRUISE AT SAWGRASS

Residents of Sawgrass Country Club came dressed in red, white and blue Saturday for their annual Independence Day golf cart parade. Carts were decorated as beer bottles, Hawaiian beach bars, spaceships and a psychedelic flashback to the 1960s. In response, hundreds of residents lined both sides of the mile-long parade route to cheer in approval. The parade has become so popular, the starting point was moved from the clubhouse to the fitness center to accommodate all the entries. This year's winners included Harvey Eber's "Tribute to First Responders" for Best in Show, Bill Loughnane's "The Rascals" in Most Patriotic and Bart Woloson's "Surfin' USA" in Most Creative.

Photos by Don Coble





PATRIOTIC DISPLAY AT NOCATEE GOLF CART PARADE

More than 600 decorated carts took part in the third annual 4th of July Golf Cart Parade in Nocatee. The socially distanced patriotic parade started at Nocatee Station Field and went around Splash Waterpark, the Town Center communities and Willowcove. Spectators also lined the street to cheer on the participants.

Photos by Susan Griffin



OBITUARIES

James Edward Thomas, Jr.

James Edward Thomas, Jr., (Jim) died June 27, 2020, after a courageous battle with COVID-19. Jim was born on April 23, 1950, in Atlanta, GA. He was preceded in death by his parents, James Edward Thomas and Dortha Jean White Thomas. He is survived by his loving wife of 45 years, Leslie Stagmaier Thomas, his two daughters, Steele Thomas Marcoux (Michel) and Katherine Thomas Jacques (Peter), and his two grandsons, Valmore James Marcoux and Michel Mills Marcoux.

Jim graduated from the Baylor School in Chattanooga, TN, in 1968, the University of Georgia with a B.A. (Magna Cum Laude) in Political Science and English Constitutional History in 1972, and the University of GA School of Law (Cum Laude) in 1975.

Jim enjoyed a 35-year career in the



James Edward Thomas, Jr.

the first brokers to adopt comprehensive financial planning as a standard of care for his clients in the firm's headquarters branch in the First National Bank Tower, which was known as the Five Points Office. The consummate Southern gentleman, Jim had a characteristically kind approach, and his reputation, intelligence, and keen wit resonated with clients, co-workers, and competitors alike. In 1982, the firm moved its headquarters to the Atlanta Financial Center in Buckhead, where Jim continued his successful

financial services industry as a stockbroker, financial advisor, manager, managing partner, and co-founder of several major investment management firms. In 1977, Jim joined the Robinson Humphrey Company and was one of

career as an advisor. He also served as a co-trustee of an educational trust funded by RH employees for the benefit of the daughter of an RH employee who passed away. That child went on to graduate from Vanderbilt University and later received advanced degrees.

While at RH, one of Jim's most memorable projects was the formation of the privately held Kinston Group, which comprised more than 50 shareholders, many of them friends and business associates. The group purchased the Kinston Indians, a class-A Minor league baseball franchise based in Kinston, NC, and affiliated with the Cleveland Indians.

After 17 years as a successful financial advisor, Jim opened a branch office for J.C. Bradford & Company in 1994. Under Jim's leadership, the office thrived and became co-headquarters for the Nashville-based firm. Jim went on to establish a new branch office in 2000 for First Union Securities, which later became Wachovia Securities. He was

an early pioneer within the family office space, holding positions as co-founder and managing partner of Stillpoint Advisors and Cary Street Partners from 2003 to 2014. After retirement, he and Leslie moved to Ponte Vedra Beach, FL, in 2017.

Jim was known by his co-workers, associates, and partners for his firm handshake, genuine smile, sense of humor, fierce loyalty, and reputation for doing the right thing. He was a kind man who made those around him feel like they were part of something bigger than themselves. He left an indelible mark on the industry and those who served with him in the pursuit of improving the lives of others.

Jim was devoted to his family and to helping others. He served in Atlanta at the All Saints Night Shelter. In 2000, he traveled to Tanzania with his family to support conservation, deliver supplies, and work in service with school children. At the University of Georgia, he sponsored the Terry School business Plan Competition; organized and sponsored the first UGA Habitat for Humanity house; and served as a mentor to various student organizations. In Ponte Vedra Beach, he volunteered at Mission House and Kairos Prison Ministries. He was proud of his daughters and cherished his time with them, his sons-in-law, and his two grandsons. He was devoted to his wife and best friend, LT, and remarked that living with her in Ponte Vedra Beach was "the happiest thing I have ever done."

Jim loved fast boats, antique wooden boats, golf, croquet, reading, writing, and traveling. He was a member of Christ Episcopal Church in Ponte Vedra Beach and was dedicated to his Education for Ministry group. He was a member of The Sphinx Society at UGA, The Ponte Vedra Croquet Club, The Ponte Vedra Inn & Club, The Ponte Vedra Beach Rotary Club, and a lifetime member of The Capital City Club in Atlanta.

Jim's family wishes to express its deepest gratitude to the entire care team at The Mayo Clinic for the dignity and loving care delivered during his illness.

A private burial service was held on Thursday, July 2, in the Christ Episcopal Church Memory Garden in Ponte Vedra Beach. A memorial service will be held at a later date. In lieu of flowers, the family requests contributions in Jim's memory be made to The Christ Episcopal Church Foundation, 400 San Juan Drive, Ponte Vedra Beach, FL 32082 or Kairos International - Baker CI, c/o Darrell Powell, treasurer, PO Box 15615, Fernandina Beach, FL 32035.

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



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for **ST. JOHNS COUNTY SHERIFF**

Strickland uniquely qualified to be our next sheriff

By Tom Verri
St. Johns County, FL

Based on my 34 years of experience in law enforcement, working for two of the country's largest police agencies as well as the US Department of State, in command-level and supervisory positions I would like to announce that I am supporting Chris Strickland for St. Johns County Sheriff.

I have compared the qualifications and experience of the two current candidates:

Chris Strickland and Rob Hardwick. This county needs proper administration of our sheriff's office. It is our primary law enforcement and public safety agency. With that in mind, I find that Strickland far and away exceeds his opponent. Sheriff Neil Perry appointed Strickland a deputy sheriff when he was only 19 years old. Perry saw Strickland's dedication and realized Chris had great promise. Strickland rose through the ranks as the agency and the county grew. He advanced from deputy to sergeant to detective, lieutenant, to commander and finally to the highest-ranking uniformed career position, Director of the Office of Sheriff. As Director, he oversaw operations at the highest level of the agency. Strickland earned a Master of Public Administration degree and is a graduate of Georgia Command College.

Chris Strickland is uniquely qualified to be our next sheriff. In recent years, our sheriff's office has been plagued with scandals. Under outgoing Sheriff Shoar, we have witnessed the national embarrassment of mishandling in the Michelle O'Connell death investigation as well as the embezzlement of nearly a million dollars by Shoar's handpicked Director of Finance. After 16-years of no accountability for his actions, Shoar and his backers have donated hundreds or thousands of dollars and are aggressively promoting Harwick, who oversees an agency made up of about 21 officers, to be Shoar's handpicked successor. That is disturbing. Chris Strickland has been for openness and honesty since day one. Last year, he promised to equip all deputies with body-worn cameras. In fact, during his tenure as chief of the 21 officer St. Augustine Police Department, he has never equipped his officers with them. Why?

Chris Strickland will restore excellent police and community relations by reviewing and reforming use of force training, setting up strong protocols for budgetary and fiscal management insure accountability of taxpayer dollars and move the department into the future with innovative platform for the agency and for all residents of the county.



Strickland4Sheriff.com

Paid for by Chris Strickland, Rep. for St Johns County Sheriff

The Recorder's garden columnist Kathy Esfahani, of Kathy's Creative Gardens & Nursery, shares her tips for growing gorgeous gardens in Northeast Florida.

KATHY'S GARDENING GUIDE

"Perhaps the butterfly is proof that you can go through a great deal of darkness and still become something beautiful."



Kathy Esfahani
Columnist

BUTTERFLY GARDENS

Butterfly gardens are a beautiful and colorful way to attract butterflies into your landscaping.

When designing a butterfly garden, keep the following in mind:

- Plant both larval host plants and adult nectar sources for butterflies in all stages on life.
- Garden in full sun and partial shade.
- Select a variety of plants that bloom at different times.
- Use quality top soil to ensure plants and flowers are enriched.

- Include sweet-smelling plants such as sedum and lavender.

- Plant in groups. Butterflies are more likely to land in a bunch versus a single plant.

- Choose plants of mixing heights, colors, shapes and sizes.

- Adding a shallow dish with water, rocks and even fruit will encourage butterflies to land!

Some of the most popular plants for caterpillars and butterflies: butterfly bush, fennel, milkweed, lantana, pentas, purple passion vine, black-eyed Susan, porterweed, sage, gaillardia, fire-bush, sunflowers and more.

Email Kathy at kathys.creative.gardens@gmail.com for any questions or gardening tips you would like to see in the future.

Kathy's Creative Gardens & Nursery is located at 196 N. Roscoe Blvd. in Ponte Vedra Beach. (904) 655-7373



Photos provided by Kathy Esfahani

Obituaries

Continued from 10

Patricia Isaacs Morgan

Patricia Isaacs Morgan, 10/16/1929-6/29/20, passed away on 6/29/20 peacefully. She leaves behind a loving family and countless friends. She lived a full and happy 90 years. In lieu of flowers please donate to Jacksonville Humane Society.

Walter Carroll

Walter Carroll, 97, of Ponte Vedra Beach, Florida, died July 4, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com (904) 249-1100.

Betty L. Jones

Betty L. Jones, 91, died July 5, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com (904) 249-1100.

James L. May

James L. May, 85, of Ponte Vedra Beach, Florida, died July 4, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com (904) 249-1100.

Joyce Peeples Phillips

Joyce Peeples Phillips, 86, died July 5, 2020. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. www.quinn-shalz.com (904) 249-1100.

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Source: Northeast Florida Association of Realtors. The data illustrates single-family detached homes sold in May 2020 and May 2019 above \$500,000 in Ponte Vedra Beach (32082). The information is deemed reliable but is not guaranteed and is for illustrative purposes only.

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A Special Section from July 9, 2020

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Recorder

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Senior

Living



Vicar's Landing at Oak Bridge

Construction of senior living facility's newest location moving forward as planned. **Page 13**

A Passion for Pickleball

Nocatee residents are enjoying the popular game that mixes tennis and racquetball. **Page 16**

◀ Taking the course for a cause

COA holding golf tournament to support local senior services. **Page 18**



Rendering provided by Vicar's Landing

Vicar's Landing at Oak Bridge intends to provide more than 200 living units for retirees.

New Vicar's Landing location at Oak Bridge 'moving forward'

COO Dale Pirkle says COVID-19 not hampering construction of senior living community

By Amber Lake

Vicar's Landing retirement community announced the project for a new location at Oak Bridge in Sawgrass last February, with tentative plans for a groundbreaking in 2021. According to chief operations officer, Dale Pirkle, those plans haven't been disrupted due to the pandemic.

Actually, the project is making headway and has formally introduced a full development team to continue in their "due diligence" in the expansion.

"The coronavirus has just made it so we have a lot of zoom meetings," Pirkle said. "All-in-all we are finding a way to work together and keep it moving forward."

The expansion of Vicar's Landing is a result of the overwhelmingly high demand the community is currently experiencing.

"There is a high level of interest in the community," Pirkle said. "We've got a wait list at Vicar's Landing of 280 people. We don't turn that many units in a year.

The max is about 25-30 units a year. Even without marketing, there is a lot of interest in what we are doing."

Pirkle said Vicar's has secured an engineering firm, CPA for financial feasibility, marketing team, architect firm and contractor to begin "going vertical" in 2021.

The new Vicar's Landing location at Oakbridge is intended to "complement" the current Vicar's Landing in design and amenities. Pirkle said that while the expansion won't be an exact replica, the new location is intended to adhere to the aesthetic of Ponte Vedra, with 178 independent homes and 60 assisted living and memory care apartments.

In addition to the Vicar's Landing Oak Bridge units, there will be significant renovations made to the golf course, new pickleball courts, tennis court renovation and updates to 3 Palms Grille. The combined projects are estimated to exceed \$130 million invested in the Ponte Vedra Beach community and are said to create approximately 100 new jobs in the area.

Business as unusual at Vicar's Landing

How the facility is keeping residents entertained during uncertain times

By Tess Crosby

Marketing Director of Vicar's Landing

COVID-19 has caused many changes on the Vicar's Landing campus, but the retirement community is working hard to keep the fun and convenience despite the isolation the pandemic has caused many seniors around the county.

Vicar's Landing staff introduced the Complimentary Shopping Program as one way to help keep members safe and still able to get their specialty items. Nine staff members shop twice a week at Publix and more than 500 items are brought back to the auditorium where an additional six staff members bag groceries per member list. The groceries are then delivered directly to the members' homes. The program has recently been expanded to include pickup up items at local pharmacies as well. Additionally, in order to keep members up-to-date on the status of the community, the quarterly member meeting is prerecorded with presentations by management and department heads and shown on the in-house station.

Despite the pandemic, the activities department has been busy keeping members active both in and out of their homes. The in-house channel is a great source of entertainment for the seniors living at Vicar's. Taped exercise classes air with instructors for seniors to be able to stay in shape while staying safe at home.

Members have also been keeping themselves entertained by watching play readings, which are written and directed by members and starring members, on the in-house channel. One Vicar's Landing member is a traveler and her presentations from around the world are aired for those vacation-starved since the travel ban.

Members are still going outside as activities continue including croquet, bocce ball and putting on the green. Additionally, three water aerobics classes are held each day to keep the size of the classes small.

As for all the departments, dining services has been the busiest, striving to keep members safe but engaged and well fed — including beginning complimentary meal delivery in March. It is still being offered. The department has also taken to the "streets" of Vicar's Landing for some special events, like the Kentucky Derby. Staff held Derby parties in the atriums of each building with mint juleps and bourbon balls. An ice cream cart went building to building having ice cream socials to keep the interaction flowing. Despite some set-backs and a "new normal" for many seniors, COVID-19 has yet to come between Vicar's members and their positive attitudes.

Eating more protein may reduce women's risk of atrial fibrillation



Anthony Magnano, M.D.
Ascension St. Vincent's
Riverside

Women who eat more protein may be significantly less likely to develop atrial fibrillation (AFib), a dangerous heart rhythm disorder that can lead to stroke and heart failure. This is according to new research presented at the American College of Cardiology's Annual Scientific Session. While it's tricky to know why this may be the case, diet clearly plays a role in a person's risk for heart disease. The greatest medical question of all time may be what to eat, and this research gives us plenty of "food for thought." Let's take a closer look.

ARE WE EATING ENOUGH PROTEIN?

This study followed 99,000 postmenopausal women (average age of 64 years) over the course of 10 years. It found that women who ate the lowest levels of protein (roughly the current recommended daily amount in the U.S.) had the highest rates of AFib. On the other hand, eating a little more protein (about an extra 10-20 grams/day) lowered risk of AFib by 5-8 percent. There appeared to be a ceiling to this benefit at about 74 grams of protein per day, above which further reductions in AFib were no longer seen.

Unfortunately, many of us don't get enough protein as it is, particularly as we age. A survey from The Journal of Nutrition, Health and Aging showed that almost half of those who were 71 years and older did not eat enough protein. This is concerning, as older women can lose a half-pound of lean body mass per year. Protein helps ward off that age-related muscle loss and prevents frailty and bone loss. It isn't hard to get enough protein in your diet, but it does take some thought and attention.

MAGNANO continues on Page 19



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Pickleball returns stronger than ever after pandemic

Game that mixes tennis, racquetball becomes national phenomenon

By Shaun Ryan

Pickleball is back.

Local enthusiasts have returned to the courts after the COVID-19 outbreak forced play to shut down this spring.

But, despite the inconvenience, this pause wasn't all bad. It allowed workers to install four additional courts with LED lighting near Nocatee's Splash Waterpark to accommodate more players and make night play possible.

Pickleball has been something of a phenomenon. The sport, which resembles tennis and racquetball but is easier to master, has taken the country by storm.

It originated near Seattle, Washington, in 1965 as a children's backyard game. It was picked up by seniors and carried to other parts of the country by enthusiasts traveling in their RVs, according to Mike Guyot, an ambassador with the USA Pickleball Association.

"It's taken a long time to get here," he said. "Northeast Florida's kind of a black hole in terms of pickleball compared to the rest of the state, so we're playing catch-up right now."

Nocatee resident John Harnett said when he started playing five years ago, there were only about six or seven people on the community's courts. Since that time, local interest in pickleball has exploded.

"When we shut the courts down (for COVID-19), we were at capacity just about every night," Harnett said. "And we had over a couple of hundred registered."

The sport appeals to players of all ages. "We've got 16-year-old people, and we've got people who've got game in their 80s," Harnett said.

Guyot and Harnett are among the sport's most dedicated players. Each plays six days a week – Guyot recently getting back out onto the court a mere six weeks after undergoing knee surgery.

But pickleball appeals to the casual player, as well. The rules are few and equipment is inexpensive. All players need are the small plastic balls and paddles that cost very little.

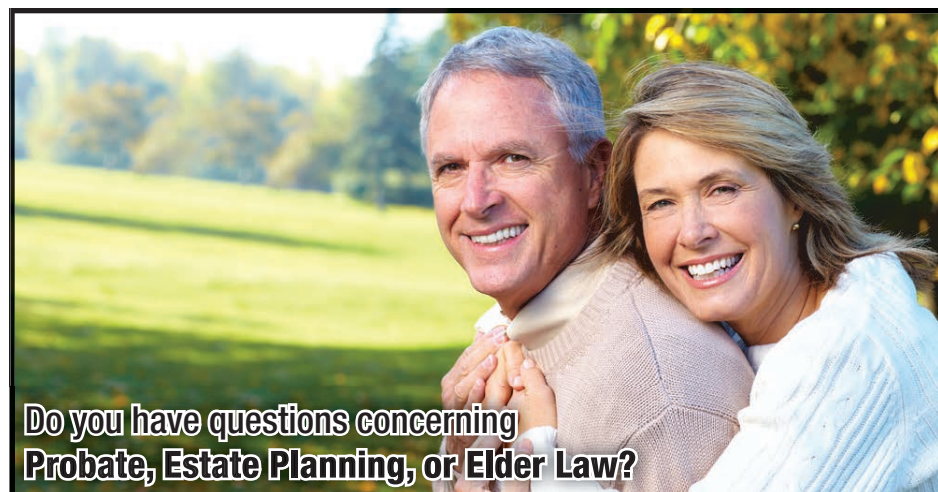
And there are plenty of places to play. Guyot estimated that within an hour's drive of Nocatee, there are about 150 courts. In fact, he pointed out, as new communities spring up, pickleball courts are being considered one of the standard amenities.



Photo by Shaun Ryan

Mike Guyot (right) hits the pickleball to opponent John Harnett. The paddleball sport combines elements of badminton, tennis and table tennis.

PICKLEBALL continues on Page 17



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Pickleball

Continued from 16

The three indoor pickleball courts at the Ponte Vedra Beach YMCA are currently closed amid the COVID-19 restrictions and to accommodate summer camp, but associate executive director Cara Roach said they will reopen at about the time students return to school. When the new YMCA opens in Nocatee in October, it will have two courts.

Guyot, who has been playing for about a dozen years, said he actually moved to Nocatee because of its pickleball courts.

Asked what about the sport most appeals to him, Guyot said it was the physical activity and the interaction with other players.

For Harnett, it was the camaraderie and the competitive play. He said he is very competitive but “win or lose, I tend to walk away with a smile.”

“Pickleball is very welcoming,” said Guyot, who seeks out opportunities to play wherever he travels. “I’ve never gone into a strange place where they didn’t say, ‘Yeah, sure, come on and play.’”

He added that the county’s Parks and Recreation Department has been very supportive of the sport. In the past year, the county has hosted two tournaments, each attracting more than 300 people.

In part due to the game’s adaptability, not even COVID-19 could really stop play.



Photo by Shaun Ryan

Guyot (left) and Harnett are dedicated pickleball players. Here, they are pictured with their paddles and one of the balls used in the game.

“The closing of the pickleball courts caused a big uptick in sales of portable nets,” said Guyot. “Because the thing about pickleball, any place you have a 20-by-44-foot space, you can play.”

He said players could gather in parking lots, draw chalk lines and set up portable nets. Since the other participants would be close friends and family, people felt safe in gathering to play.

Guyot encouraged people who have not yet tried pickleball to do so.

“It’s an extremely easy game to learn,” he said, “and people have fun with it immediately. There’s a place for everybody in it.”

Want to learn more about the sport? Go to usapa.org.

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COA golf tournament to fund critical senior services

The Council on Aging's 17th annual Champions for Elders golf tournament is set for Aug. 10 at Slammer & Squire in World Golf Village. The fundraiser supports critical services for seniors in St. Johns County.

Since the COVID-19 crisis began in March, COA has been on the front lines serving elders in the community who are most at risk due to the pandemic.

Despite the required temporary closures of its senior centers, COA's work has continued unabated. In fact, many older adults in the community are relying upon COA's services more than ever due to quarantine and social-distancing requirements.

The outbreak has necessitated the cancellation of COA's annual gala, the council's biggest fundraiser of the year. That makes a successful golf tournament even more important.

"We look forward to joining our supporters for a fun day on the green for a very

worthy cause," said Becky Yanni, COA's executive director. "Our community's elders have never needed our help more than they do now. The need is great, and to meet it we need the support of the entire community."

COA is calling upon members of the community to play in the tournament or participate as financial sponsors.

Four-person playing team sponsorships are available starting at a donation of \$2,500. Elder Guard financial sponsorships are available for donations between \$250 and \$15,000. Monthly Elder Guard Sustainer sponsorships are also available in any monthly amount.

COA will publicize the event sponsors to celebrate their commitment to supporting St. Johns County elders.

Individuals, businesses and organizations interested in participating may contact COA's Sandy Hollett at (904) 209-3686 or shollett@coasjc.org by July 27 or go to bit.ly/GolfCOA2020.

Sunshine Bus restores limited service in St. Augustine area

The Sunshine Bus Co. has begun to provide limited public transportation service as part of the state's "phase 2" reopening in the wake of the COVID-19 pandemic.

As of Monday, July 6, five limited routes have begun weekday operations.

The Circulator, Green, Orange and Teal routes will run on their normal schedules. The new Conn-Ex route combines the Connector and Express lines into a single route. It will begin further in the south by State

Road 206 and travel as far north as Palencia before going south again. The new schedule will be available on the Sunshine Bus website at sunshinebus.net/covid-schedules.

During "phase 2," all passengers will be required to wear a mask. If passengers do not already own a mask, they can purchase one from the driver for \$1.

For further information, contact customer service at (904) 209-3716 or go to sunshinebus.net.

New law eases restriction on 55-plus communities

Gov. Ron DeSantis signed legislation Tuesday that removes the requirement that 55-plus communities register with the Florida Commission on Human Relations.

HB 255 resolved some technical issues and, according to a media release from the state, would allow the commission to function more efficiently. The legislation makes changes to the Florida Civil Rights Act, Chapter 760, Florida Statutes.

For many years, 55-plus communities were required to register with the commission. Though that requirement has now been lifted, the commission will continue to investigate allegations of discrimination within them.

The legislation also allows the commissioners to meet with a quorum of six members rather than seven and updates

the number of nominees to the Florida Civil Rights Hall of Fame that the commission may submit.

"On behalf of the commissioners and staff of the Florida Commission on Human Relations, I want to thank Governor DeSantis for signing this vital legislation into law today," said commission Executive Director Michelle Wilson. "For several years, we have been working with lawmakers, especially bill sponsors Sen. Darryl Rouson and Rep. Bruce Antone, to spearhead this legislation, which will allow us to serve the citizens of the state of Florida more effectively and efficiently."

The commission was established in 1969 by the Legislature. It administers the Florida Civil Rights Act and Fair Housing Act.

Magnano

Continued from 14

PROTEIN, CARBS, AND HEARTH HEALTH

We want to pay attention to any life-style factors that can help reduce AFib, because those with AFib are five times more likely to have a stroke. AFib can also lead to heart failure, and if untreated, doubles the risk of cardiac death. AFib affects millions of Americans, but many may not experience symptoms and the condition goes undiagnosed.

So, how does protein impact your heart? While we see there is an association between protein and lowered risk of AFib, it is unclear exactly why. Protein helps keep you fuller, longer, so you may be less likely to reach for refined carbs and sugars that can lead to insulin resistance and weight gain.

On the other hand, if you're not eating as much protein in your diet, you could be eating more carbs and more fat. A diet high in fat is linked to several AFib risk factors such as obesity, central body fat, and sleep apnea.

PROMOTING A HEALTHY DIET AND A HEALTHY LIFE

The body of research would suggest that a diet slightly higher in protein and slightly lower in carbohydrates can be healthier for your heart. But moderation is key. We know that fad diets, social media, social pressure and stereotypes create

a psychology around eating that can be especially hard on women. Remember, you can create a healthy diet and a healthy lifestyle without being overly restrictive or making severe changes.

If you do increase your protein intake, try to do so with heart-healthy, lean proteins like chicken, salmon or vegetarian sources. In general, a Mediterranean-style diet high in vegetables, fruits, lean proteins and whole grains has been shown to promote weight loss and reduce risk of heart disease. Limit your intake of sodium, sugar and fat, which can raise your blood pressure.

The most important thing is to focus on balance and avoiding obesity at the onset. We debate a lot about the details when it comes to diet, but in the grand scheme of things, what matters is finding a healthy lifestyle and maintaining a healthy body weight. Find a diet full of healthy foods, where compliance is not a major problem. Make exercise a priority and be sure to involve your family and friends.

When you eat better, you'll feel better and have more energy to do the activities you love.

And if you need help, talk to your doctor. These approaches can help you find a heart-healthy lifestyle that works for you.

Dr. Anthony Magnano is a Ponte Vedra resident and cardiologist at Ascension St. Vincent's Riverside. For more information on Dr. Magnano and his specialty treating Atrial fibrillation, visit Healthcare.ascension.org.



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Business Weekly

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Factors homebuyers should consider when looking for a mortgage lender

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Photo by Shaun Ryan

The parking lot at Bogey Grille was full Friday as patrons flocked to one of their favorite places for one last meal or a drink.

Patrons pack Bogey Grille on its final day in business

By Shaun Ryan

In its final hours, Bogey Grille was doing a booming business. Even under the state-mandated 50% capacity rule, the place was hopping — so much so that owner Derek Prince compared the volume of activity to what he's normally seen during THE PLAYERS.

The sports bar and restaurant, a pop-

ular gathering spot for local residents for more than 16 years, succumbed to the economic fallout resulting from the COVID-19 outbreak. It closed Friday, July 3, after struggling to remain profitable despite a temporary statewide shutdown of restaurant dining rooms in the spring and the cancellation of this year's PLAYERS' Championship.

The event had always generated a lot

of trade for Bogey Grille and played a pivotal role in its profitability, and its cancellation had a devastating impact.

Friday, Prince and his staff were scrambling to keep up with orders as customers seized a final opportunity to enjoy a Bogey Burger or sip one of the establishment's specialty cocktails.

BOGEY GRILLE continues on **Page 23**

SJC Chamber of Commerce selects new VP-Operations

Aimee Stafford brings decades of chamber experience to role

Isabelle Renault, president and CEO, St. Johns County Chamber of Commerce, has selected Aimee Stafford as vice president of operations for St. Johns County Chamber of Commerce. She replaces Greg Voss, who has begun a position as executive director at Seamark Ranch in Clay County.

"We are fortunate that Aimee Stafford has



Aimee Stafford

accepted our invitation to join the Chamber team," Renault said. "Aimee's body of work is impressive, and her diverse skill set is very valuable especially for a small talented team like ours. With a long career with Chambers of Commerce, and most significantly as the senior vice president of administration for the State of Kentucky Chamber of Commerce, Aimee was ready to contribute on day one. She has already established herself as asset for our organization and its members."

Stafford moved to Florida in 2019 and recently worked for the former Flagler County Chamber.

"She joins the St. Johns County Chamber at a pivotal point as we continue to assist our members and our community with recovery and re-opening efforts during an international epidemic," Renault said. "Greg Voss developed many new systems during his tenure and the Chamber needed a replacement with similar experience so that the Chamber could continue recovery efforts without delay."

Stafford has an extensive background in chamber administration and public relations. She earned her bachelor's degree from the University of Kentucky and is certified by the U.S. Chamber of Commerce's Institute for Organization Management. She was a member of the Leadership Kentucky Class of 2010.

For more information about the St. Johns County Chamber of Commerce or to become a member, go to www.sjchamber.com, call (904) 829-5681, or find it on Facebook at www.facebook.com/sjchamber.

JACOBSON continues on **Page 26**



Karsten Jacobson
Columnist

Managing withdrawals carefully can protect retirement income

Throughout much of your working life, you contribute to your 401(k), IRA and other investment accounts to help ensure a comfortable retirement. However, once you do retire, you'll need to shift your focus somewhat from building these investments to using them — in other

words, you'll have to start withdrawing from your portfolio to meet the costs of living. How can you be sure you're not taking out so much that you risk outliving your resources?

JACOBSON continues on **Page 26**

3 factors to consider when choosing a mortgage lender

A home is the most significant purchase many people will ever make. Perhaps because of that, many buyers, particularly those purchasing a home for the first time, are understandably nervous about the home-buying process. The decision regarding which home to buy warrants ample consideration, but so, too, does the buyers' choice of lender.

Mortgage lenders can be found all over the internet, and the sheer volume of lender options can make it hard for home buyers to find the right fit for them. Couple that with lending-related terminology that many first-time buyers may be unfamiliar with, and it's easy to see why prospective homeowners can feel overwhelmed about the process of borrowing money to buy their homes.

When looking for a mortgage lender, prospective homeowners should never forget that the choice of lender is, in most cases, entirely theirs to make. When making that decision, a host of variables should be considered. The following are three such factors that, upon ample consideration, may help buyers rest easy knowing they did their due diligence when looking for lenders.

1. REPUTATION/RECOMMENDATION

Just like other businesses, lenders have reputations, and oftentimes those



Photo provided by metrocreativeconnection.com

reputations can be determined via some simple online research. Peruse online reviews to determine what past buyers

felt about a given lender. If possible, ask friends, family or colleagues who they worked with to secure a mortgage.

2. FEES

Fees vary from lender to lender. Fees should not be mistaken for interest rates, which change daily and are typically dictated by the financial industry and prospective buyers' credit history and financial standing. When speaking with potential lenders, ask for a rundown of their fees, and the services those fees include, and closing cost estimates in writing, then compare and contrast fees and costs of various lenders before making a final decision. Some lenders may charge considerably more in fees than others, so buyers should put in the effort necessary to comparison shop.

3. PERSONAL INTERACTION

Buyers, especially those who have never before purchased a home, will likely have lots of questions. This is where personal interaction with a prospective lender should be noted. Securing financing for a home purchase can sometimes seem like an impersonal process, but it doesn't have to be, and many lenders are happy to answer buyers' questions. Lenders who answer questions quickly and clearly can make buyers more comfortable about the home buying process. Buyers may want to avoid lenders who seem evasive or unwilling to answer questions in writing.

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www.pontevedrarecorder.com/bestof2020

Bogey Grille

Continued from 21

Pausing for a moment between orders, Prince reflected on his years of success since purchasing the former Glory Days Sports Grille as a real estate investment in 2003.

“It’s been great,” he said. “It has been really awesome.”

But, he said, it was time he moved on to a new venture.

After Prince announced June 30 his intention to close, the business’s Facebook page lit up with comments from saddened patrons. For many, Bogey Grille has been the go-to place for something to eat after sporting events, dances, celebrations and more. The restaurant’s walls were decorated with school banners, pennants and photos contributed by families and sports teams.

People frequently referred to Bogey

Grille as “Cheers,” after the television show about a bar where “everybody knows your name.”

“You and the Bogey’s Family are such a huge part of the fabric of the community,” wrote Holly Montroy on Facebook.

“I will never forget after one of the hurricanes when all the power was out everywhere, Bogey Grille stayed open and many people who had not evacuated came and pitched in and served food and ate at least one good meal!” wrote Laura Schnorr Warwin.

Indeed, the restaurant has been a focal point for local residents. It has been a participant in charitable events and a supporter of youth sports.

“I love being a part of the community,” said Prince. “Ponte Vedra’s been great.”

The final chapter may not have been written for the restaurant, however. Prince said he hopes someone will buy it and reopen it. He said Friday that he has had more than 10 inquiries toward that end.

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Photo provided by Civilized Coffee

Sales of Civilized Coffee's special blend, Surfrider Select, will help First Coast Surfrider with its mission to support clean oceans.

Area coffee company partners with First Coast Surfrider to support oceans

Proceeds from special blend donated to Surfrider Foundation

Civilized Coffee, a Jacksonville-based coffee company, has teamed up with First Coast Surfrider to create a special blend of Surfrider Select coffee to help support clean oceans and waterways in Northeast Florida.

Sales began Saturday, June 20 — International Surfing Day — with a portion of the proceeds going to First Coast Surfrider to help it continue its mission and activism.

“The First Coast Chapter is excited to announce a collaboration with Civilized Coffee just in time for International Surfing Day,” said Kassidy Kinkel, treasurer of the First Coast Chapter of the Surfrider Foundation. “The chapter is constantly working to protect the coasts we love, and

this special day gives us the opportunity to pause and celebrate our waves and beaches.”

A blend of Kenyan and Ethiopian arabica beans grown in the mountains of Africa, Surfrider Select is precession-roasted to create smooth flavors of milk chocolate, brown sugar and hazelnut.

The First Coast Chapter of Surfrider was founded in 2002 and spans the First Coast from the Georgia border to the end of Anastasia Island.

“Civilized Coffee believes in open, honest civilized conversations, and we believe our collaboration with Surfrider can bring some light on the necessary conversations that are needed to help protect our oceans everywhere,” said Mark Patterson, Civilized Coffee co-founder. “Our collaboration with First Coast Surfrider has a local voice with a global impact.”

Civilized Coffee is built on a dual passion for coffee and supporting local communities. Before launching the company in 2017, co-founder Jeff Norton traveled to East Africa to meet and work with small-scale farmers. By working directly with these farmers, Civilized Coffee is able to support their practices, culture and continued economic growth.

Surfrider Select is available at www.civilizedcoffee.com/all-coffee. It will soon be available for sale by retailers.



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Jacobson

Continued from 21

First of all, you need to establish a proper withdrawal rate — the percentage of your portfolio’s value needed for one year’s worth of retirement expenses. Ideally, if you were to stick with this rate, your portfolio would last as long as you do. Your withdrawal rate should be based on a number of factors, including your age, amount of assets, portfolio mix and retirement lifestyle. A financial professional can help you determine the rate that’s right for you, but it’s important to understand that this rate is a starting point since you will want to review your withdrawals each year to ensure they are still appropriate.

If the financial markets performed smoothly and predictably, year in and year out, any adjustments you make would likely be more modest. But, as you know, and as we’ve all been reminded the last several months, the markets are neither smooth nor predictable. Rather than constantly trying to change your withdrawal rate and spending in response to movements in the markets — which may be challenging if you have grown accustomed to a certain standard of living — you might be better off adopting a more conservative rate at the beginning of your retirement. For example, if you are in your mid-60s, you could start at a withdrawal rate of about 4%, which also assumes an increase in withdrawals (a “raise”) of approximately 3% each year to incorporate inflation. By starting at a more

modest withdrawal rate, you would have some flexibility for those years in which the market drops significantly. And you could increase your chances of extending the lifetime of your portfolio.

But even if you started out with a conservative rate, you may need to review it during periods of extreme market movements. If, for instance, your portfolio was to fall 20% in one year, the 4% you had planned to withdraw would actually become 5% because you’re taking out the amount you had planned, but now it’s from a smaller pool of money. If this happens, should you consider making an adjustment?

There’s no easy answer. The amount you withdraw from your portfolio has a major impact on how long your money lasts. You’ll improve your likelihood of success if you are able to be flexible and make some spending adjustments — spending less on some of your discretionary items, for example, or not taking a “raise” until your portfolio recovers. Importantly, your financial advisor can help run different scenarios to determine if adjustments need to be made to ensure you remain on track.

In any case, think carefully about your withdrawal rate. By managing it carefully, and reviewing it over time, you can take greater control over your retirement income.

Karsten L. Jacobson, CFP, is a financial advisor for Edward Jones at 2208 Sawgrass Village Drive in Ponte Vedra Beach. For information, call (904) 285-9898. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

THEME: SUMMER OLYMPICS

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- Stockpile
- More of the same
- One of Los Lobos
- Orion's brightest spot
- A pop
- Spur on
- Another name for a jack
- Between E and NE
- For all to see
- * Location of the first Summer Olympics
- * ____ test
- Utmost degree
- Allen Ginsberg's poem
- Do this for cardio
- Chesterfield, e.g.
- Like "Extral" news
- Off-ramp
- Barbequed slab
- Right-hand page
- Infamous Roman tyrant
- Pandora's box contents
- Socially inept one
- Parachute material
- And others
- Kill a dragon
- Prior to the present, prefix
- Every which way
- Swear words
- Burst of wind
- High affair
- *Non-permanent addition to Olympic event roster
- *Most decorated Olympian
- Desire
- Tom and Jerry, e.g.
- Relating to hair
- Skip the big wedding
- Inquire
- Key material
- Bears' hands
- House vote
- Chain of hills
- Tree used to make paper
- House duty
- Great horned one
- ____ for Humanity
- *Most decorated U.S. female Olympian
- Thompson
- Has daisylike flowers
- Lena Dunham's HBO show, 2012-17
- *Number of countries that participated in every Summer Olympics
- Nugent and Danson
- Food contaminant
- A Stradivari violin
- *2021 Olympics location
- Thomas the Engine's warning
- Wimbledon is a Grand one
- Deadly sin
- Nullify
- Hard to escape routine
- Zoo ____ or bee ____
- Type of car
- Courtroom excuse
- Caffeine-containing nut tree
- Swear, not curse
- D'Artagnan's sword
- *Age of the youngest Olympian ever
- Words to live by
- Denim innovator
- Welcoming store sign
- Salz ____ or St. Peters ____
- Make a choice

DOWN

- Biblical boat
- Chinese dynasty (1368-1644)
- Lab culture
- *Number of events in a heptathlon
- Rains and snows at the same time
- D'Artagnan's sword
- *Age of the youngest Olympian ever
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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

Jacksonville Symphony continues streaming concerts in July

Since the Times-Union Center for the Performing Arts closed to the public in mid-March, the Jacksonville Symphony has taken to social media to continue bringing music to Jacksonville. Performances have ranged from the music of Broadway, smaller chamber ensembles, and previously streamed Florida Blue Masterworks performances.

Typically, summers in Jacoby Symphony Hall are quiet. This summer will be different. Jacoby Symphony Hall will once again be filled with music from Symphony musicians. With the belief that music is more important than ever in this time of uncertainty, the Jacksonville Symphony feels strongly about safely providing music to the community.

“We are happy to be able to continue performing,” says principal cellist Alexei Romanenko. “It is not a replacement for a live performance where we can see the

audience and feel their energy, but it is a way to continue sharing our art with a community that continues to support us.” Romanenko will be performing in three of the four upcoming streams.

After a two-week hiatus, the Symphony will continue to stream music on Fridays at 8 p.m. starting again on July 10. All streams are free to anyone wanting to fill their evenings with music. The performances are hosted by Music Director Courtney Lewis. Small ensembles are used to make sure all musicians can be safely physically distanced on stage for each performance. Those viewing on Facebook or YouTube can share their comments and emoji applause to support the Symphony musicians.

“It’s been really great to see support coming from not only Jacksonville, but across the country,” says Symphony Digital Marketing Manager Anna Birtles.

“Most of our streams have viewers watching from all over, sharing their love of the orchestra in comments and likes. It’s a completely different world than what we were doing just a few months ago, but still satisfying to know our community misses us.” Birtles runs the Symphony’s streams with stage manager Ray Klaase, stage associate James Pitts, technical director Shamus McConney and audio engineer Jeff Alford.

Patrons can find the streamed concerts on the Symphony’s Facebook page or YouTube channel.

STREAMING SCHEDULE

■ **Friday, July 10** – Beethoven’s Strings: Jonathan Kuo, violin, DJ Cheek, principal viola and Alexei Romanenko, principal cello.

■ **Friday, July 17** – Centennial Celebration: Les Roettges, principal flute and

Alexei Romanenko, principal cello.

■ **Friday, July 24** – String Octet: Jonathan Kuo, violin, Siyu Zhang, violin, Megan Rios, violin, Christopher Chappell, violin, DJ Cheek, principal viola, Jorge A. Peña Portillo, viola, Alexei Romanenko, principal cello and Betsy Federman, cello.

■ **Friday, July 31** – Vaughan Williams’ Folksongs: Melissa Barrett, acting concertmaster, Megan Rios, violin, DJ Cheek, principal viola, Laurie Casseday, cello, John Wieland, principal bass, Les Roettges, principal flute, Eric Olson, principal oboe and Daniel Rios, English horn.

To support the Jacksonville Symphony during this difficult time, patrons can make a donation through the website at jaxsymphony.com.

To receive additional information about the Jacksonville Symphony via social media, and the website, where patrons can sign up to be added to the email list.

Broken image becomes breakthrough for St. Augustine artist

Contemporary abstract artist creates pixelated-inspired waterfront art

Mexican-American artist Alma Ramirez has discovered a new way to express hope and tranquility — all because of an unfortunate accident.

One day in late 2014, Ramirez was walking along the Florida coastline, snapping photos of the surf and sand, contemplating the impending certainty of raising her son as a single mother. Then, with the crash of a wave, Ramirez dropped her camera into the water.

But she discovered that, after downloading waterlogged, pixelated images, though her camera was broken, her hope was not. She found that even a broken image can be beautiful.

“The images inspired me to pick up my paintbrush and use colors to create a story,” explained Ramirez, who earned a bachelor’s degree in fine arts from Instituto de Bellas Artes in Chihuahua, Mexico. “By exploring the concept of my broken images, I was able to notice pure colors, shapes, forms and even emotions. My work became a source of meditation for me — helping me form a new vision and a new perspective for my life.”

Pink, lilac and orange sailboats gather amidst a sea of pixelated blue hues in “Afternoon Glare.” Pockets of cornflower, goldenrod and teal marsh grass grow out of the rectangular waterway in “Marsh In Blue.” In “Serenity By The Water,” towering masts are the pinnacle of vibrant, multi-colored sailboats resting in the bay. These are just a few of the pieces of art in Ramirez’s vast and growing collection, which range in price from \$300 to more than \$6,000.

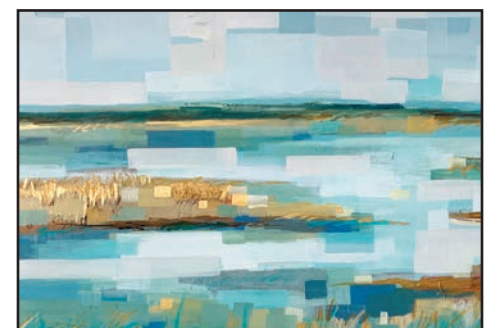
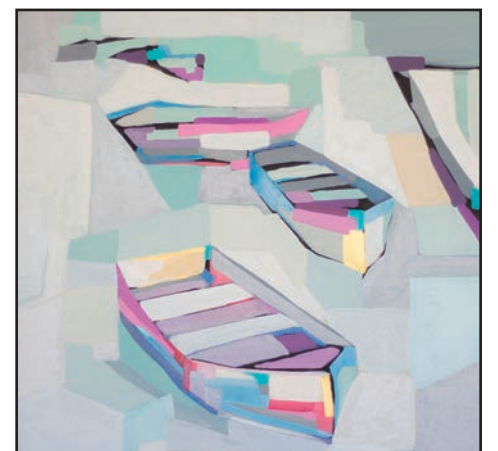
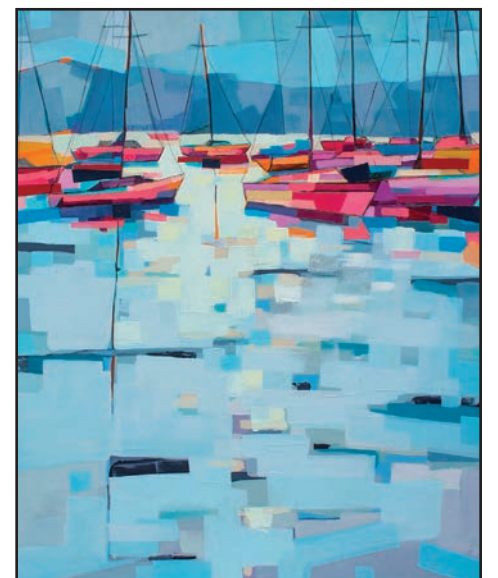
“I believe feelings can be transmitted through color and composition,” the artist said. “There is so much poetry in color alone that I can’t resist but try and combine and arrange tones and shapes in different ways — creating or recreating a story. I’m always astonished at how much I can share with the world through my art, my love for nature — especially the ocean — and my journey seeking peace within the waves.”

Ramirez’s vibrant and modern interpretations of waterfront scenes can be found by appointment only at her gallery at 134 Riberia St. in St. Augustine.



Photos provided by Alma Ramirez

Artist Alma Ramirez made a discovery after a mishap that claimed her camera. The result is a new way to express hope and tranquility through her paintings.



Ramirez’s paintings have a pixelated appearance that is nonetheless calming.

Sports



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Send your sports news to
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www.PonteVedraRecorder.com



Photos provided by the PGA TOUR

2019 APGA champion Willie Mack III (from left) stands with fellow APGA players Tommy Schaff and Nyasha Mauchaza. The APGA, which is designed to bring greater diversity to professional golf, is playing a tournament at World Golf Village July 9-10.

APGA Tour event being played at World Golf Village July 9-10

The APGA Tour is playing at Ponte Vedra this week. The APGA Tour at World Golf Village tournament takes place July 9-10.

The APGA began in 2010 and is designed to bring greater diversity to the game by developing African Americans and other minorities for careers in golf. It was founded by Ken Bentley, former vice president of community affairs and workforce diversity for Nestle USA. The PGA TOUR has a strategic partnership with the APGA and has financially supported the APGA since

2012. In January 2020, the PGA TOUR announced significant enhancements to its existing strategic partnership, including 2020 tournaments hosted by TPC properties and funded by the TOUR, and the ability for APGA Tour players to receive instruction at the PGA TOUR Performance Center at TPC Sawgrass.

Current PGA TOUR pros Tony Finau, Harold Varner III and Joseph Bramlett all played on the APGA in route to the PGA TOUR.

Other benefits of the APGA/PGA

TOUR partnerships include:

- Use of the PGA TOUR Learning Center at TPC Sawgrass in Ponte Vedra Beach for key APGA Tour players.

- Lexus Cup winner receives a scholarship throughout Korn Ferry Q School.

- Each APGA tournament winner is granted free entry into a Korn Ferry Tour Monday qualifier.

- APGA Tour receives complimentary green fees for any tournament held at a TPC Course.

For more information about the APGA Tour, go to www.apgtour.org.

Golfing in era of social distancing

Golfers enthusiastically look forward to the day when their favorite courses reopen to players each year. That anticipation was even greater in 2020, when social distancing measures forced many courses to stay closed even as the weather warmed up. Thankfully for golfers, golf courses were among the first businesses given the green light to reopen as governments began to lift restrictions.

Golfing in the era of social distancing may not be quite the same as it was prior to the outbreak of COVID-19, but golfers can still have fun as they hit the links. That's especially true when they take steps to understand just what it means to golf while social distancing prior to teeing off.

- **Assess your personal health before going to the golf course.** Golf attracts athletes from all age groups, including some that are more vulnerable to COVID-19 than others. According to the Centers for Disease Control and Prevention, age is a risk factor for COVID-19, as older adults are more vulnerable to severe illness if they are infected with the virus than younger adults. Social distancing requires a collective effort on the part of everyone to keep vulnerable people safe, and golfers are no exception. Golfers young and old who are under the weather or experiencing even mild symptoms of COVID-19 should avoid golf courses until they feel better. In addition, young golfers can choose tee times when they're less likely to come into contact with older golfers. Early morning tee times tend to be popular among older golfers, but speak with staff at the course to see if they have rules in place to safeguard older golfers. If they do, respect those rules. If they don't, work with staff to choose a tee time when you're less likely to be around older golfers.

- **Disinfect clubs before or after playing.** Disinfecting clubs and other equipment before and after playing is a simple measure that can reduce golfers' risk of getting the virus or spreading it if they have it but are asymptomatic. Simply wipe down clubs and other equipment with disinfectant or an alcohol-based cleanser that is at least 60% alcohol. If playing with a friend, resist the urge to share clubs, no matter how tempting it may be to take your playing partner's new driver for a spin on the first hole.

- **Refuse valet service.** Many courses

Sharks' youth football camp starts soon

On two consecutive Fridays, July 10 and 17, youths ages 6-13 will have an opportunity to join the Ponte Vedra Sharks football family for two days of instruction lead by the Sharks' coaches and players.

During this football camp, participants will experience next-level drills and techniques, daily same-age games, The Shark Walk into the Stadium and more.

Every camper will participate in drills as a quarterback, running back, wide receiver, offensive and defensive lineman, linebacker and defensive back. The days run from 8 to 11 a.m.

The cost is \$75 per camper, \$50 for siblings and \$50 to

St. Johns County teachers. The latter must provide proof of employment by emailing from their work email to Jeffrey. Disandro@stjohns.k12.fl.us.

Players must wear masks for registration and bring them to camp for when campers cannot be more than six feet apart. They must also bring their own water for hydration.

Anyone with questions may call Coach Jeffrey DiSandro at (904) 547-7350 or email him at Jeffrey.Disandro@stjohns.k12.fl.us.

Forms are available at www.teampages.com/forms/22721-2020-Ponte-Vedra-Sharks-Youth-Football-Camp.

Golfing

Continued from 28

have temporarily stopped offering valet services to help prevent the spread of COVID-19. Golfers who visit a club that is not taking such precautions can opt to refuse the service. Doing so decreases the risk of getting or spreading the virus by limiting the number of people with whom you come into direct contact.

■ **Pack supplies.** Contact the course in

advance to determine if the dining room is open and if the course is providing hand sanitizer at each tee. At-risk golfers may want to skip dining at the course after their round is over, opting to pack their own lunch or eat when they arrive home after playing. If the course is not offering hand sanitizer at each hole, pack your own as an extra precaution.

Golfing in the era of social distancing may be different, but there's no reason golfers cannot still enjoy a summer on the links.

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