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Page 15



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Page 36



**INSIDE: CHECK IT OUT!**  
The Recorder's Entertainment EXTRA featuring TV listings, streaming information, puzzles and more!



Photo by Anthony Richards

Indy 500 winner Bobby Rahal and his 1965 AC Cobra was named "Best in Show" at the 2022 Ponte Vedra Auto Show Nov. 13. Nocatee Station Field was filled with 175 cars that ranged from a wide array of makes, models and eras. Read a recap and see photos from the event beginning on page 8.



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# INSIDE

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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. If you have hard copies of photos you want us to feature, feel free to bring them to our office — we'll scan them and hand them right back. E-mail submissions to [news@pontevedrarecorder.com](mailto:news@pontevedrarecorder.com) or bring them by our office at **1102 A1A N., Unit 108, Ponte Vedra Beach.**



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## BRIEFS

### McKenzie's Run is Saturday

The 13th Annual McKenzie's Run on Saturday, Nov. 19, will help create great futures for local young people who attend Boys & Girls Clubs across Northeast Florida. They depend on support from the community to continue receiving free after-school and summer programs to help them reach their full potential.

By running or walking at the event, community members can help invest in the futures of these local young people. This year's McKenzie's Run is expected to be bigger and better than ever as Boys & Girls Clubs of Northeast Florida, which has hosted the run since 2019, celebrates its 60th anniversary.

This popular, family-friendly 5K and 1-mile fun run is expected to draw more than 1,000 people. Register to run or simply donate at [McKenziesRun.org/register](http://McKenziesRun.org/register).

Runners and walkers will enjoy a race route through THE PLAYERS Stadium Course at TPC Sawgrass in Ponte Vedra. Both races are followed by an after-party with live music, food, face painting, culinary demonstrations, health screenings and more. All proceeds benefit the 48 local Boys & Girls Clubs across Duval, St. Johns, Clay and Alachua counties that serve more than 4,800 young people, ages 6-18.

McKenzie's Run is part of the Great Futures Weekend, which also includes the 2nd Annual Great Futures Golf Classic held on Friday, Nov. 18, at THE PLAYERS Stadium Course.

The 13th Annual McKenzie's Run is made possible through the support of the The McKenzie Noelle Wilson Foundation, The Church of Eleven22 and THE PLAYERS.

### Palm Valley Market every Tuesday

The Palm Valley Market is held from 10 a.m. to 2 p.m. every Tuesday inside the Palm Valley Community Center, 148 Canal Road. The market offers fresh produce, baked goods, local honey, tea, seasonal treats, soap, jewelry, plants and more.

### Military lounge to reopen at JAX airport

The Jacksonville Aviation Authority (JAA) has announced that it will open an

airport lounge for traveling U.S. military service men and women and their families at Jacksonville International Airport. The lounge will open before the end of the year.

The military lounge will be located on the lower level by baggage claim in space previously occupied by the USO, which closed its airport location Oct. 17. The authority will refurbish and update the space and work with North Jacksonville Rotary Club, United Way's Mission United and the Veterans Council of Duval County to provide coordination and volunteers.

"With Northeast Florida's deep ties to the military community, having a designated lounge area for service men and women was incredibly important to us," JAA CEO Mark VanLoh said. "So many members travel through our airport daily. We wanted to create a location to welcome them."

### "Downton Abbey" is theme of library event

"A Date With Downton" will be held at 11 a.m. Dec. 9 in the FOL Community Room of the Ponte Vedra Beach Branch Library, 101 Library Blvd., Ponte Vedra Beach.

Have fun during the holiday season in an event that's all things "Downton Abbey." Attendees will watch the movie "Downton Abbey: A New Era" and enjoy light refreshments. Those in attendance may wish to dress up and take advantage of photo opportunities.

A copy of the behind-the-scenes book, "Downton Abbey: A New Era: The Official Film Companion," will be raffled off. Attending this event earns you one raffle ticket and showing your SJCPLS library card at the event earns you a bonus ticket.

RSVP is mandatory to attend. To RSVP online, go to [sjcpls.org/branches/pontevedra-beach-branch](http://sjcpls.org/branches/pontevedra-beach-branch). If you need assistance making an RSVP or have any questions, call the library at 904-827-6950.

This event is sponsored by the Friends of the Ponte Vedra Beach Branch Library.

— Compiled by Shaun Ryan

## PUZZLE SOLUTIONS



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



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# Special event to benefit Ukrainian refugees settling into Northeast Florida

By Shaun Ryan

With so many concerns weighing on everyday Americans, it can be easy to forget the plight of others. But Natalia Plyam has not forgotten the people of her birth country, Ukraine, many of whom have been forced to flee their homes in the face of war — some coming to Northeast Florida where their families will know safety.

Plyam has worked diligently to see to the needs of these refugees. And she's inspired the community to do likewise.

In fact, people have made so many donations of clothing, furniture, food and more that her garage is no longer her own.

And several area residents have gone so far as to sponsor Ukrainians coming to the United States.

Whole families have arrived over the last year. But they are not looking for a handout.

"They're very self-sufficient," Plyam said. "I have to give them props, because most of them work some job. They just start working."

One young woman Plyam knows found work washing dishes at a local restaurant. Several others have gone to work repairing screens for a Jacksonville business.

But their need remains great.

So, from 5 to 7 p.m. Thursday, Dec. 1, J. McLaughlin at the Shoppes of Ponte Vedra, 330 A1A North, Suite 214, will host a holiday "Sip & Shop" event, with Plyam acting as hostess. That day, 15% of the sales will go to Plyam's nonprofit, Helping Ukraine Inc. In fact, even purchases made ear-

lier that day will qualify if the customer requests.

Plyam will have a box at the event for people who want to donate gift cards or by check. These, Plyam said, are actually better than donating items because the families can use them for whatever they need most.

Plyam praised the people at J. McLaughlin for allowing her to raise both funds and awareness.

"They are very, very sweet to do that," she said.



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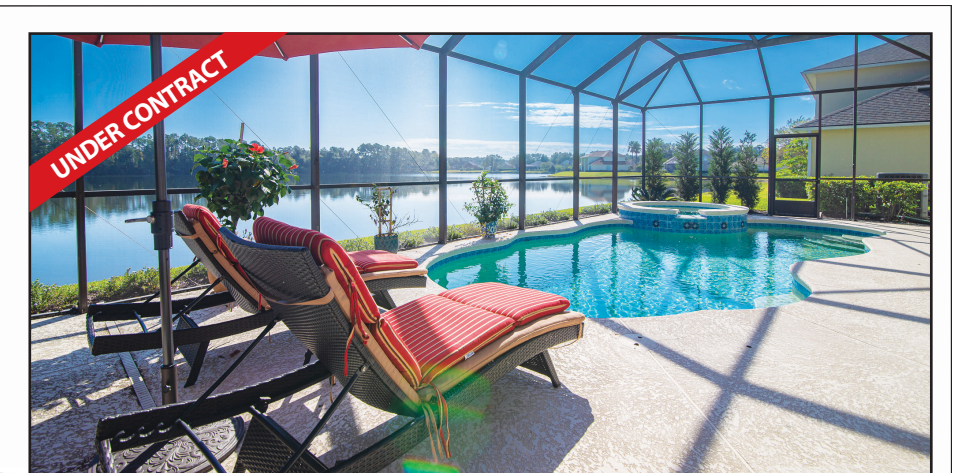
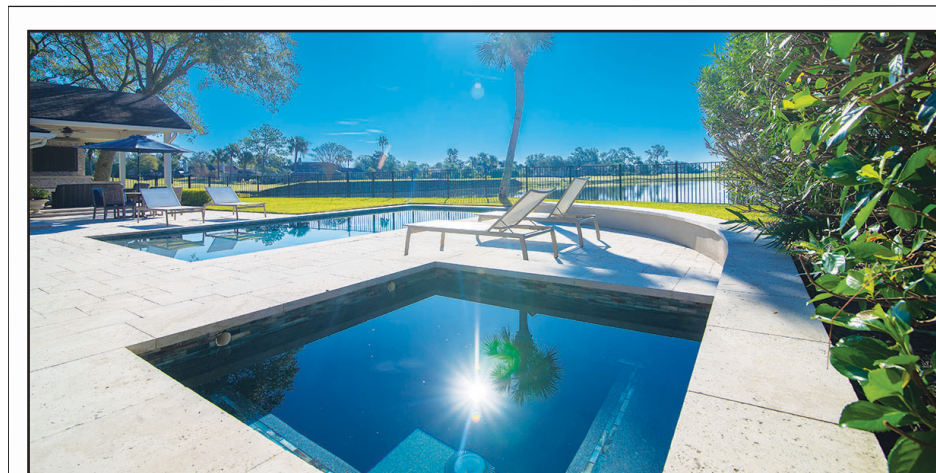
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Photo by Anthony Richards

Gary Jurenovich, Holly Kartsonis and Mack McCuller were given plaques and thanked for their service on the MSD board by chairman Al Hollon.

## Kartsonis, Jurenovich, McCuller thanked for MSD service

By Anthony Richards

Three trustees on the Ponte Vedra Municipal Service District Board had their last meeting Nov. 14, as Gary Jurenovich, Mack McCuller and Holly Kartsonis each received plaques and were thanked for their service by chairman Al Hollon.

Jurenovich had been on the board for 16 years, while McCuller and Kartsonis spent 12 and four years as board members respectively.

McCuller's 12 years were total, as he spent two different stints on the board.

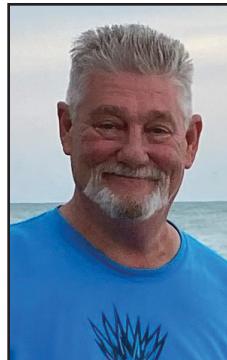
He asked that the board continue to pursue and stay on top of the San Juan sidewalk project, even though it has been approved as part of the budget, because it is something he believes the community really needs.

"It's a bigger issue than just San Juan Drive," McCuller said. "It goes much further than that and effects our entire

MSD continues on Page 8

## OBITUARIES

### Edwin Charles Charrier



Edwin Charles Charrier, 64, passed away November 4, 2022. He was born November 21, 1957, in North Charleroi, Pennsylvania. He moved to Jacksonville Beach when he was 13 and made it his

home for over 50 years.

Ed graduated from Bishop Kenny High School in 1975. He left college and began working in the construction industry, which lasted for more than 40 years. In his free time, he enjoyed sports, especially the Pittsburgh Steelers; going on motorcycle rides; spending time with his friends; and more than anything, Ed

loved devoting time to his family.

Ed is survived by his loving wife of 23 years, Sheila; her two children, Rachael and Alex; granddaughter, Averie; sisters, Carole (Ted) and Kathy (Ed). He was predeceased by his parents, Pauline and Edwin, and his sister, Jeannie.

A memorial service will be held at 11:00 a.m. Saturday, November 19, 2022, at Quinn-Shalz Family Funeral Home, 3600 Third Street South, Jacksonville Beach, FL 32250. Donations can be made in his memory to the American Heart Association or the American Cancer Society. Please visit his online Tribute at [www.quinn-shalz.com](http://www.quinn-shalz.com).

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## DEATH NOTICES

### John T. Bongiovanni

John T. Bongiovanni, 96, of Ponte Vedra Beach, Florida, died Nov. 8, 2022. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. 904-249-1100 [www.quinn-shalz.com](http://www.quinn-shalz.com).

### David W. Brooks, Jr.

David W. Brooks, Jr., 89, of Ponte Vedra Beach, Florida, died Nov. 11, 2022. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. 904-249-1100 [www.quinn-shalz.com](http://www.quinn-shalz.com).

### Michael Clemens

Michael Clemens, 65, of Atlantic Beach, Florida, died Nov. 5, 2022. Arrangements by Quinn-

Shalz Family Funeral Home & Cremation Centre. 904-249-1100 [www.quinn-shalz.com](http://www.quinn-shalz.com).

### Carl Michael Petry

Carl Michael Petry, 82, of Jacksonville, Florida, died Nov. 7, 2022. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. 904-249-1100 [www.quinn-shalz.com](http://www.quinn-shalz.com).

### Gretchen Swisher

Gretchen Swisher, 89, of Ponte Vedra Beach, Florida, died Nov. 8, 2022. Arrangements by Quinn-Shalz Family Funeral Home & Cremation Centre. 904-249-1100 [www.quinn-shalz.com](http://www.quinn-shalz.com).

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# MSD, Sheriff's Office contract producing results

By Anthony Richards

The Ponte Vedra Municipal Service District has had its current arrangement with the St. Johns County Sheriff's office to use off-duty officers for extra patrol for about a year now.

According to MSD chairman, Al Hollon, the impact it has had when it comes to the safety of the community has been evident.

From the period of January to April 2022, the MSD saw 865 total traffic stops handed out, with 612 of those being warnings and 158 citations.

There were also 1,585 officer-initiated calls for service, 717 dispatched calls for service, 159 routine patrol, 94 automobile crashes, 33 suspicious vehicles, 24 suspicious people, 17 suspicious circumstances, five thefts, one burglary, one assault and one battery (non-domestic violence).

"I think those numbers show that our relationship with the Sheriff's Office is working and doing the intended job of

making sure our community is properly protected," Hollon said.

Using off-duty officers is an addition to the regular patrol already in place in the area by the Sheriff's Office.

The process that has been used includes the off-duty officers sending their incident reports to Hollon for review, so that he and the MSD board can remain up to date with the proceedings going on in the community.

According to Hollon, the reports vary depending on the incident and the officer on the scene, as some officers are more detailed in their comment box than others.

Some of the details included at times include specific street names and some even go into detail about the type of warnings that were given and a description of the accounts that led to them with notes stating if the incident continues to be an ongoing issue that is continuing to be investigated.

As the numbers back up, traffic stops and violations by drivers along the roadways are the most common issue currently faced within the MSD. These violations range from speeding to parking ordinances not being followed.

The data also reinforces complaints that have been a common theme expressed by residents at various MSD meetings throughout the past year.

As a result, one of the requests from the MSD board to the extra patrol is the

increased use of radar to help catch those driving over the posted speed limit.

That radar is the reason behind a majority of the speeding citations handed out, and Hollon looks forward to the difference it makes in the future as a deterrent to those thinking about speeding.

Hollon looks forward to what the future holds as the MSD continues to develop and grow its relationship and current contract with the Sheriff's Office in the future.

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*Donna Lueders is the executive director of Investing in Kids (INK!), and it is a role she is very passionate about. She is continually striving to help the organization create new programs to impact students and teachers within the St. Johns County community. She understands that her role and that of the organization is even more important as there continues to be a growth in new students and families moving into St. Johns County each year, making the goals of the organization everchanging.*

## Donna Lueders

### As told to Anthony Richards

#### Tell us a little about yourself and your background.

My professional background is public administration and criminal justice. Not being an educator, when I took this job I quickly became awestruck with teachers and their true passion for helping children succeed. They have my utmost respect! My daughter is now a teacher having found her calling several years ago! My husband, Loran, is retired chief for the City of St. Augustine. We enjoy spending time on the water and attending music festivals/concerts.

#### What led you to get involved with INK! and how long have you been helping the cause?

I've been involved with Investing in Kids (INK!) since 2006. I've always had a passion for helping the underdog and couldn't have been more blessed to be able to provide a small impact in the lives of struggling students and overworked teachers.

#### What do you enjoy most about your job and the initiatives the organization does?

I love to brainstorm with the team in creating new initiatives that impact a population not yet served by our current programs. We believe that every student has potential and we want to reach them all! We are only limited by our ability to raise funds.

#### What are some of your roles as executive director of INK!?

There are many! I like to be involved and stay busy. Currently, I assist with fundraising, donor stewardship, grant writing, supervise staff, and networking to spread the word about our organization.

#### What has it been like to see firsthand the impact INK! has made on the community?

It brings me absolute joy to hear how much we've been able to help a teacher or child. We rely on data to show our success and when we hear that a child has made gains or a teacher didn't have to use their own money, then we've been successful.

#### What are the primary goals/services provided by the organization?

INK!'s mission is to provide innovative programs and classroom resources to support the academic success for all St. Johns County public school students. We oversee several programs and initiatives to ensure we are reaching those struggling students.

#### In what other ways do you try to stay involved in the community?

Quite honestly, with the growing student population and families moving into the area, my primary focus is ensuring we can continue to elevate the organization and its services to all who are in need.

#### What do you enjoy most about living in the North Florida area?

My mother's family is from St. Augustine, and I've spent most of my life here. I love the smell of the beach when crossing the Vilano Bridge or seeing a body of water on my home. It's so relaxing, not to mention we've got some of the best musical venues and talent in the country!



Donna Lueders is the executive director of Investing in Kids (INK!). She has been involved with the organization since 2006.

Photo courtesy of Donna Lueders

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

# Celebrate Thanksgiving with flowers

"Flowers are like friends; they bring color to your world." — Unknown

By Kathy Esfahani



Kathy Esfahani

As you prepare your home for Thanksgiving celebrations, remember to include flowers as part of your decor! Use flowers in table centerpieces and arrangements.

Be sure to highlight tables, shelves and mantles in all areas where family and friends may gather, such as the entryway, kitchen, living room and dining room. Arrange flowers in vases, hollowed-out pumpkins, baskets or cornucopias. Surround the flowers with candles, pumpkins, fruits, fall-colored leaves, berry branches and other seasonal decor.

Flowers suitable for Thanksgiving arrangements come in bold colors such as yellows, oranges, reds and purples.



Thanksgiving decor

Consider these popular choices for your Thanksgiving decorations:

- Sunflowers feature bright, golden petals that stand out in an arrangement. They symbolize joy and gratitude. These cheerful blooms will leave a lasting impression on your guests!
- Daisies are available in a wide range of colors and have a pleasant scent to add floral notes to your Thanksgiving aromas. Their dainty blooms add a softness to your arrangement and an intimate feeling for your gathering.
- Asters come in a variety of styles,

and their blooms show off slim petals in many colors. They are considered to be a symbol of love and patience.

- Roses come in a wide range of colors including purples, oranges and yellows perfect for the Thanksgiving season. Their timeless elegance has a general appeal and symbolizes romance.
- Carnations add a soft touch to your holiday decor and will last a long time after cutting. They feature blooms in yellow, red, purple and white suitable for adding to any arrangement. These flowers represent the true meaning of the season.
- Mums are a traditional fall favorite! These plants feature bountiful blooms in yellows, oranges, red and whites. Larger plants can stand alone or be a centerpiece for seasonal decor while smaller mums are perfect to include in a bouquet.
- Calla Lilies feature a trumpet-shaped flower that stands out in an arrangement. They are available in a variety of colors including a deep purple tone that provides a contrast to traditional yellows

Photos provided by Kathy's Creative Gardens & Nursery



Flower of the Week

Sunflower

and oranges. Happy decorating, and have a wonderful and blessed Thanksgiving!

Flower of the Week: Sunflower

Please email Kathy at [kcg.pvr@gmail.com](mailto:kcg.pvr@gmail.com) for any questions or gardening tips you would like to see in the future. For more information & ideas, visit Kathy's Creative Gardens & Nursery, 196 N. Roscoe Blvd. The phone number is 904-655-7373.

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# Rahal's AC Cobra makes for prestigious victory

By Anthony Richards

The Ponte Vedra Auto Show and the racing world crossed paths during the 20th annual event, as Indianapolis 500 champion Bobby Rahal's 1965 AC Cobra won "best in show."

Rahal made a name for himself in open-wheel racing, winning the 1986 Indianapolis 500 and is a three-time CART champion, which was America's top open-wheel racing series at the time.

His AC Cobra was one of about 175 automobiles on display during this year's showcase, which included a variety of makes and models both foreign and domestic.

Although the car count was a few less than last year, Rahal's AC Cobra was an example of how the quality of the field was as strong as it ever had been.

According to Justin Felker, with Art 'n Motion in St. Augustine and the show's operator, the car count was modified to allow for a better experience for those in attendance and it worked based on the feedback he received.

"We actually took it down a few just to

spread out the field a little better, because it was getting a little too tight," Felker said. "We really want people to be able to walk around the cars and enjoy every aspect of them."

It was Rahal's first appearance at the show, after he had known about it for a couple years and it was spurred from conversations he had with Felker.

"I saw him at Ameila Island (Concours d' Elegance) and we just started making small talk about a car that I have now that he used to own," Felker said. "From there I told him about the show, and he was interested to come and do it."

The AC Cobra is also known as the Shelby Cobra, which was the branding it became known by in the United States. It is a sports car that was manufactured by the Britain's AC Cars and was first created in 1962.

"There were a lot of really nice cars, and it came down to the finite details when making some of the picks," head judge Sidney Hobbs said. "There were some cars like the AC Cobra that were very significant, because there's only of



Photos by Anthony Richards

**Bobby Rahal (center) receives his award for "Best in Show" at the 2022 Ponte Vedra Auto Show.**

few of them in the world."

The Rahal name carries a lot of weight in not just the racing world, but the automobile industry, as he has his son Graham Rahal carrying on the family legacy and currently racing in IndyCar.

To have a name like that associated with the Ponte Vedra Auto Show shows how the show continues to grow to the point where it is attracting iconic names like that.

"It's a big deal for sure," Felker said.

Roger Sulimirski won the "modern Corvette" category with his 1996 Grand Sport, which made him feel proud to know that he was chosen against an excellent contingent of Corvettes.

"Ever since I can remember, I've been into cars, and Corvettes is kind of where I've gone and stayed at over the years," Sulimirski said. "It's a really nice Corvette community out there and I'm a member of the Jacksonville Corvette Club."

Even though Sulimirski has a passion for Corvettes, he also loves seeing all the other types of cars that come to events



**Roughly 175 cars filled Nocatee Station Field for the 20th Annual Ponte Vedra Auto Show.**

like the Ponte Vedra Auto Show.

"People are asking me questions about my car, and then you hear the stories about their car," Sulimirski said. "That's what I find the most interesting. It's not just the car and the person that now has it, but it's also the history behind the car and how it got here."

It was a beautiful day for the show, as the temperatures cooled and made for a perfect outdoor environment.

"The weather was awesome," Felker said. "It was a little cloudy, but then the sun came out just in time for the awards. I don't think it could have been better."

## MSD

Continued from 4

community."

Kartsonis had been diligently working behind the scenes with the county to fill the designated Jack Pope position. Pope passed away in 2015 and was best known in the local community for his role as adviser to the planning division of the MSD.

Hollon informed Kartsonis and the rest of the board that he has a meeting scheduled with new St. Johns County Commissioner Krista Keating-Joseph to discuss the position and what the board is looking for and hope she can help.

According to Hollon, he was feeling good about how the talks had been head-

ing with former Commissioner Jeremiah Blocker and looks forward to building a good partnership with Keating-Joseph.

Jurenovich was a mainstay as the MSD treasurer for years.

In other news from the meeting, Trustee Kitty Switkes informed the board that the JEA water line project along Ponte Vedra Boulevard is complete and the roadway has been paved.

However, they will still need to come back and redo lines on the road and add reflectors.

"It's good to have the boulevard back in good shape again," Switkes said.

Trustee John Cellucci with the help of volunteers put up the flags down Ponte Vedra Boulevard for Veterans Day weekend.

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# Cars, cars and more cars

The following are photos from the 2022 Ponte Vedra Auto Show. 175 cars were on display and vying for awards in 18 categories.

Photos by Susan Griffin and Anthony Richards





## GUEST COLUMN

# How physician-led, team-based care can help reduce health care worker burnout

By Dr. Diana Twigg

Between the lingering aftermath of the coronavirus pandemic and widespread staffing shortages, many health care professionals have either left or are considering leaving the profession, and they are citing burnout as one of the primary reasons.

By now, many of us have read the headlines about the “Great Resignation,” where employees are retiring for good or taking another position where the stress is less or much more manageable. The issue is about to get worse for the health care industry.

Data analytics research firm Morning Consult found that 18% of health care workers quit their jobs since the beginning of the pandemic and that another 19% have considered leaving the health care profession. Two of the primary reasons for resigning, not surprisingly, were burnout or being overworked.

In fact, the problem is so acute that the U.S. Surgeon General issued a special advisory on health care worker burnout and resignation on May 23 and estimated that there could be a shortage of more than 3 million essential health care workers in the next five years — and a shortage of around 140,000 physicians by 2033.

There is no magic wand to alleviate the short-term staffing shortage caused by burnout, but there is one solution that can help reduce stress in the long run so professionals remain in the profession,

and that solution centers on implementing a team-based care model.

## How team-based health care works

A team-based approach to health care is pretty straightforward. Instead of having only a physician or only a nurse treat a patient, the physician is responsible for leading a team of professionals who each contribute to the patient’s care. The team often includes a registered or licensed nurse, nurse practitioner and a physician’s assistant. Each day, the team huddles to discuss patient visits, treatment plans and related care programs for each patient.

The benefits of a team approach can be significant, including:

### 1. Being part of a team can help prevent burnout

Meaningful and consistent communication among team members can go a long way toward keeping health care professionals engaged in their work. When employees are engaged — in a positive way with their colleagues and superiors — they are less likely to be impacted by some of the key reasons that contribute to worker burnout. According to a Gallup poll: unfair treatment at work, unmanageable workload, lack of role clarity, lack of communication and support from their manager, and unreasonable time pressures all contribute to burnout.

### 2. Health care teams can provide care more efficiently

A team-based approach has the potential to improve patient care because the group can brainstorm and collectively

problem-solve health issues better than having the family doctor solely develop a plan. That, in turn, can result in more effective and efficient treatment for each patient.

When working together, the team can identify optimal care plans, eliminate unnecessary tests and drug prescriptions — all of which can help save their patients time and money and provide better care. A study by the American Medical Association found that physician-led primary care teams scored higher on nine of 10 metrics for quality patient care.

### 3. Leveraging each member’s unique qualifications — without exceeding them

A patient-centered, team approach also allows members of the group to fully utilize their individual expertise and experience when treating patients. With clearly defined roles, each professional can administer care that is commensurate with their training and certification.

A team approach is a win-win for patients and health care professionals. Health care professionals win because by collaborating they can achieve a more efficient workflow through treating patients and coordinating care. And patients benefit from the collective wisdom and experience of a wide variety of experts, each under the leadership of an experienced physician.

**Dr. Diana Twigg is a board member of the Florida Academy of Family Physicians and physician in the Jacksonville area.**

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## UF Health East Opening in December 2022

UF Health East is part of a new three-story, 54,000-square-foot medical facility, offering specialty appointments, as well as outpatient surgeries and MRI services.

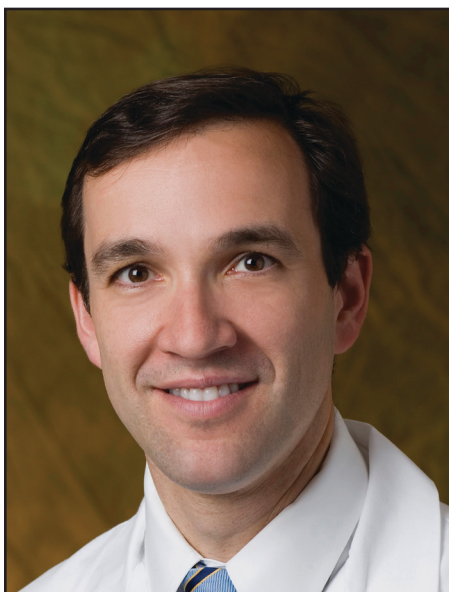
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**By Anthony Magnano, M.D.**

Ascension St. Vincent's Riverside

At Ascension St. Vincent's, our team of cardiologists regularly participate in clinical research to help identify the next groundbreaking treatments in heart care. In the field of atrial fibrillation care, we are working toward new advancements on a daily basis. Oftentimes, our local patients have the opportunity to participate in clinical trials that can bring them the latest treatments years before they will be available elsewhere.

Knowing the latest research results and staying up-to-date on treatment

## GUEST COLUMN

# Local Research Developments in Atrial Fibrillation Treatment

options can make a huge impact on your quality of life. Here are a few of the latest developments.

### Stroke Prevention for AFib Patients

Atrial fibrillation, also known as AFib, is one of the leading causes of stroke. According to the CDC, this irregular heartbeat increases risk of stroke by five times and doubles the risk of heart-related deaths. AFib increases stroke risk because the upper chambers of the heart, or atria, do not contract properly and blood pools in a cavity known as the left atrial appendage. The pooled blood can form a clot that travels to your brain's arteries, interrupting blood flow and leading to a stroke. That's why stroke prevention is key for patients with AFib.

Our team recently joined a new trial studying a stroke prevention device made out of flexible foam technology. It is designed to seal the left atrial appendage to reduce the risk of stroke without the

need for blood thinners. Our hope is to minimize the use of blood thinners after the procedure. Certain AFib patients are now eligible to participate in the trial, if they meet other trial criteria.

### Cutting-Edge Advances in Atrial Fibrillation Ablation

Patients with AFib often experience symptoms of fatigue, shortness of breath, palpitations, chest discomfort, dizziness or lightheadedness. While preventing stroke risk is key, it's also our goal to get them feeling back to normal and healthy again. Some patients have what's known as drug-resistant AFib, meaning traditional medications don't help like they should. For these patients, we use a non-surgical, catheter-based procedure called AFib ablation to restore a normal heartbeat.

This spring, our group participated in a global clinical trial studying a new artificial intelligence (AI)-based

software that helps precisely pinpoint the optimal ablation locations for each individual patient. Using this and other technologies, we have often been able to identify new ablation targets for complex patients who were not previously helped by standard ablation.

My colleagues and I also recently participated in a trial studying a hybrid ablation technique. It combines both catheter ablation and surgical procedures to help patients with advanced AFib. We found this approach to be effective for many advanced patients who have been in continuous atrial fibrillation for months or even years. We published our findings in the journal *Circulation: Arrhythmia and Electrophysiology*, and continue to incorporate hybrid catheter/surgical ablation in our mix of treatment strategies. The surgical aspects are done through a minimally-invasive and tiny

**RESEARCH** continues on **Page 14**



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Learn more or schedule your appointment today at [FlaglerHealth.org/Nocatee](https://www.FlaglerHealth.org/Nocatee) or call 904.819.7394

# Register now for Wolfson Children's Challenge, to be held Jan. 28

The Wolfson Children's Challenge returns on January 28. Individuals and teams of all abilities and fitness levels can participate in a variety of races and fundraising opportunities at the 14th annual event, celebrating current and former patients of Wolfson Children's Hospital of Jacksonville and raising funds for lifesaving care.

Those who want to give back to Wolfson Children's can be a part of the event by signing up as a sponsor, organizing a relay team or competing in one of following challenges: 55K Ultra, 55K Relay, 30K Run or 1-Mile Fun Run.

Registration is now open at [wolfsonchildrenschallenge.com](http://wolfsonchildrenschallenge.com). Registration closes at 5 p.m. Jan. 25.

The event will be held at 121 Financial Ballpark, 301 A. Phillip Randolph Blvd., Jacksonville.

Every year, the Wolfson Children's Challenge honors 55 current and former patients of all ages who represent the wide range of conditions treated at Wolfson Children's Hospital. Known as the "Wolfson 55," each child and family has a unique story to tell about the strength and hope it takes to fight a health battle.

The Wolfson Children's Challenge

was co-founded in 2009 by Paul Wilson, whose then-newborn son, Luke, underwent corrective surgery for spina bifida just hours after his birth. Wilson and others hoped to raise \$5,000 by running 55 miles, honoring the year Wolfson Children's Hospital opened in 1955. Wilson's mission has far surpassed the event's initial goal, with the Wolfson Children's Challenge raising more than \$4 million to date.

For more information about the event or to register online, go to [wolfsonchildrenschallenge.com](http://wolfsonchildrenschallenge.com).

## Research

Continued from 12

incision. They can be coupled with an "atriclip," which removes both arrhythmia triggers and clot potential from the left atrial appendage. This can allow patients to come off blood thinners after the procedure.

### Work With Your Doctor to Find the Right Treatments for You

We only mentioned a few of the exciting research developments here, but there are many more in all fields of cardiovascular care. The most important thing is to stay in touch with your doctor to find the right treatment plan for you. With so many options available now, our patients are living longer and feeling better. Don't wait to schedule an annual check-up with your cardiologist. Make an appointment today.

**Dr. Anthony Magnano is a Ponte Vedra resident and Chief of Cardiology at Ascension St. Vincent's Riverside. For more information on Dr. Magnano and his specialty treating Atrial fibrillation, go to Healthcare. [ascension.org](http://ascension.org) or call 904-388-1820.**

## DID YOU KNOW?

Millions of people across the globe enjoy curling up with a good book. Though entertainment value might be the force behind books' popularity, the benefits of reading on long-term cognitive health provide another great reason to read. In a 2020 study published in the journal *International Psychogeriatrics*, researchers reported that people age 64 and older with higher reading frequencies had a reduced risk of cognitive decline.



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# *Holiday* REAL ESTATE SHOWCASE

## FEATURING

Housing prices become less affordable as the cost of homes stabilizes in region – PAGE 16

Seven Pines hosts grand opening celebration – PAGE 17

Real estate company collecting for Toys for Tots – PAGE 18

Exceptional home promises an exceptional lifestyle – PAGE 22

MW Builders opens office in Northeast Florida – PAGE 24

Group Flood Insurance Policy helps homeowners after Ian – PAGE 24

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THURSDAY, NOVEMBER 17, 2022

# Housing prices become less affordable as the cost of homes stabilizes in region



As can be expected in a marketplace marked by low inventory, inflation and climbing interest rates, prices in Northeast Florida's housing market remained high as they continued to stabilize at the beginning of the holiday season.

And while closed sales increased in October, which is unusual at a time when buyers and sellers turn their attention to end-of-the-year festivities, all other housing metrics point to a massive shift in the market as the new year approaches.

The median price of homes in Northeast Florida's single-family market rose 1% in October, settling in at \$383,500.

Closed sales rose 12.4%; however, it is important to remember that many homes went under contract just as the mortgages began to climb in September.

Houses spent more time on the market, increasing to a median of 39 days, an 8.3% increase from the month before. New listings increased 23.5% and active inventory rose 19.1% to 5,664, which is somewhat higher than during the pandemic but low by historical standards. October registered a 3.1-month supply of inventory.

Meanwhile, homes in the region became less affordable. October's home

affordability index sank 8.8% to register at 62. The index measures housing affordability for the region, by measuring whether a typical family earns enough to qualify for a mortgage on a typical home, based on current interest rates, median income and median home prices. A higher number means greater affordability.

"As expected, the real estate market continues to stabilize, as we close out the month of October and move into the holiday season," said 2022 NEFAR President Mark Rosener. "This year has been a bit of a bumpy ride navigating through the end of the pandemic, the rise of inflation, the mid-year elections and the rise of interest rates. The combined single family, condo and townhouse median price has fluctuated between \$350,000 and \$375,000 since March 2022 in the Northeast Florida Association of Realtors' six-county area settling in at \$359,990 at the end of October."

In the Northeast Florida combined single-family, condo and townhouse market, closed unit sales rebounded 12% after the 24.8% decrease in September due to Hurricane Ian. Pending sales fell by just 2.6% in October compared to September in line with the historical seasonality of home sales in the fourth quarter. The median days on market increased 8.3% to 39, new listings increased 21.7% to 3,898 units, active inventory rose 18.7%, to 6,805 homes, and months of supply rose 6% to 3 months.

"All these metrics have increased compared to the previous month, which is also in line with the seasonality of the real estate market and demonstrates a rebound from the interruption brought about at the end of September by the hurricane," Rosener continued. "Three

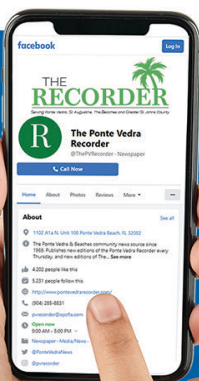
months' supply is still considered a 'sellers' market, although it is far from the frenzied market that we saw in 2021 and early 2022. We are much more in line with the last normal pre-pandemic year of 2019, which is a good sign for both buyers and sellers. There have been so many changes in the market this year that it is essential for anyone looking to buy or sell to lean on their trusted Realtor to help them understand their hyper-local market and work through the process."

In St. Johns County, October prices dropped slightly by 0.3% to a median price of \$553,059 for single-family homes. The median days on the market were 49, a 34.3% increase from the month before. Month-to-month, closed sales increased 32.4% to 449, pending sales rose 3.5% to 351, and new listings increased 20.9% to 664. Active inventory rose to 1,363 homes, an increase of 11.3% from September, and a three-month supply. The affordability index dropped 6.5% to 43, demonstrating that St. Johns County continues to remain the least affordable area to live in the region.

In Duval County, the October median price of single-family housing was \$333,000, a slight increase from September when it registered \$332,000. The median days on the market in September was 34, a 2.9% drop over June. Month-to-month, closed sales increased 9.4% to 923, pending sales dropped 3.4% to 775, and new listings rose dramatically 33.5% to 1,833. Active inventory for the county was 2,762 homes, an increase of 26.5% from last month and a 3-month supply. In October, the home affordability index registered at 72, a drop of 7.7% from the month before.

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Contributed photos

The Seven Pines VIP celebration guests included 34 members of the Skinner family representing three generations.

# Seven Pines hosts grand opening celebration

## Hundreds turn out to see new community

More than 300 people attended a recent VIP grand opening celebration event at Seven Pines, a new master-planned community in Jacksonville. Guests enjoyed entertainment, food and the opportunity to be among the first to visit the community's eight new furnished model homes crafted by ICI Homes and David Weekley Homes.

The name, Seven Pines, pays tribute to the seven Skinner brothers who have a long and rich family history with the property and the city of Jacksonville. The VIP celebration guests included 34 members of the Skinner family representing three generations, and 30 Seven Pines homebuyers who purchased homes in the community prior to the grand opening. ICI Homes and David Weekley Homes also hosted a public opening event which attracted nearly 700 people.

"We were thrilled to welcome a record number of guests to our VIP celebrations,

and we are pleased by the enthusiastic response we received on our new model homes and our plans for Seven Pines," said Tom McCall, chief operating officer, ICI Homes. "Seven Pines is quickly becoming one of the most sought-after communities in Northeast Florida, and we look forward to welcoming many of our guests back as residents in the future."

"Seven Pines will be a community truly distinctive to Jacksonville — a place where people can live, work and enjoy life in a setting unlike any other in Northeast Florida," said Steve Ebersberger, area president, David Weekley Homes. "Our residents will have a wonderful neighborhood environment with contemporary homes, unique outdoor amenities and an exceptional location that's close to everything. Seven Pines is a place where everyone will want to be."

The new contemporary homes of Seven Pines will offer a fresh take on Jacksonville style. The homes at Seven Pines will be nestled within walkable neighborhoods with lush green space, water and tree-lined streets.

In addition to the eight furnished model homes, ICI Homes and David Weekley Homes have several quick move-in homes under construction. The homes feature a variety of floor plans and a wide range of square footages and styles. Model homes are open daily. Home prices at Seven Pines start in the upper \$600,000s.

With more than 1,000 acres of natural beauty, Seven Pines will offer a vibrant village center, parks, trails, lakes and family outposts that bring residents closer to nature — and each other. Plans for the community include a 34-acre Central Park and a 7,900-square-foot Residents Club located alongside a sparkling lake. The Residents Club will offer a resort-style pool, a lap-lane pool and children's

sprayground with interactive water features and slides. The clubhouse will provide nearly 3,000 square feet of fitness space that will include a group fitness area and a cardio workout area in addition to meeting/event space. Plans for the amenity area include an Outpost building by the lake for canoes and kayaks.

Seven Pines is located on Kernan Boulevard south of J. Turner Butler Boulevard. The community offers quick access to the beaches and downtown Jacksonville, and has a premier location near shopping, dining, schools, recreation, medical centers, business centers and more.

For more information, go to [seven-pines.com](http://seven-pines.com).



From left, Steve Ebersberger, area president, David Weekley Homes; David Weekley, chairman, David Weekley Homes; Mori Hosseini, chairman/CEO, ICI Homes; and Tom McCall, chief operating officer, ICI Homes.



4br/5 baths, office, butler's pantry, wine room, 5835 sf, dock with two boat lifts in the boat house, summer kitchen with multiple grills, pool, firepit, 3-car garage. \$4,700,000



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# Workforce housing planned in St. Augustine

With a 5-0 vote, the St. Augustine City Commission unanimously approved Phase II of Corner Lot's Flagler Crossing multi-family community on Oct. 24. In partnership with the city, 50 of the 180 units in the new phase will be leased at designated workforce housing leasing rates. The workforce housing rates will be offered in perpetuity based on a developer agreement and new land use and zoning designations.

"We were honored to work with the City of St. Augustine Commission and staff to help address the workforce housing shortage in St. Johns County," said Andy Allen, Corner Lot CEO. "The leadership of Mayor Upchurch and Vice-

Mayor Sikes-Kline proved invaluable to us being able to provide affordable housing to St. Johns County residents. Entry-level teachers, first responders and law enforcement officers will now be able to qualify and allow us to provide an apartment home for their family to enjoy the same community and amenities as their neighbors."

Located on San Sebastian View in North St. Augustine, Flagler Crossing is a 42.6-acre multi-family development that includes two phases, 17 three-story buildings and 510 apartment homes. Floor plans will offer one-, two- and three-bedroom options. Luxury interior amenities will include 42-inch shaker

cabinets, granite counter tops, subway tile backsplash, stand-up glass showers and walk-in closets. In addition, each apartment will include stainless steel appliances and a washer and dryer.

The \$112 million project will include a clubhouse with a coffee bar and a 24-hour fitness center, a custom resort-style pool with an outdoor summer kitchen, a beach volleyball court, waterfront access with a kayak launch, a one-mile walking trail and more than 50 acres of undeveloped conservation land and trees for the residents to enjoy.

The new multi-family community will be located in close proximity to downtown St. Augustine and several employ-

ment centers, including the St. Johns County School District, the St. Johns County Sheriff's office and a variety of public service offices.

Construction of Flagler Crossing began in fall 2021 and the community is scheduled to be complete in summer 2024. Summit Contracting Group is constructing the development.

Approval of Flagler Crossing makes Corner Lot one of the few developers building and providing workforce housing within St. Augustine and St. Johns County. Corner Lot's development in West Augustine, King's Crossing also includes workforce housing.

# Real estate company collecting for Toys for Tots

## Donate online or drop off donations

Berkshire Hathaway HomeServices Florida Network Realty is collecting donations for Toys for Tots, a program run by the U.S. Marine Corps Reserve.

The company's Ponte Vedra Beach/Nocatee branch office is collecting new,

unwrapped toys until Dec. 15. The real estate firm is asking for unwrapped toys for children of all ages, newborn to teens. Gifts will be distributed to children whose families cannot afford to provide holiday gifts.

Community residents are welcome to bring donations to the company's branch office in the Sawgrass Village Shopping Center, 333 Village Main St., Suite 670, Ponte Vedra Beach. Also, donations may

be purchased online from the company's Amazon Wish List (Berkshire Hathaway HSFNR Toys for Tots) and shipped directly to the branch office.

Go to [amazon.com/hz/wishlist/l/3B76079CJ1WV4?ref\\_=wl\\_share](https://amazon.com/hz/wishlist/l/3B76079CJ1WV4?ref_=wl_share).

"We are proud to support Toys for Tots and are confident our amazing community will partner with us again as they have done so generously for many years," said

Berkshire Hathaway HomeServices Florida Network Realty CEO Kevin Waugaman. "As a team, we are thrilled to help Toys for Tots deliver some extra joy this holiday season."

To contact Berkshire Hathaway HomeServices Florida Network Realty's Ponte Vedra branch office, call 904-285-1800, email [pontevedra@bhhsfnr.com](mailto:pontevedra@bhhsfnr.com) or go to [FloridaNetworkRealty.com](https://FloridaNetworkRealty.com).

# THE PROS RETURN TO PONTE VEDRA BEACH IN MARCH 2023 ARE YOU READY?



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**930 Ponte Vedra Blvd.  
Ponte Vedra Beach**  
Price: \$4,250,000  
MLS ID: 1196263  
**Lisa Barton Team**  
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[LisaSellsPonteVedra.com](http://LisaSellsPonteVedra.com)

**PRICE REDUCED**



**438 6th Ave S.  
Ponte Vedra Beach**  
Price: \$539,000  
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**OCEAN SIDE OF A1A**



**745 2nd St. South  
Jacksonville Beach**  
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MLS ID: 1196711  
**Yvonne Roberts**  
(904) 521-4844  
[yvonnekroberts.com](http://yvonnekroberts.com)

**TWENTY MILE / NOCATEE**



**41 Valley Grove Drive  
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Price: \$875,000  
MLS ID: 1195805  
**Michele Tremblay**  
(773) 844-2515  
[MicheleTremblayRealEstate.com](http://MicheleTremblayRealEstate.com)

**SOLD**



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Price: \$2,215,000  
MLS ID: 1186726  
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[luxuryleadersteam.com](http://luxuryleadersteam.com)

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**Closed Sales Volume-\$368,390,794.00**

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Bldg 1, Ste 3  
Ponte Vedra Beach, FL  
(904) 247-0059

\*Source: Keller Williams Multi-Trend Report & MLS

# The KMF JMF Group

## Kim Martin-Fisher and Jennifer Martin Faulkner



### Put Our Expertise To Work

Kim has been a top selling real estate agent in Ponte Vedra Beach since 1996 and Jennifer since 2007. They are the #1 ranked team by Jacksonville Business Journal 2019, 2020, 2021, and again in 2022\* They work hard to achieve the results you desire with the experience you deserve. Always available to answer any questions and guide you through the process of selling your home. Jennifer and Kim are known for their creative marketing and negotiating strategies. Recognized for their social, media/digital marketing platforms, TV commercials promoting their listings and benchmark sales.

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#### **Kim Martin-Fisher**

Executive Director of Luxury Sales

Sales Associate

**M 904.699.9993**

[kim.martin-fisher@elliman.com](mailto:kim.martin-fisher@elliman.com)

#### **Jennifer Martin Faulkner**

Executive Director of Luxury Sales

Sales Associate

**M 904.524.6000**

[jennifer.martinfaulkner@elliman.com](mailto:jennifer.martinfaulkner@elliman.com)

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# On The Market To Learn More, Call Kim or Jennifer



1201 Ponte Vedra Boulevard | Ponte Vedra Beach | 11 BR, 13 BA, 3 HALF BA  
Approximately 15,677sf | \$16,960,000 | **Web# 1153544**



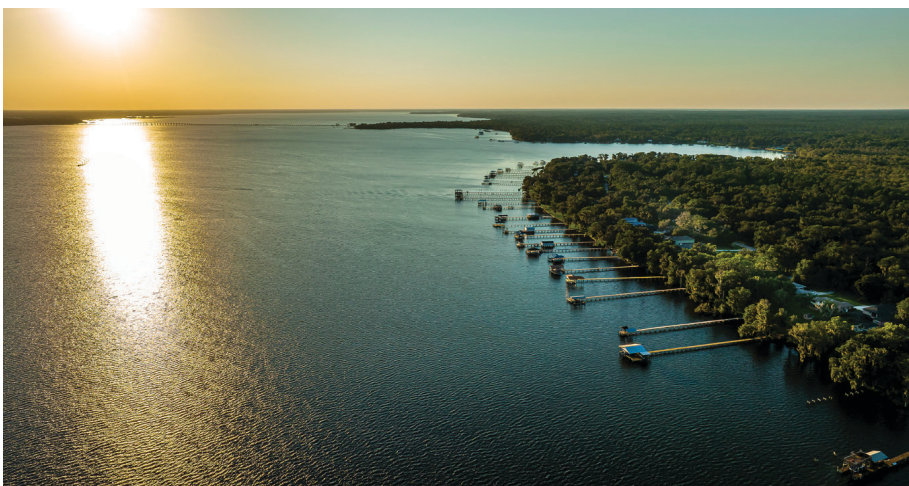
340 Ponte Vedra Boulevard | Ponte Vedra Beach | 7 BR, 7 BA, 3 HALF BA |  
Approximately 8,190sf | \$7,950,000 | **Web# 1194437**



2667 and or 2669 S Ponte Vedra Boulevard | Ponte Vedra Beach  
Approximately .3 acres | \$1,150,00/each, \$2,225,000/together, or option to  
build approximately 2,933sf home on 2669 for \$2,875,000. **Web# 1156978**



145 Sea Hammock Way | Ponte Vedra Beach  
3 BR, 2 BA | Approximately 1,705sf  
\$1,150,000 | **Web# 1179032**



6447 Jack Wright Island Road | St. Augustine  
Approximately 2,637sf  
\$799,000 | **Web# 1187055**



283 Canopy Hall Drive | St. Augustine  
Approximately 1.65 acres  
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820 A1A North, E8  
Ponte Vedra Beach, FL 32082  
O 904.834.0032



[elliman.com](http://elliman.com)

# Exceptional home promises an exceptional lifestyle

Contributed photos



The spacious family room of 340 Ponte Vedra Blvd.



The 8,190-square-foot home at 340 Ponte Vedra Blvd. can only be called exceptional.

## By Kim Martin-Fisher

340 Ponte Vedra Blvd. is in a word ... exceptional. It is more than a home. It's a lifestyle location with 140 feet on the "Boulevard." One of the country's most famous beaches is just across the street, and in your back yard, the third fairway of one of the world's favorite resort golf courses. Only a half block down the street is the five-diamond-rated Ponte Vedra Inn and Club, which includes ten-

nis, golf, a beach resort and nationally acclaimed spa.

In short, 340 Ponte Vedra Blvd. is one of the larger properties in this exclusive section of Ponte Vedra Beach.

The home consists of 8,190 square feet of heated and cooled area with seven bedrooms, seven full baths and three half baths. The main house with a large addition and a full renovation that was completed in 2011. A custom pool/spa

with water features was built in 2012, and a two-bedroom, 2.5-bath, 2,128 square-foot guest house was built in 2018.

The interior offers custom details that include a floating staircase, tongue-and-groove wood ceilings and beams with a wide-open floor plan. The high-end main kitchen (one of three) features a large dining area, custom top-of-the-line appliances, and resort views of the pool and golf course.

There is another full caterer's kitchen adjacent to the main kitchen. The owner's wing includes a private entrance, breakfast bar, office/flex room and a spa-like bath. From the owner's suite a staircase takes you to the ocean room with a spacious Boulevard front balcony with ocean views.

The modern self-sustaining guest house

**HOME** continues on **Page 25**

## PulteGroup starts construction of new amenities at Summer Bay at Grand Oaks

PulteGroup has announced that sales are underway at its newest 55+ active adult community, Summer Bay at Grand Oaks and construction has begun on the community's amenities.

"We are thrilled to begin construction on the spectacular amenities and active lifestyle at our Pulte Homes Active Adult community, Summer Bay at Grand Oaks," said Tony Nason, division president of PulteGroup's Northeast Florida Division. "We are experiencing tremendous interest among 55+ homebuyers who are seeking an enhanced lifestyle with exclusive amenities and innovative home designs in a sought-after location."

The gated, 55+ neighborhood will provide 1.5 acres of activities and features exclusively for the community, and it will be home to the exclusive Summer Bay Amenity Center with a resort-style pool featuring lap lanes, cabanas and a spa. Residents will enjoy

state-of-the art pickleball and bocce ball sports courts, a fitness center, an outdoor firepit and fireplace, a community garden and more.

Summer Bay at Grand Oaks is a gated 55+ community that features 40-, 50- and 65-foot homesites designed to showcase conservation, lake and preserve views. Located within the Grand Oaks master-planned community, Pulte Homes Active Adult offers 15 single-family open concept home designs with designer upgrades starting in the \$300,000s.

Five model homes will open in December.

The community is a short drive from shopping, dining, entertainment and downtown St. Augustine. Summer Bay at Grand Oaks is located at 22 Myrtle Oak Court, St. Augustine. To schedule an appointment or for more information, call 904-604-6880 or go to [pulte-homes.com/summerbay](http://pulte-homes.com/summerbay).



Summer Bay at Grand Oaks Amenity Center

Provided by PulteGroup

# Lazar receives national award as weatherization champion

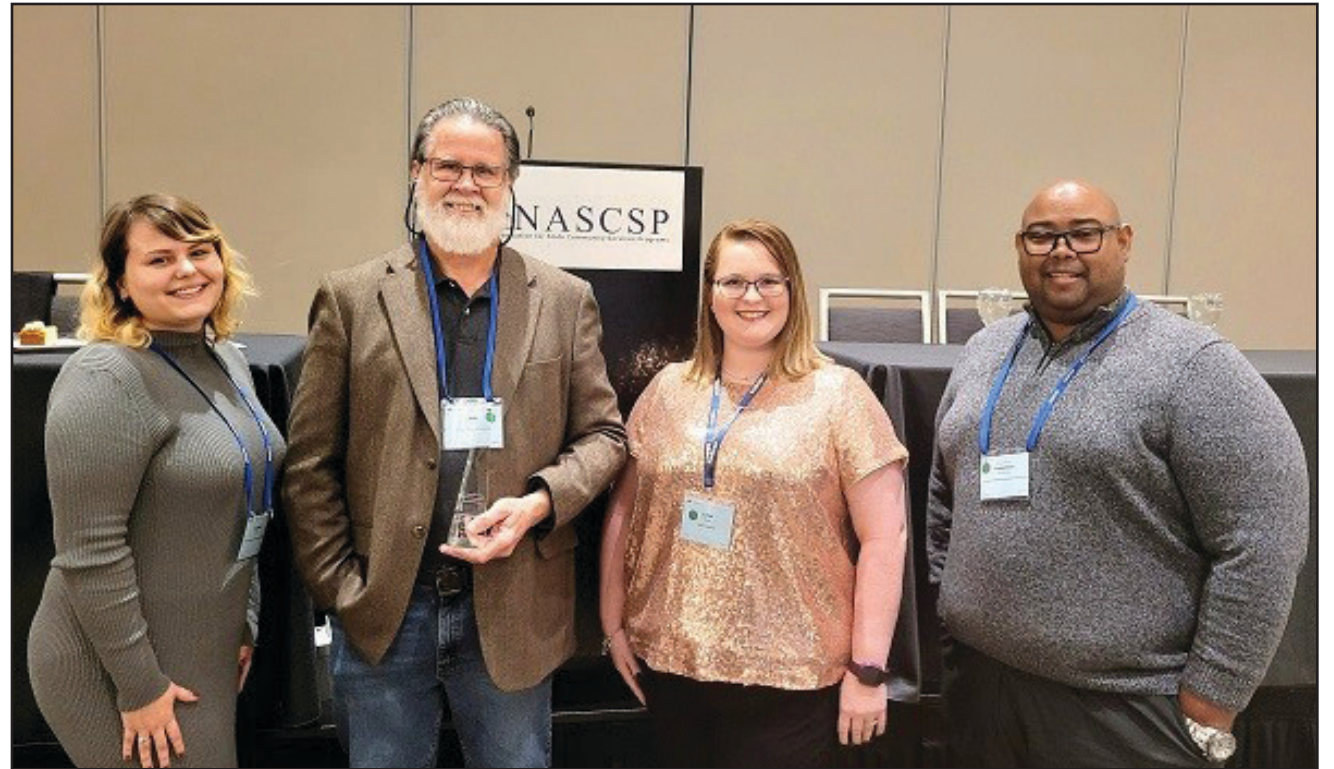
St. Johns Housing Partnership (SJHP) Executive Director Bill Lazar has received the Jean Diggs Weatherization Champion Award (WAP) from the National Association for State Community Services Program (NASCSPP).

The Jean Diggs WAP Champion Award is presented at the NASCSPP Annual Conference to individuals who are champions for the cause of weatherization. The St. Johns Housing Partnership has been a weatherization provider in Northeast Florida since 1998.

“We always want to be at the front end of building industry trends,” said Lazar. “Our weatherization training has always been a key part to our success. Working in hot humid climates has more challenges with mold mildew and indoor air quality.”

The Department of Energy’s Low-Income Weatherization Assistance Program administered by SJHP works to increase the energy efficiency of homes owned or occupied by low-income persons by reducing their total residential energy expenditures and improving their health and safety.

“Knowing what to focus on when we have a limited budget makes all the difference in the world,” said Lazar. “I’ve been able to leverage our weatherization funds many times over to reduce the sub-standard conditions in the neighborhoods we serve.”



Contributed photo

Pictured from left: Danielle McNair, interim WAP Community Program manager, Department of Economic Self-Sufficiency; Bill Lazar, executive director, St. Johns Housing Partnership; Linzi Gano, weatherization manager and LIHEAP A/C Program coordinator, Step-Up Suncoast; and Frankie Hernandez, CSBG Community Program manager, Department of Economic Self-Sufficiency.

LAZAR continues on Page 25

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THE FLOYD GROUP

## Featured Listings

ONE Sotheby's INTERNATIONAL REALTY

EXCLUSIVELY LISTED BY THE FLOYD GROUP



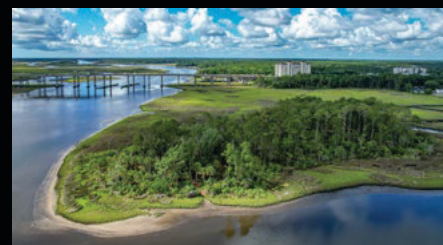
111 Annapolis Lane,  
Ponte Vedra Beach, FL

5 BEDS | 4/1 BATHS  
OFFERED AT \$3,300,000



101 Bristol Place, Ponte  
Vedra Beach, FL

5 BEDS | 7/1 BATHS  
OFFERED AT \$3,980,000



Citadel Island

5 ACRE PRIVATE ISLAND  
MINUTES TO OCEAN  
OFFERED AT \$1,000,000

# MW Builders opens office in Northeast Florida

MW Builders has announced the opening of its new regional office to support the company's growth throughout the Southeast. The office is located at 6800 Southpoint Parkway, Suite 980, in Jacksonville.

"MW Builders has been a part of an increasing number of projects in Florida," said Isaac Byers, division manager of the Jacksonville office. "Opening a regional office in Jacksonville will allow us to advance our existing presence in the Southeast while continuing to provide exceptional service to our projects in the region."

Byers is leading the Jacksonville office and has 20 years of construction and project management experience on a wide array of projects. He is responsible for project performance and works closely with project teams.

Charlie Briggs is the business development manager for the Jacksonville office. Briggs has more than 25 years of industry experience, including project management, project engineering, structural and architectural design and communications infrastructure engineering. He is a U.S. Army veteran.

Sam Whetstone is a senior project manager in the Jacksonville office. Whetstone has more than 15 years of construction management experience and is responsible for the day-to-day management and administration of projects.

The Jacksonville office currently has 11 employees and is seeking candidates for key roles as superintendents and project engineers.



Contributed photo

**MW Builders celebrates the opening of its new Jacksonville office. From left, Jason Evelyn, chief operating officer; Sam Whetstone, senior project manager; Isaac Byers, division manager; Bret Necessary, vice president business development, and Charles Briggs, business development manager.**

MW Builders has more than 50 years of experience in design-build, light industrial, multifamily and hospitality construction. In addition to producing award-winning projects, the company prioritizes investing in the people and communities it serves. MW Builders is a 100% employee-owned company, and

its culture is driven by the company's values of integrity, teamwork, quality craftsmanship and entrepreneurial spirit.

As MW Builders expands its footprint in the Southeast, company leaders are eager to invest in Jacksonville, build partnerships, volunteer for causes and become an integral part of the local

business community.

In addition to Jacksonville, MW Builders serves clients nationwide from regional locations in Austin, Dallas, Kansas City and Midland.

For more information, go to [mwbuilders.com](http://mwbuilders.com).

## Group Flood Insurance Policy helps homeowners after Ian

FEMA applicants in Special Flood Hazard Areas who receive disaster assistance after a flooding event, are required to buy and keep flood insurance on their property. As part of FEMA's Other Needs Assistance (ONA), FEMA will provide a Group Flood Insurance Policy (GFIP) for three years. After that, homeowners and renters of the address are required to get a flood insurance policy. Renters must get insurance to cover their contents.

If the cost of the policy exceeds the remaining amount of ONA available to an applicant, then the applicant will be responsible for purchasing individual flood insurance.

Applicants who accept a U.S. Small Business Administration disaster loan during the disaster in which a flood insurance requirement is established, will not be considered for a FEMA-purchased GFIP certificate, and must purchase individual flood insurance.

Affected homeowners receive a notification from FEMA stating they have been

included on a GFIP plan and will receive a "Certificate of Flood Insurance."

Affected renters receive a notification from FEMA informing them of their eligibility to receive a GFIP certificate for their contents. They must contact FEMA within six months of receiving the notification and confirm they have moved back, or intend to move back, to their pre-disaster residence.

Policy holders receive several reminders their policy is expiring. Every year they get an anniversary letter which includes a reminder insert. They also get a notice 45 days prior to expiration, and then a final notice of expiration.

When the GFIP expires, the applicant is responsible for purchasing and maintaining flood insurance on their own. Failure to maintain flood insurance may result in denial of future FEMA flood disaster assistance.

For more information about Hurricane Ian recovery in Florida, go to [fema.gov/disaster/4673](http://fema.gov/disaster/4673) and [floridadisaster.org](http://floridadisaster.org).



File photo

**Hurricanes can cause significant damage due to storm surge flooding. Insurance is mandatory in some areas, a good idea in others.**





Contributed photo

This aerial view is perhaps the best way to appreciate the incredible home at 340 Ponte Vedra Blvd.

# Home

Continued from 22

was completed in 2018. It features yet another full kitchen, poolside living room with disappearing sliding doors, two bedrooms, two-and-a-half baths and balconies overlooking the golf course and pool.

Immerse yourself in luxury and enjoy the outdoor living and entertainment, complete with a summer kitchen, covered lanai that spans the back of the home, outdoor fireplace and fire pit. The pool is huge with water features for ambiance.

340 Ponte Vedra Blvd. has it all. Colorful sunrises, sunsets and ocean breezes with unparalleled indoor/outdoor living. Location ... across the street from the beach access ... up the street from the club ... privacy and luxury.

It has four laundry rooms, four garages, a huge circular driveway with extra parking — all located on nearly an acre of land.

Presented exclusively by Kim Martin-Fisher (904-699-9993) and Jennifer Martin Faulkner (904-524-6000) with Douglas Elliman Real Estate.

Offered for: \$7,950,000. Call for more information or showing appointments.



Pictured from left: Jeff Heino, Weatherization Assistance Program and Policy manager, State of Wisconsin; Jeannie Chaffin, interim director, National Association for State Community Services Programs; and Bill Lazar, executive director, St. Johns Housing Partnership.



Contributed photos

Incoming National Association for State Community Services Programs Executive Director Cheryl Williams and St. Johns Housing Partnership Executive Director Bill Lazar.

# Lazar

Continued from 23

In 1998, Lazar started as a carpenter in a home repair program with Lutheran Social Services of Northeast Florida that received a weatherization contract called Florida Fix.

Now, as a residential contractor overseeing a rehab program that currently improves sub-standard housing in more than two hundred households annually, the energy conservation training provides a fundamental baseline for all SJHP projects, according to Lazar.

The SJHP not only rehabs homes but is building new green certified homes

and infill rental property for low-income households. Energy and water conservation along with accessibility are the baseline of SJHP green building certifications.

Lazar has built his career around improving sub-standard housing and providing clean, safe, affordable housing. He attributes a major part of that to the training he has shared over the years from weatherization.

The SJHP has earned a statewide reputation with affordable housing advocates due in no small part to the ongoing weatherization training for SJHP construction crews and the result for residents.

For more information on the SJHP Weatherization Program contact the St. Johns Housing Partnership at 904-824-0902 or info@sjhp.org.

# Showcase your business in LOCALS 2023

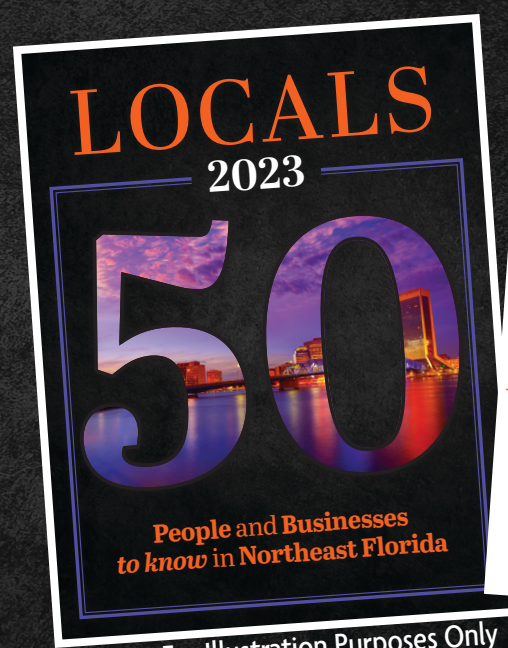
Featuring the Top People and Businesses to know in Northeast Florida

**LOCALS 2023** is a behind-the-scenes look at people and local businesses in Northeast Florida. This glossy, high-quality magazine is full color & perfect bound, and will be distributed around high-traffic areas in Northeast Florida.

Space & Copy Deadline: Friday, December 23, 2022  
Pub Date: Thursday, January 26th, 2023



Don't miss this chance to get your business in front of thousands of people, call (904) 285-8831 to reserve your spot today!



Cover For Illustration Purposes Only



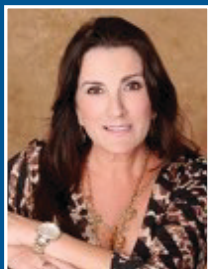
Sample Page

91% of people buy or use services from people they know and have heard of. Let people get to know you and your business.

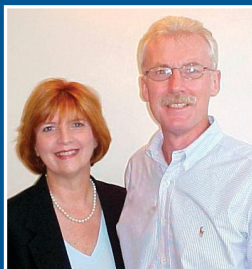


[NorthEastFloridaCoastHomes.com](http://NorthEastFloridaCoastHomes.com)

*Congratulations to our October Leaders!*



**Lara Hoffman**  
Ponte Vedra Beach



**Bob & Kyle Svirsky**  
Ponte Vedra Beach



**John Richardson**  
Nocatee



**Matt & Naomi Wilkinson**  
Nocatee

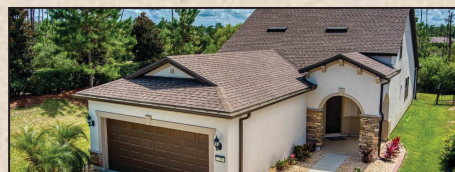


**Kathy Slusser & Jessica Slusser**  
Nocatee



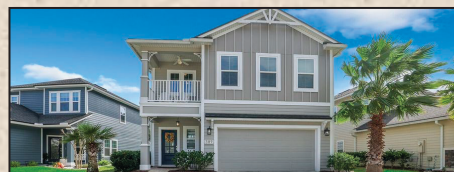
**CAMACHEE ISLAND**

Fantastic and rare opportunity! Townhome style condo with master suite downstairs. 2 BR, 2 BA, 1,695 SF MLS 1192509 \$399,900  
**Judit Khor (904) 535-6593**



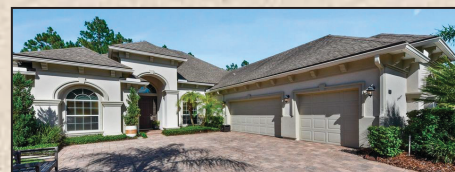
**DEL WEBB PONTE VEDRA**

Stunning home backs to lush preserve! Upgraded kitchen and 2 master suites. 3 BR, 3 BA, 1,986 SF MLS 1179002 \$799,900  
**Judit Khor (904) 535-6593**



**DURBIN CROSSING**

Immaculate home featuring a loft, 3 car garage, open concept layout and fenced yard. 5 BR, 3 BA, 3,007 SF MLS 1200315 \$637,990  
**Paul Masciarelli (904) 377-4878**



**COASTAL OAKS**

Private, extraordinary lanai oasis awaits! Gated community. Live exclusively. 4 BR, 3.5 BA, 2,923 SF MLS 1184638 \$995,000  
**Nicole Middlebrook (352) 228-2882**



**REDHAWK VILLAGE**

Maintenance FREE townhome! Built in 2019. Minutes to shopping & the beaches. 2 BR, 2.5 BA, 1,553 SF MLS 1190676 \$365,000  
**Matt & Naomi (904) 234-5014**



**WALDEN CHASE**

Low HOA & No CDD fees! Completely updated, POOL Home! 3 BR + Office, 3 BA, 1,924 SF MLS 1198886 \$575,000  
**Matt & Naomi (904) 234-5014**



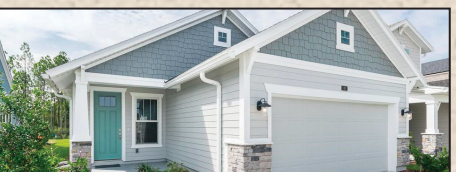
**AVENUE FOUR**

Spectacular ocean front views from the balcony of this 2nd floor, end unit stunner! 4 BR, 4.5 BA's, 3,275 SF MLS 1180951 \$2,499,000  
**Kelly & Megan (904) 233-1991**



**BEACHWALK**

Spacious Chastain floor plan situated on a pond with a fenced yard & screened lanai. 3 BR, 2.5 BA, 2,297 SF MLS 1195907 \$569,500  
**Kelly & Megan (904) 233-1991**



**SETTLER'S LANDING**

Move-in ready! Large preserve lot. Wood floors, elegant kitchen with custom backsplash. 3 BR, 2 BA, 1,824 SF MLS 1188198 \$594,000  
**Josh Foster (317) 439-2024**



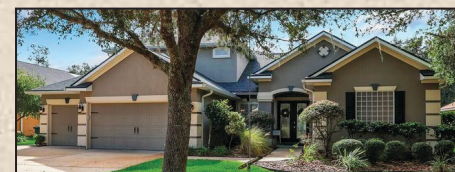
**JULINGTON CREEK**

Beautiful home on almost 1/2 acre. Formal dining, renovated kitchen and screened lanai. 4 BR, 3 BA, 2,283 SF MLS 1194921 \$549,950  
**Roger Harding (904) 591-1317**



**EPPING FOREST**

Gorgeous, St. Johns Riverfront estate located in a gated community! 5 BR, 7.5 BA, 7,921 SF MLS 1163821 \$2,850,000  
**Cheryl Gillespie (904) 338-8697**



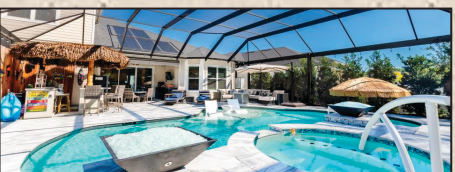
**OAK HARBOUR**

Low HOA, NO CDD fees! Pool home with large backyard & new roof in 2022. 5 BR, 3 BA, 3,235 SF MLS 1200367 \$650,000  
**Janis Wyllie (904) 434-4131**



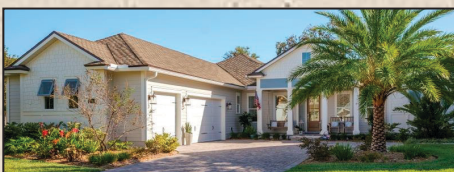
**TURTLE SHORES**

Ocean Views & Ocean Breezes in gated community. Brand new roof & paint! 4 BR, 3 BA, 2,677 SF MLS 1187630 \$895,000  
**Chris & Rick (904) 349-6163**



**SILVERLEAF**

Paradise Living! Pool Home with Koi pond on 1/3 acre, preserve lot. 3 car garage! 5 BR, 4 BA, 3,189 SF MLS 1198565 \$1,270,000  
**Kathy Slusser (904) 760-9763**



**THE RANCH AT TWENTY MILE**

Upgrades galore in the Dostie Wilshire courtyard masterpiece POOL HOME! 4 BR, 3 BA, 3,358 SF MLS 1197507 \$1,450,000  
**John Richardson (609) 335-2186**



**LAKE MANDARIN**

End unit with open floor plan. Extra large lot and amazing screened in porch and firepit. 2 BR, 2 BA, 984 SF MLS 1200102 \$264,000  
**John Richardson (609) 335-2186**

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# Business Weekly

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PAGE 27 THURSDAY, NOVEMBER 17, 2022



## Songamminute Man soars into space with new 'Swing on Jupiter and Mars' CD

*Proceeds to benefit Alzheimer's research and support groups*

By Jennifer Logue

In 2016, Ted McDermott became perhaps the world's most unlikely internet sensation, as videos of the 80-year-old British man belting out tunes while riding in the car with his son, Simon, went viral.

What made the videos so remarkable was that Ted — a former crooner known as The Songamminute Man for his encyclopedic repertoire — suffers from Alzheimer's disease. The videos, which included a donation link, spawned a CD and a book while raising more than \$150,000 for Alzheimer's charities. The Songamminute Man Facebook page, meanwhile, attracted hundreds of thousands of followers who shared their own stories of caring for loved ones with dementia.

"It really was amazing," Simon McDermott told The Ponte Vedra Recorder. "It was a dark time (in my father's illness) and suddenly came this moment of light."

Now some six years later, The Songamminute Man is back with what will likely be his final CD, and once again a portion of the proceeds will benefit Alzheimer's Research UK as well as several dementia support groups. Titled "Swing on Jupiter and Mars," the CD is what son Simon jokingly calls his 86-year-old father's



Photo courtesy of Simon McDermott

The Songamminute Man Ted McDermott with son Simon

"concept album" built around the idea of outer space. Among the dozen classic songs on the album are "Fly Me to the Moon" and "Volare."

The original Italian lyrics to "Volare," Simon said, hold particular significance for him.

"They kind of describe what I'm imagining when

we're able to get away from the dementia," he said. "I began to fly in the infinite sky ... Let us leave all the confusion and all disillusion behind ..."

"This is how I want Dad to be remembered. I like to

SONGAMINUTE continues on Page 29



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# Explaining the difference between wills and trusts

It's never too early for adults to think about estate planning. Estate planning is an important part of money management. While it's easy to think of estate planning as just a way to dictate how your assets are allocated after your death, estate planning also can protect people and their money should accidents or injury make them incapable of managing their finances on their own.

Some familiar terms may come up when people begin planning how they hope to transfer their assets. Two more common terms are wills and trusts. Understanding the distinctions between the two can help people as they begin estate planning.

## What is a will?

The online financial resource Investopedia notes that wills are legally enforceable documents that dictate how people want their affairs handled and assets allocated in the wake of their deaths. Wills should include a host of information, including who a person wants to assume guardianship of their minor-aged children should they pass away. This is especially important information to include in a will, as surviving relatives may have to go to court to contest guardianship if parents do not dictate who they want to serve as guardians in their wills.



## What is a trust?

A trust is a relationship in which another party is given authority to handle a person's assets for the benefit of that person's beneficiaries. When making a trust, a person will need to designate someone as a trustee, who will be tasked with distributing assets in accordance to the terms dictated in the trust. There are

many types of trusts and working with an attorney who specializes in estate planning can help men and women determine which type of trust, if any, is best for them.

## Is it better to have a will or a trust?

Both wills and trusts can be useful when estate planning. In fact, wills are

often used to establish trusts, and many people have both a will and a trust. Estate planning is an important part of managing one's finances. A qualified attorney who specializes in estate planning can help people write their wills and, if necessary, establish trusts that can help surviving loved ones in the wake of their death.



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# Baptist Health recognized for use of information technology

The College of Healthcare Information Management Executives (CHIME) has named Baptist Health to its Digital Health Most Wired Survey results for 2022.

Among the more than 38,000 organizations surveyed by CHIME, Baptist Health was ranked in the Digital Health Certified Acute and Certified Ambulatory categories and placed above peers in categories like analytics and data management, population health, infrastructure and patient engagement.

This is the first time Baptist Health of Northeast Florida has appeared on the Digital Health Most Wired Survey, which is designed to identify and recognize health care organizations that exemplify best practices through their adoption, implementation and use of information technology to elevate health care in their communities.

“Increasingly, the use of digital

health technology has a significant impact on the quality of patient care and patient experience,” said Aaron Miri, senior vice president and chief digital and information officer, Baptist Health. “We are leveraging digital solutions both behind the scenes, leveraging artificial intelligence to help us optimally use operating rooms, and in patient-facing opportunities using telemedicine to provide care where and when needed, or using electronic medical systems to detect complex medical conditions.”

He added, “CHIME’s recognition is testament to our team members’ determination and dedication to using digital health technology to provide the best care possible where, when and how patients want it. We are committed to investing in the right tools so our physicians and clinicians can provide the right care at the right place and time.”

## Songamminute

Continued from 27

picture him up there in space, traveling around from planet to planet, back to his normal self, happily doing his show and away from the confusion of dementia.”

### Pandemic project

The new CD came about as a result of the COVID-19 pandemic, Simon said.

“I got furloughed from work, we were all at home, and I started going through some recordings I had made of Dad singing,” he said. “I sent some off to one of the musicians who had played on the first CD, and he said he thought we could do something with them.”

The result was a compilation of songs recorded and produced remotely, with noted Big Band musicians recorded in various locations and then assembled in the recording studio. In addition to “Fly Me to the Moon” and “Volare,” the album includes popular standards such as “Beyond the Sea,” “I Could Have Danced All Night,” “It Had to Be You” and “You’ll Never Walk Alone.”

“When we had family parties, we always ended with ‘You’ll Never Walk Alone’ — when the family would all gather round in a big circle,” Simon said. “I guess the whole album is about hope: that one day, when the dementia is all over, we’ll be back to normal, and every-



Photo courtesy of Simon McDermott

**Sales of the “Swing on Jupiter and Mars” CD benefit Alzheimer’s research and dementia support groups.**

thing will be okay.”

Simon noted that while Ted’s condition has deteriorated significantly, he is happy and comfortable being cared for at home by his wife Linda with assistance from his son and caregivers.

“Some people have asked me why we don’t put him in a care home, but he’s happy here,” he said. “I feel like it’s a privilege to care for him.”

“Swing on Jupiter and Mars” is available at [songamnuteman.com](http://songamnuteman.com). A portion of the proceeds from the sale of each CD benefits Alzheimer’s research and dementia support groups.

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## GUEST COLUMN

# Revisiting your life planning documents

By Mark Moss, esq.



Hooray! You made the incredibly awesome decision to get your Life Planning components in place. They've been drafted, executed and signed. Wonderful! You might be thinking to yourself,

“well, now what?”

It's a very fair question, and, in many cases, there isn't much more to do. However, it is important to revisit your plans every three-to-five years, while those

with a high number of assets may wish to do so more often. There are also certain life events that might occur, which are absolute reasons to revisit, and sometimes amend, your plans.

## Life events that can have an effect on your life planning

Over the course of the years, it is common for a person's needs, family members, or assets to change. The protections that you have put in place in your life plan will only remain as such as long as you stay on top of keeping your life plan current.

Major life events that can impact your planning:

- **Marriage or divorce:** Spouses, despite what someone on Facebook may have told you, do not automatically become your beneficiary. If you wish for your spouse to inherit property, make end-of-life decisions for you, or have access to your accounts, you must designate them as such in your life plans. Additionally, any former spouses should be removed from your documents as soon as possible, to keep things clean. Check out this blog on how getting a divorce impacts your life plan: [markmosslaw.com/2020/02/how-does-getting-divorced-impact-your-estate-plan](http://markmosslaw.com/2020/02/how-does-getting-divorced-impact-your-estate-plan).

- **Birth and adoption:** As a family grows, it is not uncommon to add

those new family members to your life plan. You can name your children and grandchildren as beneficiaries, as well as stipulate who should care for your minor children, should both you and your spouse pass before the child(ren) turn 18. There are additional protections for children with special needs, children from previous marriages, or those that require certain funds for education.

- **Buying property:** Any significant acquisition of property or other assets should be included in a life plan. Our estate planning attorney can assist you in ensuring that your home is passed to your spouse or child after you pass, as efficiently as possible. You should also update your plans if you move to, or purchase property in, another state.

- **Opening or closing a business:** If you own your own business or are a partner in one, your life plan should spell out your succession plan, as well as dictate how the day-to-day activities should be run after your pass away. If the business was sold or if it was dissolved, an attorney can also exclude any professional beneficiaries from your will.

- **Insurance policy changes:** Beneficiaries named in life insurance policies generally take precedence over those named in wills and trusts, so making sure that any appropriate changes in policy or coverage are reflected in your documentation is vital.

- **Changes in your health:** If you have been diagnosed with any condition that affects your mental capacity or your decision-making ability, it is vital to name who should care for you if incapacitated. You should have a power of attorney in place for finances, a designation of health care surrogate, and a living will. If long-term Medicaid is needed, an attorney can also ensure that your assets are protected.

It is also important to note that state laws can change occasionally, which is another reason why reviewing your documentation with an attorney is a good idea.

If you have questions about a reviewing your life planning documents in Florida, attorney Mark F. Moss can help you understand what options are best to fit your needs and goals. To arrange a confidential consultation over the phone or in person in Jacksonville, please call 904-329-7242 or inquire online today.

**\*Disclaimer: Reading this blog post does not create an attorney-client relationship and is not legal advice. This is for informational purposes only. It is best to speak with an attorney about your specific situation, questions, assets, concerns and needs.**

From: Law Offices of Mark F. Moss PLLC  
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# Pre-planning can save loved ones from facing difficult decisions

Dealing with the passing of a loved one is not only a time of mourning and grief, but unfortunately, it can also be a time of decision making. Pre-planning your funeral home and cemetery services can save your loved ones from having to make choices while they're bereaved.

## Traditional Burial vs. Cremation:

One major conversation to start with is whether you would like traditional burial services or if your final arrangements are

ultimately for cremation. Take the time to speak with your local funeral home so that you can understand all the options available to you.

## Gathering Important Documents:

When you pre-plan, you can provide your funeral home all the necessary information they will need at the time of your passing: Social Security, birth certificate information and veteran's records are a great place to start. Having this informa-

tion ahead of time alleviates the stress of your family needing to gather this data at the time of passing. Your funeral home of choice will keep your information on file in a secure location.

## Pre-planning and Pre-paying:

Pre-planning makes your wishes known; however, many families also decide to pre-pay for their funeral and cemetery selections as well. This locks in today's prices and alleviates a future

financial burden on your loved ones.

Taking any of these steps will not only help your loved ones, but it will also provide you with peace of mind knowing that your final wishes will be honored.

**Courtesy of Ponte Vedra Valley, "A Family Owned and Operated Funeral Home with On-site Cremation Center and Cemetery."**

# Benchmarks of Success

*A look at major career changes in the area*



## Mayo named to FHA board

Michael A. Mayo, president and chief executive officer of Baptist Health of Northeast Florida, has been named to the Florida Hospital Association (FHA) 2022-23 Board of Trustees, representing Region 2 in a two-year term.

Led by President and CEO Mary Mayhew, the FHA is governed by a Board of Trustees and officers elected by more than 200 member hospitals and health care systems. Through representation, advocacy, education and information, the FHA supports the mission of providing the

highest quality of care to patients.

Mayo also serves on the Board of Governors for the American College of Healthcare Executives (ACHE), an international professional society, and is a state delegate with the American Hospital Association, where he is involved in policy issues that affect the care and health of communities in the Southeast region.

## Jacksonville Country Day School selects new head of school

The Board of Trustees of Jacksonville Country Day School (JCDS), an independent Pre-K 3 through sixth-grade school, has chosen Christopher M. Johnson as the next head of school. Johnson will succeed Pat Walker, who will retire after nine years as head of school at JCDS, and



Chris Johnson

more than 30 years as an educator. Walker has been an integral part of the JCDS community since 1994 and her leadership has been transformative. Johnson was selected following an extensive nationwide search of top candidates. The transition will take place on July 1.

Johnson currently serves as the head of upper school for Scheck Hillel Community School in Miami. His prior experience includes working as a K-8 assistant principal, teacher trainer, curriculum coordinator, and classroom instructor on three continents.

Johnson holds a Bachelor of Arts in English and political science from the University of Arizona, a postgraduate teacher certification in secondary education from Pima Community College, a Master of Education in curriculum and instruction from Plymouth State University, and a Master of Education in educational leadership from the University of Arizona.



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# What to know about life insurance

Millions of adults go to great lengths to protect their assets. Those measures run the gamut from simple everyday efforts like utilizing two-factor authentication when accessing financial accounts via online or mobile banking apps to more complicated undertakings like estate planning. Life insurance is a component of estate planning that is vital to anyone looking to protect their assets in the event of their death.

## Explaining life insurance

Life insurance is both similar to and different from other types of insurance. Like homeowners and auto insurance policies, life insurance provides financial protection in difficult circumstances. A life insurance policy is a contract between an insurance provider and a policy holder that guarantees a payout to beneficiaries designated by the insured individual in the wake of that individual's death.

## Personal history

Insurance providers differ, but individuals interested in life insurance can expect to be asked about their medical histories and lifestyle habits when discussing policies. Prospective policy holders will often be asked to sign waivers that allow providers to access their medical records. This is necessary so companies can get an idea of the health of the person applying for life insurance, which will determine the cost of a policy. That information, as well as family history, is important because it can serve as an indicator of future health risks. Some variables, including lifestyle habits like smoking, won't



necessarily appear on an individual's medical history. To address that, insurance providers typically ask prospective policy holders to answer a variety of questions about their lifestyle, including whether they smoke and how much alcohol they consume. It's vital that individuals answer these questions honestly, as companies can deny payouts to beneficiaries if they determine policy holders misled them during the application process.

## Coverage

Coverage needs vary depending on the individual. Life insurance is intended to provide for loved ones in the aftermath of a policy holder's death. How much money will those individuals need to pay their bills? Young adults who are just starting their families may want more coverage than aging adults who have already paid off their homes and saved a considerable amount for

retirement. The National Association of Insurance Commissioners recommends that individuals ask themselves how much of the family income they provide and if anyone else, such as an aging parent, depends on them for financial support. Answering these questions can help individuals determine how much coverage they need.

## Types of coverage

Insurance providers offer various types of life insurance policies. Term life policies are among the most popular because they tend to be affordable while offering substantial coverage. There are different types of term life policies, but policies tend to run for anywhere from 10 to 30 years and expire around the time individuals reach retirement age. That's because many people save enough for retirement and don't have the sizable expenses, such as a mortgage, to account for at this point in their lives. That means loved ones won't necessarily need to be provided for in the wake of a policy holder's death. Permanent life insurance policies last until the policy holder's death so long as he or she continues to pay the premiums on time. Financial advisors can help individuals understand the ins and outs of the various types of permanent life insurance policies, which differ from term life policies because they can serve as investment vehicles and sources of loans in certain instances.

Life insurance is a vital component of asset protection that can offer peace of mind to policy holders who want to ensure their loved ones are provided for in the wake of their death.

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# In the Arts



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www.PonteVedraRecorder.com

## Vanilla Ice, Spin Doctors to perform at As If! The 90's Fest on May 20

### Party to include food, games and more

Get ready to travel back in time because As If! The 90's Fest is back for its third consecutive year!

All things rad will take over Francis Field, 25 West Castillo Drive in downtown St. Augustine, from 1 to 9:30 p.m. May 20.

The Headliner for the event is Grammy-nominated performer Vanilla Ice, who exploded on the rap/pop music scene in the 1990s with hits like "Ice Ice Baby," "Play That Funky Music" and "Baby Got Back." Another main act will be American alternative rock band, Spin Doctors, best known for their early 1990s hits "Two Princes" and "Little Miss Can't Be Wrong."

"I can't believe it's our third 90's Fest!" said Jeanetta Cebollero, owner of Ancient City Entertainment and the

organizer of the festival. "I'm so grateful for the chance to continue putting on this event year-after-year and provide the City of St. Augustine with a day to relive the best parts of growing up in the 1990s. Besides, who doesn't want the chance to sing along to 'Ice Ice Baby' live? Each year gets better and better and I can't wait to see how this festival continues to grow."

The third annual As If! The 90's Fest features a full-day concert lineup with national acts, local and regional musicians, vendors, food trucks, a water slide, "fly" photo booth and more. Proceeds benefit ACE Alliance, a 501c3 nonprofit designated to assist locals who dedicate their craft and livelihood to the culture of tourism, entertainment and hospitality throughout Northeast Florida.

Attendees will also have the chance to attend exclusive events, including the As If! 90's Fest afterparty, as well as celebrity meet and greets.

The event is sponsored by Ancient City Entertainment, MasterCraft Builder Group, The Newcomer Group, Volkswagen of St. Augustine and Barwick Banking Company.

"Anyone that knows me knows how passionate I am about the music and entertainment industry," Cebollero said. "That's why this festival is so special, providing the chance to celebrate all things '90s while also supporting local musicians and creatives in our community. Past years' events have raised tens of thousands of dollars for ACE Alliance, and I hope we raise even more this year with our incredible headliners. I can't wait to see everyone at the raddest event of the year!"

This family-friendly one-day event will feature live music, games, water slide, vendors, food trucks and more.

General admission tickets are \$25 through Dec. 31, then \$30 through May 10 and \$40 through May 20. Admission



Contributed photos

Vanilla Ice will headline the third annual As If! The 90's Fest.

for children age 10 and younger is \$5. VIP tickets are \$200 each and include open bar with \$5 "Signature Swag Drinks" with souvenir packaging, giveaways and prizes.

For vendor and sponsorship opportunities, contact Jeanetta Cebollero at ancientcityentertainmentgroup@gmail.com.

For more information and to buy tickets, go to asifthe90sfest.com.

## Heart of Music, Episcopal School plan Christmas performance

The Heart of Music is led by Corina Donica, David Donica and Ben Lountchenko. Corina Donica is the lower school string adjunct on ESJ's St. Mark's Campus and the string ensemble instructor on the Munneryn Campus. The Heart of Music is a nonprofit organization whose mission includes providing opportunities for young musicians to learn, create and perform alongside professional musicians.

The partnership includes a Christmas performance by The Heart of Music on Dec. 16. The concert features a 50-piece orchestra and singers will perform favorite Christmas songs along with original instrumental pieces. A children's symphony orchestra will also perform as a special guest, including ESJ students from the strings programs on the Munneryn and St. Mark's campuses.

Performance times are 6 p.m. and 8 p.m. in the Deming Theatre Munneryn Center for Worship and Fine Arts at the Episcopal School of Jacksonville, 4455 Atlantic Blvd., Jacksonville.

Tickets are \$20-40 and can be purchased at heartofmusic.art/christmas-orchestra-concert.

"Art making is by nature collaborative. ESJ is blessed with one of the most beautiful and fully equipped proscenium stages in the city. We want to be an effective resource for art making, cultural advancement and community engage-

ment," said Katie Lebharr Black-Bowling '95, director of fine arts.

Episcopal began the "Episcopal & Jacksonville: Partners in Arts" program in 2018 to connect with and support local artists and art organizations in an effort to strengthen the connection between the school and local artists, galleries and companies, as well as to produce high-


quality performances and exhibitions that generate educational and cultural connections.

ESJ aims to be an effective resource for art making, cultural advancement and community engagement, ensuring arts partnerships and related events tangibly demonstrate to ESJ student artists that they can indeed pursue their passions after

graduating as many artists in Jacksonville actively do.

Episcopal endeavors to raise the profile of the city as a place where the arts are alive and thriving. Past Partners include Jacksonville Dance Theatre, Barbara Colaciello of Babs' Lab, Indigo Art Therapy and the Cummer Museum of Art and Gardens.

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# 'Throwaway Boy' partially set in St. Augustine



J. E. Mooney

Set in St. Augustine and Dahlonaga, Georgia, "Throwaway Boy," author J.E. Mooney's second book, explores the complicated yet beautiful relationship of Ricky Plyer and Christina Spear.

Inspired by actual events, Christina is heartbroken to hear that Ricky, her mentee and friend, has committed suicide. Just four years out of juvenile detention, it seemed that Ricky was getting his life together; he graduated high school, he had a girlfriend ... so why would he kill himself? Christina is determined to discover the truth.

"'Throwaway Boy' is accessible on multiple levels," said Mooney, a St. Augustine-based author. "The protagonist is a strong every-woman recovering from her own loss. She wants to do some good in the world but gets swept up in circumstances she doesn't understand. Nevertheless, she relies on her instincts even as forces align against her. There are struggles at the heart of nearly all the relationships that people will recognize. This is a mystery that slowly unravels in both the past and the present."

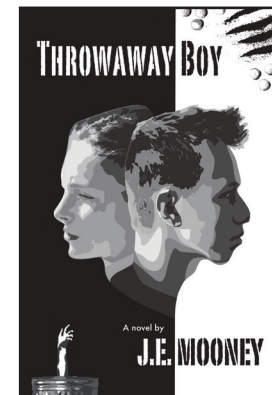
Released in October by Taylor and Seale Publishing, "Throwaway Boy" focuses on various themes that help the reader understand the richness and complexity of human relationships.

"The relationship between Ricky Plyer and Christina Spear is central to the plot and the

characters," said Mooney. "It's an example of how two people of completely different backgrounds can find more than common understanding. The theme is multi-tiered, addressing both the benefits of mentorship and the opportunities for life-changing experiences as we open ourselves to people unlike us."

An official book launch will be held 4-6 p.m. Thursday, Nov. 17, at Casa de Vino 57, 57 Treasury St., St. Augustine. A "Meet the Author" event will be held 3-7 p.m. Dec. 10 at the 3rd Annual Holiday Market, St. Johns County Ocean Pier, 350 A1A Beach Blvd., St. Augustine.

For more information, go to [jemooneybooks.com](http://jemooneybooks.com) and follow along on Facebook @ [jemooneybooks](https://www.facebook.com/jemooneybooks).



"Throwaway Boy" explores a complicated relationship in the wake of tragedy.

## ON STAGE

A roundup of musical acts appearing before Dec. 18 at local venues

### PONTE VEDRA CONCERT HALL

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Purchase tickets at the St. Augustine Amphitheatre box office or [ticketmaster.com](http://ticketmaster.com).

For further information about each act, go to [pvconcerthall.com/events](http://pvconcerthall.com/events).

- **Apex Theatre Studios Fall Showcase** — 7:30 p.m. Nov. 18
- **Paul Reiser** — 8 p.m. Nov. 19
- **Todd Barry** — 8 p.m. Nov. 20
- **Rome & Duddy** — The Winter Moon Tour — 7 p.m. Dec. 1
- **The Wood Brothers** — With special guest Rainbow Girls. 8 p.m. Dec. 6
- **Ana Popovic** — 7 p.m. Dec. 7
- **UNF Choral Ensembles: Carols and Messiah Favorites** — 7 p.m. Dec. 9
- **The Fab Four — The Ultimate Tribute** — 8 p.m. Dec. 10



Image from The Ponte Vedra Concert Hall

The Fab Four will perform Dec. 10 at the Ponte Vedra Concert Hall.

- **The Outlaws — Greengrass and Yuletide Jam** — With Pat Travers. 7:30 p.m. Dec. 11
- **Mindi Abair "I Can't Wait for Christmas"** — With special guests Vincent Ingala, Adam Hawley and Lindsey Webster. 8 p.m. Dec. 14
- **Apex Theatre Studios Presents "Eb Scrooge: A Southern Fried Carol"** — Dec. 16-18

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Box office hours are 10 a.m.-6 p.m. Thursdays and Fridays, 8:30 a.m.-12:30 p.m. Saturdays. Tickets sold at the box office are available via credit- and debit-card only. A valid ID is required for all box office transactions and ticket purchases must be made in person.

Tickets may also be purchased at [ticketmaster.com](http://ticketmaster.com).

For further information about each act, go to [theamp.com/events](http://theamp.com/events).

- **Cole Swindell — Back Down to the Bar Tour** — 6:30 p.m. Nov. 17
- **The Last Waltz** — Featuring Warren Haynes and Don Was with James Johnson, Kathleen Edwards and more. 7:30 p.m. Nov. 18
- **Mannheim Steamroller Christmas by Chip Davis** — 7:30 p.m. Nov. 20
- **The Front Bottoms with Special Guest Sydney Sprague** — 7 p.m. Dec. 9

— Compiled by Shaun Ryan

## CANVAS, STAGE AND MORE

A look at what's happening in the arts locally

### App keeps music lovers up to date on who's playing where

VisitStAugustine.com has debuted its new Live Music Calendar App — making it a cinch to find where your favorite musicians are playing around St. Augustine while discovering new ones.

The app, which is available as a free download on App Store and Google Play, features 700 local artists, each with their own videos, bios, cover shots and upcoming shows, as well as 50 select venues throughout St. Augustine, including Tradewinds Lounge, Mill Top Tavern, Colonial Oak Music Park, Dog Rose Brewing, Sarbez! and The Beacon.

The app lists upcoming shows in chronological order with an easy-to-navigate calendar icon if you're planning for a future date. Also, the list automatically updates to remove performances after the artist is finished with their set.

Information is featured at no charge to the artists. They just go to [VisitStAugustine.com](http://VisitStAugustine.com)'s website and fill out the "Submit Your Music Event" form.

### MOCA Jacksonville announces 'John Cage & Friends' exhibit

MOCA Jacksonville has announced its current exhibition, "Don't Blame it on ZEN: The Way of John Cage & Friends." This interactive and multidisciplinary exhibition explores the enduring legacy of John Cage through works by Cage himself, as well as artists who worked with him, and his contemporary relevance through the works by younger artists who in different ways have been inspired by Cage's unique methodology.

In addition to Cage, the interactive exhibition will feature works by Maria Chavez, Philip Corner, Andrew Deutsch, Ann Hamilton, Christian Marclay, Aki Onda, Yoko Ono, Nam June Paik, Matana

Roberts, Robert Rauschenberg and others.

The exhibition is on view at MOCA Jacksonville now through May 7. It traces the work and legacy of the 20th-century composer and artist and explores his unique approach to art making that continues to live on in the work of artists today. A rich schedule of programming will accompany the exhibit.

MOCA is located at 333 N. Laura St., Jacksonville. For further information, go to [mocajacksonville.unf.edu](http://mocajacksonville.unf.edu).

### Tickets available for David Bowie-themed show

"SPACE ODDITY: The Ultimate David Bowie Experience" will be presented by the FSCJ Artist Series, sponsored by VyStar Credit Union, at 8 p.m. April 1 at the Jacksonville Center for the Performing Arts. Tickets are on sale at [fscjartistseries.org](http://fscjartistseries.org).

"SPACE ODDITY" is a live, theatricaly staged, elaborately costumed multi-media spectacle that transports audiences on a musical journey through the constantly metamorphosing career of David Bowie, which was notable for constant reinvention and visual presentation in both his music and on stage.

"SPACE ODDITY" stars David Brighton, credited as being the world's best David Bowie impersonator. For information about Brighton, go to [davidbowietribute.com/about](http://davidbowietribute.com/about).

Tickets start at \$32.50 and are available at [fscjartistseries.org](http://fscjartistseries.org) or by calling 904-632-5000.

The FSCJ Artist Series and the center have a list of safety and security protocols at [fscjartistseries.org/safety-and-security-protocols](http://fscjartistseries.org/safety-and-security-protocols).

The easiest way to order tickets is the official website: [fscjartistseries.org](http://fscjartistseries.org).

To order tickets by phone, call FSCJ Artist Series box office at 904-632-5000.

— Compiled by Shaun Ryan



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# Tickets available for Saint Augustine Ballet's 14th annual Nutcracker

The Sugar Plum Fairy, Clara, the Mouse King and the mice, Bon Bons and all the Nutcracker characters will return to the St. Augustine stage this holiday season.

Saint Augustine Ballet presents the 14th Annual Nutcracker to the community — a timeless classic featuring professional ballet dancers and dance students from St. Augustine and surrounding areas. This holiday favorite will be staged Dec. 17-18 in Lewis Auditorium at Flagler College, 14 Granada St., downtown St. Augustine.



Show times are 1:30 p.m. and 7 p.m. Saturday, Dec. 17; and 2 p.m. Sunday, Dec. 18. Tickets are \$35, \$45 to \$50, available at [saintaugustineballet.com](http://saintaugustineballet.com). Reservations may also be made there.

"I am thrilled that Saint Augustine Ballet

will bring the Nutcracker once again to the community during St. Augustine's popular Nights of Lights event," said Luis Abella, executive director and founder of Saint Augustine Ballet. "Artistic expression is so incredibly important, and we are excited to share these performances with our audiences from near and far."

A cast of more than 55 local dance students, professional guest artists and community "celebrities" have been cast this year. Ballet students Nature Kuc and Chloe Straw will share the role of Clara.

Community sponsors are needed to help support the Saint Augustine Ballet, a non-profit organization. To become a sponsor of the Nutcracker and the spring show, email [info@saintaugustineballet.com](mailto:info@saintaugustineballet.com) or call 904-810-5670.

Saint Augustine Ballet offers performance opportunities to dancers from St. Augustine, St. Johns County and the surrounding area. The Saint Augustine Ballet is a nonprofit performing arts organization founded in 2010. For more details, go to [saintaugustineballet.org](http://saintaugustineballet.org).

Contributed photos



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# Sports



THURSDAY, NOVEMBER 17, 2022 • PAGE 36

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Photo by Anthony Richards

Ruby Lynch, Anna Taraboletti and Ava LaManna signed to play college lacrosse during a ceremony.



Photo by Anthony Richards

Ponte Vedra boys lacrosse head coach Chris Polanski stands behind Maddox Johnson, Luke Lowery, Mack Gray and Parker Kemp as they sign their letters of intent to play college ball Nov. 9.

## Several Sharks soak up signing day

By Anthony Richards

A bevy of students from Ponte Vedra High School signed athletic scholarships to various colleges during fall national signing day Nov. 9.

The Sharks had members of a couple different sports take part in the day's festivities, including the following:

### Lacrosse

Mack Gray – Dickinson  
Maddox Johnson – Denver  
Ava LaManna – Radford  
Luke Lowery – Dartmouth  
Ruby Lynch – Jacksonville  
Anna Taraboletti – Vanderbilt  
Emma Toole – Anderson  
Parker Kemp – Lenior Rhyne

### Volleyball

Zeta Washington – Cincinnati  
Jessica Shattles – New Hampshire  
Ava-Grace Redick – College of Charleston

### Swimming

Annie Wholgemuth – Georgia

Maddox Johnson, who enjoyed the experience, but are also happy that it has finally come to an end.

“It’s just a huge weight off my back,” Johnson said. “There’s no more worrying and now with this, everything is pretty much set in stone, and I can just relax from here on and enjoy the rest of senior year.”

Signing their names on their letter of intent is just the final step in the process, but many have been putting the work in for years both on and off the field before they were even on the radar of college recruiters.

For some, the journey has been a dream of theirs since they were children playing in the front yard and playing at the college level was only a distant dream.

“I was probably 6 or 7 years old when I picked up my first lacrosse stick,” Mack Gray said.

It is the culmination of all that hard work and creates plenty of opportunities throughout the day to look back at their high school careers, something Ruby Lynch was doing ever since she woke up that morning and it hit her that signing day was finally here.

“I’ve just been thinking back on when I started, and all the work and how far I’ve come,” Lynch said. “It’s great to know that all that hard work really paid off.”



Fresh off a state title, Annie Wholgemuth signed a swimming scholarship to the University of Georgia.

However, there are so many emotions circulating on signing day, as the student-athletes begin to realize that they might be ending one chapter, but they will soon be embarking on another one.

“It really puts things into perspective, when you start thinking about how far we’ve come and what we have ahead of us in the future,” Taraboletti said. “It



Contributed photos

Jessica Shattles will play college volleyball at the University of New Hampshire.

doesn’t just end after high school, and we’ll still have a lot more to work on and look forward to in our lives.”

According to Parker Kemp, one of the things that made the moment so special was the fact that he was able to have some of his teammates up there signing



Credit: © WSL / Steinmetz

Caroline Marks emerged victorious at the end of the Super Girl event on Nov. 11-13.

# Marks prevails at Super Girl event

The U.S. Air Force Super Girl Surf Pro, World Surf League (WSL) Qualifying Series (QS) 3000, crowned Caroline Marks (USA) its 2022 victor after winning the Final against event standout Bella Kenworthy (USA). The event was held this past weekend, Nov. 11-13, in Jacksonville Beach.

A slight drop in swell provided two-to-three-foot waves that Marks unleashed multiple excellent rides on throughout Finals Day, starting with the Round of 16, before emerging victorious in historic fashion. With her win, Marks becomes the first woman to earn a Super Girl cape on both the East and West coasts.

The event wrapped up tonight at the Festival Village at Seawalk Pavilion with headliner Matisyahu at 8 p.m. Thousands of people came out to the beaches to attend the festivities.

The three-day event started with U.S. Olympian Caroline Marks hosting a clinic for 24 young girls late Thursday

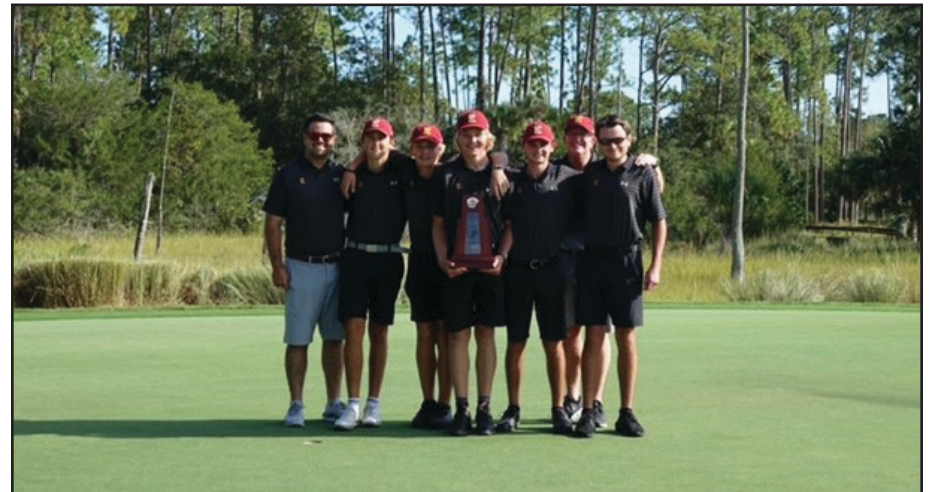


Caroline Marks tackles a wave at Jacksonville Beach

afternoon with other professional WSL athletes, including Moana Jones Wong, Erin Brooks, Sage Erickson (remotely) and local professional Sophie Falzone.

For more information, go to [www.worldsurfleague.com](http://www.worldsurfleague.com).

# Boys golf team wins regional championship



Contributed photo

Episcopal School of Jacksonville's Boys Golf team recently competed in the FH-SAA Region 1 championship hosted at Marsh Landing Country Club and came away with first place. Leading the way for the Eagles and capturing medalist honors was Henry Robards '24 with a -2 70! The team shot a total of 298, six shots clear of the closest team. The team went on to the FHSAA State Championships at Mission Inn Resort in Howey-In-The-Hills.



Photo by Anthony Richards

Ponte Vedra High seniors Nathan Lebowitz and Olivia Richie were awarded their state championship rings from 2022 during halftime of the Sharks' final home football game Nov. 4. Lebowitz won the discuss and Richie was a champion in girls wrestling in the 140-pound class. They will look to defend their titles later this year.

An advertisement for Honda featuring three cars (a dark green Civic, a silver Civic, and a white Civic) parked on a golf course. In the foreground, a man has a surprised expression with his hands on his head. The text 'we make it easy!' is written in a stylized font. At the bottom, there is a phone number (904) 370-1300, the Honda logo, and the website HondaOfTheAvenues.com. A blue arrow points from the man towards the cars with the text 'OUT WITH THE OLD' and 'IN WITH THE NEW'.

### CROSSWORD

1	2	3	4		5	6	7	8	9	10			
11				12								13	
14								15				16	17
	18								19				20
				21		22					23		
					24		25	26	27		28		
				29			30			31		32	
				33		34		35					
36	37	38		39			40		41				
42			43		44			45					
46								47		48			
49				50	51				52		53	54	55
	56					57		58					59
				60				61					
											62		
												63	

**ACROSS**

1. Greek mountain
5. One dependent on something
11. Gratitude
14. Glazed ceramic ware
15. Paddling
18. Step
19. More greasy
21. Upper-class young woman
23. Light beige
24. Belief in a supreme being
28. Indigenous people of Scandinavia
29. A beloved princess
30. Transfer property
32. Field force unit
33. Automated teller
35. When you hope to get there
36. Sino-Soviet block (abbr.)
39. Politicians Fischer and Conroy are two
41. Blood type
42. Stringed instrument
44. Curses
46. Barbary sheep
47. Belonging to a thing
49. Supporters
52. Leaf-footed bug
56. A shower of water
58. Attribute to
60. Intermittent
62. Soda waters
63. Scottish island

**DOWN**

1. Klutz
2. Relaxing places
3. Expel saliva
4. The extended location of something
5. Certified
6. Cease to exist
7. Powerful legal pro

8. The OJ trial judge
9. Popular greeting
10. "90210" actress Spelling
12. \_\_\_ Blyton, children's author
13. "This Is Us" star Fitch
16. Battery cell with a nickel alode
17. Full of bacteria
20. Remains of an old building
22. Exist
25. It gets you into places
26. Witness
27. The spreading of a disease to another part of the body
29. Father
31. Touch gently
34. Licensed for Wall Street
36. Herring-like fish

37. Lute used in N. Indian music
38. Mirabel shouldn't talk about him
40. Atomic #62
43. Religious
45. Silvery-white metal (abbr.)
48. Influential civil rights organization
50. Acknowledgment (abbr.)
51. Turn away
53. Kidney disease (abbr.)
54. Smooth-feeling fabric
55. Competently
57. Sea eagle
58. General's assistant (abbr.)
59. It helps you see
61. Emerging technology

### SUDOKU

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

Level: Beginner

**Here's How It Works:**

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!



Ava-Grace Redick signed to play volleyball at College of Charleston.



Contributed photos

Zeta Washington signed a volleyball scholarship to the University of Cincinnati.

## Signing Day

Continued from 36

with him at the table.

"I'm just happy and thankful to be able to be here today and for the ability to not only play at the next level but to be able to sign alongside my boys," Kemp said. "We've been together for each other all these years, so it's pretty awesome."

When choosing a college, a lot of factors come into play and it often varies depending on the personality of the

player and the situations they are looking for at the next level.

For Lynch, going to Jacksonville will keep her close to home, which is something she is looking forward to, while for Ava LaManna, going to college out of state was always a goal that she pursued, and Radford seemed like the perfect fit for her.

"I've lived in Florida my whole life, so I knew I wanted to go out of state," LaManna said. "I just love Virginia and I think it's so beautiful there. I love what Radford is trying to do, and it was just all good vibes from the coaches and school there."

# 'Big O' golf tournament set for Nov. 21

For six years, the Oren Margol Foundation's board members, Lane Strumlauf, Drew Margol, Joe Nasrallah and David Vandroff, have hosted a golf tournament in Oren Margol's memory. Proceeds from the tournament benefit the Memorial Oren Margol Neuro-Oncology Endowment at Baptist MD Anderson Cancer Center, providing support for neuro-oncology patient care, research and education programs with a focus on glioblastoma cancer.

In December 2009, Oren Margol was diagnosed with a malignant brain tumor. Three years later, Oren passed away at the age of 48.

"Every year, on the Friday after Thanksgiving, we would get together for our annual golf match because we simply loved spending time together,"

said Joe Nasrallah, golf tournament chair. "We've decided to make it our goal to keep Oren's name in bright lights with a sport he loved, while supporting brain cancer patient care and research at Baptist MD Anderson for others on a journey like his."

In two years' time, \$185,000 has been donated to Baptist MD Anderson to support the neuro-oncology department.

This year, the Oren Margol Foundation's Annual "Big O" Memorial Golf Tournament 11 a.m. to 6 p.m. Monday, Nov. 21, at the San Jose Country Club, 7529 San Jose Blvd., Jacksonville. Registration is open at [OrenMargolFoundation.org](http://OrenMargolFoundation.org).

For more information, go to [OrenMargolFoundation.org](http://OrenMargolFoundation.org).

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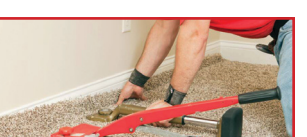
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 Are you ready for Medicare's Annual Enrollment Period? Choose a CarePlus plan today.

## Benefits you need. Savings you want. Now serving St. Johns!

### You could get benefits like these:



Up to **\$1,440** added back to your Social Security check yearly<sup>1</sup>

Up to \$120 monthly reduction in 2023 Medicare Part B premium.



For those with Medicare and Medicaid, up to **\$1,800** a year to spend on select groceries, utilities, rent, personal care, pet care, and more with the CareEssentials Card<sup>2,5</sup>  
\$150 per month.



Up to **\$1,000** in Flexible Care Assistance for eligible members with qualifying conditions on certain plans<sup>3,5</sup>

Must be coordinated and authorized by a care manager.



**\$10** specialist copay<sup>4</sup>

**Plus more!**

**Why wait? Enroll today!**



Call a licensed CarePlus sales agent today.

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**CarePlus**  
HEALTH PLANS

<sup>1</sup>Offered on CareFree Platinum (HMO). <sup>2</sup>Offered on CareNeeds Plus (HMO D-SNP). <sup>3</sup>Offered on CareNeeds Plus (HMO D-SNP) if you have Medicare and Medicaid. The benefits mentioned are a part of special supplemental program for the chronically ill. Not all members qualify. <sup>4</sup>Offered on CareOne Platinum (HMO). <sup>5</sup>Allowance amounts cannot be combined with other benefit allowances. Limitations and restrictions may apply.

North Florida. CarePlus is an HMO SNP plan with a Medicare contract and a contract with the Florida Medicaid Program. Enrollment in CarePlus depends on contract renewal. CareNeeds Plus (D-SNP): This plan is available to anyone receiving both Medicare and Medicaid: Qualified Medicare Beneficiaries (QMB/QMB+), Specified Low-Income Medicare Beneficiaries (SLMB/SLMB+), Qualifying Individuals (QI), Qualified Disabled and Working Individuals (QDWI) and other Full Benefit Dual Eligibles (FBDE). Sponsored by CarePlus Health Plans, Inc. and the State of Florida, Agency for Health Care Administration. No amounts on the CareEssentials Card can be used to purchase Medicare-covered prescriptions or services, nor can it be converted to cash. Referrals and/or authorization may be required for certain specialists. Important: At CarePlus, it is important you are treated fairly. CarePlus Health Plans, Inc. complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, ancestry, ethnicity, sex, sexual orientation, gender, gender identity, disability, age, marital status, religion, or language in their programs and activities, including in admission or access to, or treatment or employment in, their programs and activities. The following department has been designated to handle inquiries regarding CarePlus' non-discrimination policies: Member Services, PO Box 277810, Miramar, FL 33027, 1-800-794-5907 (TTY: 711). Auxiliary aids and services, free of charge, are available to you. 1-800-794-5907 (TTY: 711). CarePlus provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate. This information is available for free in other languages. Please call our Member Services number at 1-800-794-5907. Hours of operation: October 1 – March 31, 7 days a week, 8 a.m. to 8 p.m. April 1 – September 30, Monday – Friday, 8 a.m. to 8 p.m. You may leave a voicemail after hours, Saturdays, Sundays, and holidays and we will return your call within one business day. Español (Spanish): Esta información está disponible de forma gratuita en otros idiomas. Favor de llamar a Servicios para Afiliados al número que aparece anteriormente. Kreyòl Ayisyen (French Creole): Enfòmasyon sa a disponib gratis nan lòt lang. Tanpri rele nimewo Sèvis pou Manm nou yo ki nan lis anwo an.

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