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Volume 45, No. 47
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Let the holidays begin

Christ Church and "Miss Felicia's"
Dance Ministry prepare
for 20th annual
Nutcracker performance
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Black Friday Bargain Watch

- Go shopping this Small Business Saturday
- How your shopping experience is changing

Pages 40-41



Sports

TD pass gives
Jaguars win

Page 35



Holiday Real Estate & Builder Showcase

Pages 15-26

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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 pvrecorder@opcfla.com or bring them by our office at **1102 A1A N., Unit 108, Ponte Vedra Beach.**



Visit our brand new website at www.pontevedrarecorder.com
Plus, find the Recorder on Facebook at www.facebook.com/ThePVRecorder

The Ponte Vedra Recorder office will be closed on Thursday, Nov. 26 and Friday, Nov. 27. We will reopen on Monday, Nov. 30. **Happy Thanksgiving!**

PUZZLE SOLUTIONS

P	O	S	S	E	L	E	A	V	A	M	P		
R	U	T	H	S	O	L	D	V	I	R	E	O	
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1	3	4	5	2	6	7	9	8
6	9	8	1	7	3	5	4	2
3	1	5	4	9	2	8	7	6
4	2	7	6	5	8	1	3	9

Solutions correspond to last week's puzzles.



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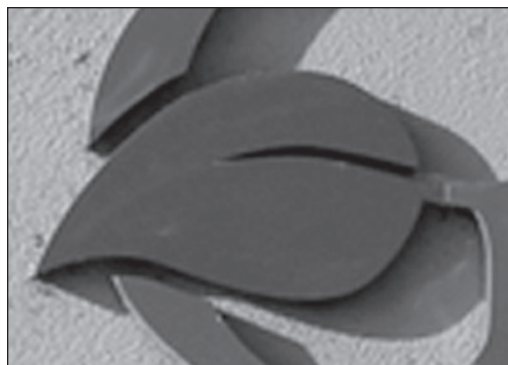
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To subscribe, call Circulation Manager Rob Conwell at (904) 686-3936.

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

What's this?



Do you know what this is?

Email your answer to kelly@opcfla.com by Tuesday at 5 p.m.

We'll throw all the correct answers in a hat and choose the winner with a random drawing. If we receive no correct answers, we'll award four Jacksonville Zoo tickets (two adults, two children) to the best wrong answer we receive.

Daniel Glunt guessed Kamiya 86 Sushi & Thai, and was selected at random from all of the correct guessers this week.

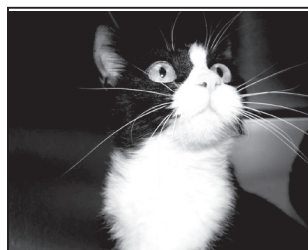
Better luck this week, guessers! And don't forget — incorrect but entertaining guesses might also be rewarded with a trip to the zoo.



Adoptable pets at the St. Johns County Pet Center

CAT OF THE WEEK

Hi there! I'm Kat, a 2 year old female kitty who is looking for a new loving home. I was brought to the Pet Center as a stray. As this animal was a stray there may be some traits that are unknown at this time. Any new pet being introduced to a new home will need time to adjust to their new environment. Please reinforce house-training and behavioral training and be mindful of interacting with other pets. Come visit us today here at the Pet Center! #27864 Adoption fee sponsored by the Friends of the Pet Center



DOG OF THE WEEK

Hi there! My name is Ralph and I am a 5 year old male lab/hound mix who is looking for a new forever home. Not good



with cats. I was brought to the Pet Center as a stray. I am a very affectionate pet who loves to take walks. I am however heartworm positive so my adoption fee and part of the cost of my treatment will be sponsored by the Friends of the Pet Center. As this animal was a stray there may be some traits that are unknown at this time. Come visit us today here at the Pet Center! #28377 The Pet Center is located at 130 N. Stratton Rd. Hours are Tuesday-Friday, 9 a.m.-4:30 p.m., and Saturday, 9 a.m.-4 p.m. For more information, call (904) 209-6190.

All cat adoptions at the Pet Center are \$20 for males and \$30 for females. Dog adoptions are \$35 for males and \$50 for females. The fee includes neutering/spaying, rabies vaccinations and shots. The Pet Center is located at 130 N. Stratton Road. Hours are Tuesday-Friday, 9 a.m.-4:30 p.m., and Saturday, 9 a.m.- 4 p.m. **For more information, call (904) 209-6190.**

KIDS

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Valid only Nov. 1 - Nov. 30, 2015. Up to 5 children (ages 3-12) get in FREE with a general admission paying adult. Does not include value tickets nor can it be used for special events or combined with any other discounts/offers. No coupon necessary. This offer is not intended for schools, groups, organizations or associations.





Francis King, Beth Sweeny & Christina Langston. More pictures at www.pontevedrarecorder.com



Tim Scott, Jason Barrett, Todd Neville, Mark Marques, Declan Reiley and Isabelle Rodriguez

Chamber hosts EDC Quarterly Breakfast

The St. Johns County Chamber of Commerce hosted its Economic Development Council Quarterly Breakfast at the Renaissance World Golf Village Resort on Nov. 20. The event featured speakers Tim Scott of Allied Fiber, Mark Marques of Joytel Wireless

& GoRACK Data Centers and Bill Rieger of Flagler Hospital. The three men spoke on the breakfast's topic – Dark Fiber: the Underdeveloped Super Highway. The talk was moderated by Todd Neville, Partner at Neville Breidenstein & Wainio, CPAs.

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Christ Church's Nutcracker season kicks off with annual tea

Kelly H. McDermott
The Recorder

It may be Thanksgiving week – but the dancers and supporters of the Christ Church Dance Ministry have had holidays on the brain since the summertime, when preparations began for the 20th annual Nutcracker ballet.

The event has swelled over the past two decades to become an entire season of celebration, fundraising and worship. Although supporters have already held several Nutcracker-related events, a highlight of the season came to fruition on Sunday at the annual Nutcracker Tea. Hosted this year at the Ponte Vedra Inn & Club, the tea is a ticketed celebration of the holiday season and introduces supporters to this year's Nutcracker ballet cast. This year's event was completely sold out and packed to capacity with dancers and supporters.

The event is orchestrated by many supporters, and centers on Miss Felicia's Dance Team

at Christ Church, led by the classically-trained Felicia Rhoden. The dance ministry is dedicated to teaching students to dance in a positive, inspiring environment that highlights the importance of giving to other children in need. Every year, the large cast of children, young adults and adults performs the Nutcracker at the Lazarra Theater at the University of North Florida. Profits from the show are donated to sponsor children in the Dreams Come True Foundation, as well as Pediatric Hospice and the Amistad Orphanage in Bolivia.

The next fundraiser event will be hosted on Dec. 1 at Painting with a Twist (268 Solana Rd. in Ponte Vedra) from 6:30 to 8:30 p.m. Use passcode "NUTCRACKER" to RSVP at www.paintingwithatwist.com/ponte-vedra-beach.

More than 750 tickets have already been sold to the Nutcracker performance, which will be at UNF's Lazarra Theater, Dec. 12 at 6 p.m. Visit www.missfeliciasdance.com to purchase tickets.



Photos by Kelly H. McDermott

Bottom Left: Claire Duffy and Felicia Rhoden with this year's Dreams Come True and Community Pedscare children. In 1995, Rhoden choreographed the first Nutcracker production at the church. **Bottom Middle:** Rhoden, known to her students as "Miss Felicia," was recognized in March by the St. John's Cultural Council's Recognizing Outstanding Women in the Arts (ROWITA) Board. More pictures at www.pontevedrarecorder.com

Astronaut surprises PVPVR students with special visit

Submitted by PVPV/Rawlings Elementary School

Casey Carroll was a 2nd grader at PVPV/Rawlings Elementary when he received the opportunity of a lifetime. Last September 2014, his grandfather, local resident Bruce Kern took him on a special trip to Houston to visit the Johnson Space Center. Casey and Bruce spent 5 hours with Terry Virts, the NASA Commander of Expedition 43.

They received a behind the scenes tour of NASA's training center including a stop at Mission Control that has 24/7 contact with the International Space Station and the astronauts who live there.

Commander Virts launched in November of last year and spent over 6 months at the International Space Station completing science experiments and investigations, repairing the ISS, and taking amazing photographs. You can find these photos and more information on Expedition 43 at: https://www.nasa.gov/mision_pages/station/expeditions/expedition43/index.html.

Fast forward to November 19, 2015.



Casey was asked by his 3rd grade teacher to share his trip meeting Commander Virts and visiting the training facility in Houston. During his presentation, Terry Virts walked into the classroom to surprise Casey and spend time talking to the students about his time as an astronaut and answering many questions about life in space.

It was truly a once in a lifetime morning for the children and teachers to get up close and personal with a true American astronaut.

SHORT TAKES

Bestselling author David Baldacci at The BookMark

Global #1 bestselling author David Baldacci will be at The BookMark on Monday, Nov. 30 at 7 p.m. to talk about and sign copies of his new mystery "The Guilty."

Baldacci's books are published in over 45 languages and 80 countries, and have been adapted for both feature film and television. He is also the cofounder, along with his wife, of the Wish You Well Foundation, a non-profit organization dedicated to supporting literacy efforts across America. As part of this foundation's "Feeding Body & Mind" program, The BookMark will be collecting new and gently-used books for all ages. The foundation will then be donated to local area food banks. The public is invited to join in this effort.

The BookMark is located at 220 First St., Neptune Beach. For more information, call (904) 241-9026.

Jacksonville Holiday Extravaganza

Jacksonville Holiday Extravaganza, a community-wide celebration to open

the holiday season sponsored by St. Vincent's Healthcare, is Friday, Nov. 27 from 4-8 pm. At Unity Plaza, 220 Riverside Ave., Jacksonville.

The celebration will include a live nativity, tree lighting, live music, an ice sculpture display, food and drink for all ages, a children's art salon, and surprise performances.

Yonder Mountain String Band and Guests Trout Steak Revival to perform at the PV Concert Hall

The Ponte Vedra Concert Hall, in partnership with Jax Live, present Colorado-based bluegrass ensemble Yonder Mountain String Band with special guests Trout Steak Revival on Tuesday, Feb. 9, 2016.

Tickets for the standing room only show are on sale now. Tickets are \$27 in advance; \$32 day of show. Doors open at 7 p.m.; show starts at 8 p.m.

Tickets are be available for purchase at the Ponte Vedra Concert Hall and St. Augustine Amphitheatre Box Offices, ticketmaster.com, all Ticketmaster outlets and by phone at (800) 745-3000.

For more information, visit www.pvconcerthall.com.

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John Rutkowski is the manager of the Ponte Vedra Beach Underwood Jewelers location. Rutkowski joined the Underwood team and moved to Ponte Vedra in 2007 after a nine-hour interview. “Underwoods knew of me and they asked me to fly down. We had a very long interview,” Rutkowski said. “It was important to them that they hired the right person for this store.” Born in Hutson, New York, and raised in Birmingham, Alabama, after the age of 10, Rutkowski worked in upper tier restaurant management until he entered the jewelry industry 33 years ago. Rutkowski calls working for Underwood Jewelers a blessing, and attributes many of the store’s unique facets to its owners, Bromberg and Company, who purchased Underwood Jewelers in 1974. “The chance to come work for Clayton Bromberg — anyone in our industry knows, it’s a privilege and it’s a dream,” Rutkowski said. Underwood Jewelers in Ponte Vedra is an American Gem Society store and supports a variety of local charities including the charities of the PGA Tour Wives Association, The Jim and Tabitha Furyk Foundation, the Ponte Vedra Women’s Club, the Ponte Vedra Women’s Alliance, the Monique Burr Foundation, Take Stock in Children, the Pink Ribbon Classic and Ayla’s Acres. The store is located at 330 A1A N., Ste. 204 (904-280-1202). Visit www.underwoodjewelers.com for more.

— Kelly H. McDermott / The Recorder

Have you and your wife enjoyed living in Vilano Beach?

It’s just been wonderful. The quality of life has tripled. The Jacksonville area has such a great culture and feel to it. But I love Ponte Vedra and this is why: everybody’s happy. The sun shines out all the time. A lot of our people are retired and they’re happy. We are very blessed. We have the best clients in the industry. They support the charities that we support as well, which is very important to us.

What is a typical day like for you at the store?

I truly believe that to be a good example and a good leader, you should be one of the first one here and always leave with your people. I thank them for their hard work every day. Just because you’re in that leadership position doesn’t give you the right to leave them at work and go home early — I truly believe that. My shifts are full.

I’m blessed in a second way too: I have a wonderful staff and they’re so committed to their clients and the company. You won’t find anybody that will leave Underwood’s, and it all starts from Clayton Bromberg and from the management he hires.

What sets Underwood Jewelers apart?

Our personal jewelers are committed to the clients and they’re committed to the company — and that’s so special in this industry. Just to be able to work with them every day and see what they do. It is a long day but we have fun. Our clients have a good time when they’re here, and everyone here is committed to preserve that. It’s really a great place for us to come work and for people to come shop. People feel it and they have a good time. We serve beverages and we sell diamonds — what more could you ask for?

Another element is that we are a Forevermark Dealer, which is De Beer’s branded diamond. They support the Forevermark promise — one: the rarity of a Forevermark diamond; two: the beauty of the Forevermark diamond and most important, three: that they’re responsibly sourced. With those three commitments, it’s very special for us to be a Forevermark dealer. We’re the only Forevermark Exceptional Diamond dealer in North Florida. That’s very important. It takes a lot of investment and nobody does it because of your business — you do it for your client.

Tell me about the plans for expansion at this location.

The vacant store next door is ours now and we’ll be starting our construction in January on a Rolex boutique. That’s huge. There are not a lot of them. That will become a destination for people who will come to Ponte Vedra because of that. So not only is it great for Ponte Vedra, it’s great for the shopping center and it’s great for Jacksonville. That’s huge for us.

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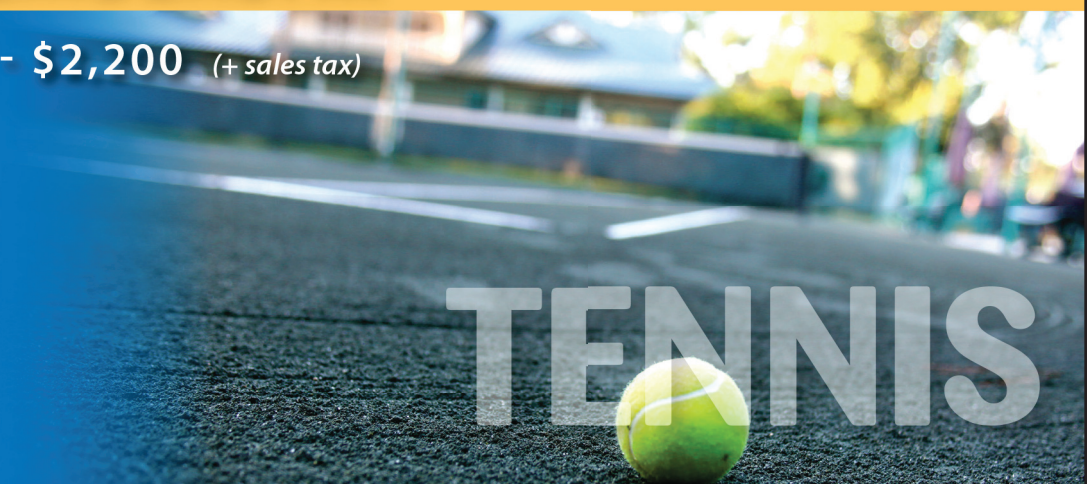
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- Offers year-round tennis privileges
- Access to tennis and dining only



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**TO SIGN UP CALL
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Thursday, Nov. 26	Friday, Nov. 27	Saturday, Nov. 28	Sunday, Nov. 29
<p>Turkey Trot Family Race The Turkey Trot Family Race takes place Thanksgiving morning starting at the Mickler's Landing parking lot, located at South Ponte Vedra Boulevard. All proceeds from the race will benefit the YMCA's Safety Around Water Program. For more information, call (904) 543-9622 or visit www.firstcoastymca.org to register online.</p> <p>Thanksgiving Bash at Pete's Bar The tradition continues. Join thousands as they celebrate Thanksgiving Neptune Beach-style at the annual Pete's Bar Thanksgiving Bash Thursday, Nov. 26 beginning at 9 a.m. The party takes place on the street outside the bar. Pete's Bar is located at 117 First St. N., Neptune Beach. For more information, call (904) 249-9158.</p> <p>Bloody's & Biscuits at Ruth's Chris The sixth annual Bloody's and Biscuits takes place Thursday, Nov. 26 at Ruth's Chris, 814 A1A N., Ponte Vedra Beach. Thursday morning, enjoy complimentary, homemade biscuits and gravy and \$5 Bloody Mary's in the lounge. Thanksgiving lunch and dinner will be served from noon-8 p.m. Call (904) 285-0014 for more information or to make a reservation.</p> <p>Thanksgiving at Pusser's Bar & Grille Pusser's Bar & Grille, located at 816 Highway A1A N., Ponte Vedra Beach, will be serving a Thanksgiving Feast on Thursday, Nov. 26. The cost is \$25.95 for adults; \$9.95 for children. Limited seating is available. Call (904) 280-7766 for more information or to make reservations. The regular dinner menu will also be available all day.</p> <p>Travel Training Program The Council on Aging announces a Travel Training program designed to assist seniors in learning to ride the Sunshine Bus. If you are curious about expanding your transportation options or you would like to increase your confidence as a bus rider, let one of our trained volunteers assist you in navigating routes, reading time tables and making transfers. If you are interested, please contact the Mobility Manager at the Council on Aging, (904) 315-6505, or email Katie Arnold at karnold@stjohnscoa.com.</p>	<p>Jacksonville Holiday Extravaganza Jacksonville Holiday Extravaganza, a community-wide celebration to open the holiday season sponsored by St. Vincent's Healthcare, is Friday, Nov. 27 from 4-8 pm. At Unity Plaza, 220 Riverside Ave., Jacksonville. The celebration will include a live nativity, tree lighting, live music, an ice sculpture display, food and drink for all ages, a children's art salon, and surprise performances.</p> <p>Christmas on the River The 29th annual Christmas on the River Tree Lighting Ceremony, featuring the lighting of the 56-foot-tall Christmas tree at The Jacksonville Landing, will take place Friday, Nov. 27 at 7 p.m. The tree is decorated with over 78,000 L.E.D. lights and more than 100 ornaments and is programmed to perform a 10 minute synchronized light show set to holiday music. The light show will begin the night of the ceremony and continue through New Year's Eve. The Jacksonville Landing is located at 2 Independent Dr., Jacksonville. For more information, visit www.jacksonvillelanding.com.</p> <p>MOSH \$5 Fridays Every Friday, come to MOSH to enjoy \$5 admission and extended hours. The museum will be open late every Friday until 8 p.m. (Note: Additional discounts or coupons are not permitted).</p> <p>Christmas Made in the South The 27th annual Christmas Made in the South is Nov. 27, 28 and 29 at The Prime Osborn Convention Center, 1000 Water St., Jacksonville. The event features crafts, art, gourmet food and entertainment. Event hours are Friday from 9 a.m.-6 p.m., Saturday from 10 a.m.-6 p.m. and Sunday from 11 a.m.-5 p.m. Admission is \$7 for adults; children ages 12 and under are admitted free. For more information, visit http://www.madeinthesouthshows.com/jacksonville-christmas.html.</p> <p>Christina Hope exhibition Artwork from Christina Hope is currently on display at the J. Johnson Gallery, 177 Fourth Ave. N., Jacksonville Beach. The exhibition will run through Jan. 21, 2016. For more information, call (904) 435-3200.</p>	<p>A December to Remember kicks off Community First Credit Union presents A December to Remember through Dec. 19. The event features free and ticketed events including holiday favorite movies, concerts, a St. Augustine Fire Department Chili Cook-off and more! Events take place at either the St. Augustine Amphitheatre, 1340 C A1A S., St. Augustine or the Ponte Vedra Concert Hall, 1050 A1A N., Ponte Vedra Beach. On Saturday, Dec. 28, the St. Augustine Amphitheatre is hosting a free event featuring food trucks, elf workshops and a screening of "Elf" at 6 p.m. Doors open at 4 p.m. with Santa visits, train rides, face painting, nightly snowfall and bounce house. For a full list of events, visit www.staugamphitheatre.com.</p> <p>Jacksonville Light Boat Parade The Community First Jacksonville Light Boat Parade is Saturday, Nov. 28 beginning at 7 p.m. The boats can be viewed from the banks of the St. Johns River in downtown Jacksonville. A fireworks show will take place after the boat parade. For more information, visit www.jacksonvillelanding.com.</p> <p>Family Seining at GTM Reserve Join GTM Research Reserve guides on the fourth Saturday of every month from 8:30-10:30 a.m. for a family seining activity. Visitors pull a seine net through Guana Lake, collecting species of fish, crabs and more, and then learn about the animals and their roles in the habitat. All necessary gear, including waders and boots, will be provided. There a \$3 per vehicle parking fee. The event is free. For more information, call (904) 823-4500. Space is limited, so please reserve a spot online at https://gtmresearchreserveexplorations.eventbrite.com. If the space is filled, you are encouraged to sign up for the waiting list.</p> <p>50th annual Art & Craft Festival The St. Augustine Art Association presents an outdoor art fair Saturday, Nov. 28 from 10 a.m.-5 p.m. and Sunday, Nov. 29 from 10 a.m.-4:30 p.m. at Francis Field, 29 West Castillo Dr., St. Augustine. For more information, call (904) 824-2310 or visit www.staugustineartfestival.com.</p>	<p>'Christmas Carole' at The Alhambra Beginning Tuesday, Nov. 24, Bruce Allen Scudder's "Christmas Carole" will be performed at Alhambra Theatre & Dining. The play will be performed through Dec. 24. The theatre is located at 12000 Beach Blvd., Jacksonville. For more information or to purchase tickets, call (904) 641-1212 or visit www.alhambrajax.com.</p> <p>Collection Tour Join the Cummer Museum of Art and Gardens on Sundays for a guided tour of our permanent collection. The tour is free with the cost of admission. The museum is located at 829 Riverside Ave., Jacksonville.</p> <p>Depression Support Group A Depression/Bipolar Support Group meets Sundays from 6-8 p.m. in the Azalea Room at Baptist Beaches Medical Center, South, 14550 Old St. Augustine Rd., Jacksonville. The support group is free and open to the public. For more information, call (770) 403-4991 or email whitneybat76@gmail.com. The group is facilitated by: Georgia State Certified Peer Specialist.</p> <p>Practice with Purpose at Big Fish Yoga Practice with Purpose is an all-level yoga class offered on Sundays from 4-5 p.m. at Big Fish Power Yoga. The fee for the class is a \$5 cash donation that goes to the charity that Big Fish Power Yoga has selected for the quarter. Big Fish Yoga has relocated to the South Beach Regional Shopping Center in Jacksonville Beach at 3852 South 3rd St. For more info. call (904) 372-0601.</p> <p>For The Love of Driving Volunteer drivers are needed to assist seniors in achieving their mobility goals in St. Johns County. Transportation needs range from trips to the grocery store and classes to spousal hospital visits or social activities. If you are interested, please contact the Mobility Manager at the Council on Aging, 904-315-6505, or email Katie Arnold at karnold@stjohnscoa.com.</p>

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Monday, Nov. 30	Tuesday, Dec. 1	Wednesday, Dec. 2	Thursday, Dec. 3
<p>Pro Am Golf Tournament The Monique Burr Foundation for Children is hosting the Champions for Child Safety Pro Am Golf Tournament Nov. 30 at The Palencia Club in St. Augustine with Pro and Honorary Champions Chairmen Fred Funk, Jim Furyk and Mark McCumber. Tournament proceeds support the MBF Child Safety Matters, a comprehensive child safety education program provided at no cost to Florida Public Schools. A Pairing Party will take place Sunday, Nov. 29 at 5:30 p.m. The golf tournament will take place Monday, Nov. 30 beginning at 10 a.m. The cost is \$7,000 per foursome or \$1,750 per player. For more information, contact Tammy Long at tlong@moniqueburrfoundation.org or call (904) 562-1849. For more information about the Monique Burr Foundation For Children, visit www.moniqueburrfoundation.org.</p> <p>David Baldacci at The BookMark Global #1 bestselling author David Baldacci will be at The BookMark on Monday, Nov. 30 at 7 p.m. to talk about and sign copies of his new mystery "The Guilty." Baldacci's books are published in over 45 languages and 80 countries, and have been adapted for both feature film and television. He is also the cofounder, along with his wife, of the Wish You Well Foundation, a non-profit organization dedicated to supporting literacy efforts across America. As part of this foundation's "Feeding Body & Mind" program, The BookMark will be collecting new and gently-used books for all ages. The foundation will then be donated to local area food banks. The public is invited to join in this effort. The BookMark is located at 220 First St., Neptune Beach. For more information, call (904) 241-9026.</p> <p>Caregiver Support Group The Players Caregiver Support Group meets every Monday 12:00-1:00 p.m. at The Players Senior Center, 175 Landrum Lane in Ponte Vedra Beach. Kimberly Weir of Heartland Hospice facilitates a weekly discussion of current concerns and issues of caregivers. It is a great opportunity for caregivers to share resources and ideas. For more information, call (904) 280-3233.</p>	<p>Civil War Discussion Group The monthly meeting of the "Understanding The Civil War" Discussion Group will be held on Tuesday, Dec. 1 at 1 p.m. at the Anastasia Island Branch Public Library, 124 Seagrove Main St., St. Augustine. Topic will be: "Lincoln Demonstrates Massive Grasp Of Federal Power Thru Legislation" Meeting is open to the public. For more information, email Charlie Smith at: smithc32@bellsouth.net</p> <p>Sunset Rotary Club weekly meeting The Rotary Club of Ponte Vedra Beach Sunset meets Tuesdays from 6-7:15 p.m. at the Hilton Garden Inn. Community leaders are welcome to attend. For more information, call Club President Ron Mott at (904) 460-7092 or email HOJRON@aol.com.</p> <p>Palm Valley Farmers Market The Palm Valley Farmers Market takes place every Tuesday from 1:30-5:30 p.m. at the Palm Valley Community Center, 148 Canal Blvd. in Ponte Vedra Beach.</p> <p>SPLASH at PVPC Tuesday evenings, 7-8:30 p.m. the Singles Ministry SPLASH (Single People Loving and Serving Him) gather at Ponte Vedra Presbyterian Church, 4510 Palm Valley Road, Ponte Vedra: All single adults in the community welcome for fellowship, discussions on applying the Bible in our everyday lives along with a light dinner provided by KC's Kitchen. Mission and social opportunities as well. For more information, email julie@pvpc.com or call (904) 285-8225.</p> <p>Habitat for Humanity volunteers Habitat for Humanity of St. Augustine/St. Johns County is currently seeking qualified homeowners. Habitat does not give away homes for free. Instead, homeowners pay an affordable monthly mortgage payment and we help build them a simple, decent place to live. If you know someone who might benefit from Habitat homeownership, please refer them to our website. To find out more about how you can donate, volunteer, or qualify visit habitatst-johns.org.</p>	<p>Luminaria Night at the Lighthouse Over 1,500 luminarias will be decorate the grounds of the St. Augustine Lighthouse and Museum the evening of Wednesday, Dec. 2. There will be a tent with holiday craft activities for children, a petting zoo exhibit from the St. Augustine Aquarium and a visit from Santa. The St. Augustine Lighthouse & Museum is located at 81 Lighthouse Ave., St Augustine. For more information, call (904) 829-0745 or visit www.staugustinelighthouse.org.</p> <p>PV Professionals Networking Group The Ponte Vedra Professionals Networking Group meets every Wednesday from noon-1 p.m. at Mulligans, 43 PGA Tour Blvd. in Ponte Vedra Beach. For more information, call Gloria at (904) 635-6103, visit www.pvpng.com, or email pontevedrapng@gmail.com.</p> <p>Ponte Vedra Toastmasters The Ponte Vedra Toastmasters Club offers opportunities for developing your leadership and communication skills. Join us on Wednesdays at The PLAYERS Community Center at 175 Landrum Lane. The meeting starts promptly at 7:30 a.m. and lasts one hour. Want to know more? Contact Lucy Reep at 904-607-3695 or contact-5199@toastmastersclubs.org</p> <p>Champagne & Shopping Champagne & Shopping features expanded store inventory at The Cummer Shop and trunk shows from artisans' merchandise. Guests can partake in a glass of champagne while shopping. Additional discounts are available each day. Champagne & Shopping takes place Wednesday, Dec. 2 from 10 a.m.-7 p.m., Thursday, Dec. 3 from 10 a.m.-4 p.m. and Friday, Dec. 4 from 10 a.m.-4 p.m. The event is free; no registration is required. For more information, call (904) 899-6035. The Cummer Museum of Art & Gardens is located at 829 Riverside Ave., Jacksonville.</p> <p>Live Music at Table 1 Table 1 at 330 A1A N will host Billy Bowers live starting at 6 p.m.</p>	<p>Art & Antiques Show The 39th annual Art & Antiques Show is Dec. 3-6 at the Prime F. Osborn III Convention Center, 1000 Water St., Jacksonville. Show hours are Friday, Dec. 3 from 10 a.m.-3 p.m., Saturday, Dec. 4 from 10 a.m.-5:30 p.m. and Sunday, Dec. 5 from 11:30 a.m.-5 p.m. Thursday, Dec. 3 is a sneak peek and benefactor preview. Daily admission to the show is \$15; lecture tickets are \$30. Tickets are available for purchase online at www.artandantiquesshow.com or by calling (904) 202-2886 or by email at womensboard-wch@bmcjax.com.</p> <p>Life Enrichment Group The Life Enrichment Group is a program designed for those with memory changes who like to stay active mentally, physically and socially while allowing caregivers and loved ones some free time for themselves. This program is offered weekdays from 9 a.m.-2 p.m. at Ashford Court, 1700 The Greens Way in Jacksonville Beach. For more information, call (904) 568-8174, or email life_enrichmentgroup@yahoo.com.</p> <p>Arbor Terrace Life Enrichment Group The Life Enrichment Group Day Program takes place every Tuesday and Thursday from 9 a.m.-2 p.m. at Arbor Terrace Ponte Vedra, 5125 Palm Valley Road, Ponte Vedra Beach. The group is designed for those with memory changes who would like to stay active mentally, physically and socially. For more information, call (904) 497-4346 or visit www.at-pontevedra.com.</p> <p>Annual Activity Member Become an Annual Activity Member at The Players Community Senior Center! There are so many reasons to become a member: discounts on fee-based classes, designated events and Coastal Travel, complimentary participation in a wide variety of scheduled activities, to name a few! Please call Darlene Mahany at 280-3233 for all the details.</p> <p>Free calendar listings for community groups and nonprofit organizations are published at our discretion on a space-available basis. Send your event at least 10 days before publication. Submit events to pvrecorder@opcfla.com, post online at www.pontevedrarecorder.com using the automated form, or call (904)285-8831.</p>

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Monday, November 30th
Rodney Strong Wine Dinner 6:30-9:00pm \$125.00++
Hosted by the Head Winemaker of Rodney Strong Vineyards Rick Sayre.

Sunday, December 6th
Give Back Sunday Supper
Help give back to those in need this holiday season. The extra \$5 will be donated to March of Dimes.
5:00-9:00 PM
\$25.00++/\$6.25++ 6-12 yrs

November 28th - January 1st
Tour of Trees
Come experience the self-guided tour of the clubhouse to view the spectacular decorations in each room! No reservation necessary.

Sunday, December 13th
Brunch with Santa.
Bring the children to visit Santa Claus as he visits us all the way from the North Pole! 10:00 AM-1:00 PM \$49.00++/\$18.00++ 6-12 yrs

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SHORT TAKES

Leon Russell to perform at the PV Concert Hall

The Ponte Vedra Concert Hall proudly announces that legendary rock 'n' roll session man and Hall of Fame Inductee Leon Russell will return to Ponte Vedra on Thursday, Dec. 17. Russell previously performed to a sold-out house in January of 2015.

Tickets for the seated show are on sale now. Tickets for the first eight rows are \$49; all remaining rows are \$39. Doors open at 7 p.m.; show starts at 8 p.m.

Tickets are available for purchase at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall box office, as well as online at www.ticketmaster.com, at all Ticketmaster outlets or by phone at (800) 745-3000.

For more information, visit www.pvconcerthall.com.

Ponte Vedra YMCA Youth Basketball registration underway

Winter Youth Basketball Registrations for youth ages 3-17 years old is currently underway.

The season will begin with practices the week of Dec. 14, games will begin on Saturday, Jan. 9 and will run

through Feb. 27.

For more information, call (904) 543-9622 ext. 8!

Pro Am Golf Tournament benefiting the Monique Burr Foundation

The Monique Burr Foundation for Children is hosting the Champions for Child Safety Pro Am Golf Tournament Nov. 30 at The Palencia Club in St. Augustine with Pro and Honorary Champions Chairmen Fred Funk, Jim Furyk and Mark McCumber.

Tournament proceeds support the MBF Child Safety Matters, a comprehensive child safety education program provided at no cost to Florida Public Schools.

A Pairing Party will take place Sunday, Nov. 29 at 5:30 p.m. The golf tournament will take place Monday, Nov. 30 beginning at 10 a.m.

The cost is \$7,000 per foursome or \$1,750 per player.

For more information, contact Tammy Long at tlong@moniqueburrfoundation.org or call (904) 562-1849. For more information about the Monique Burr Foundation For Children, visit www.moniqueburrfoundation.org.

Fourth Saturday Family Seining

Event Join GTM Research Reserve guides on the fourth Saturday of every month (Nov. 28) from 8:30-10:30 a.m. for a family seining activity. Visitors pull a seine net through Guana Lake, collecting species of fish, crabs and more, and then learn about the animals and their roles in the habitat. All necessary gear, including waders and boots, will be provided. There a \$3 per vehicle parking fee. The event is free.

Please meet the guides at Guana Dam Recreational Area. They will be located at either the north or south boat launch, depending on the tide. For more information, call 904-823-4500. Space is limited, so please reserve a spot online at <https://gtmresearchreserveexplorations.eventbrite.com>. If the space is filled, you are encouraged to sign up for the waiting list.

Jason Isbell to perform at St. Augustine Amphitheatre

Award-winning Americana singer-songwriter Jason Isbell and special guests Shovels & Rope will perform at the St. Augustine Amphitheatre on Saturday, March 5, 2016. This concert date is Jason Isbell with Shovels & Rope's only Florida date. Tickets for Jason Isbell with special guests Shovels & Rope are on sale now.

Tickets range in price from \$29.50-\$49.50. Doors open at 6 p.m.; show starts at 7 p.m.

Tickets are available at the St. Augustine Amphitheatre and Ponte Vedra Concert Hall box office, as well as online at www.ticketmaster.com, at all Ticketmaster outlets or by phone at (800) 745-3000. For more information, visit www.staugamphitheatre.com.


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Underwood trunk show benefitting Pink Ribbon Classic



Mandy Morrow & Julie Lord



Colleen Rutkowski & Nancy Greenwood



Kaiti Chambers & Sarah Smith



Jason Simpson & Joe Mitrick

On Nov. 29, Underwood Jewelers hosted a Roberto Coin Trunk Show and check presentation for the Pink Ribbon Golf Classic. Highlights included a cocktail party and check presentations to Baptist Medical Center Beaches & Mayo Clinic-Jacksonville

Ten percent of the proceeds from all sales at the Roberto Coin Trunk Show are donated to The Pink Ribbon Golf Classic.

The Pink Ribbon Golf Classic is an all-volunteer, non-profit event that was created to raise funds for local breast cancer research and related services at Baptist Medical Center Beaches and Mayo Clinic-Jacksonville. In our community alone, over 500 women and men will be diagnosed with breast cancer this year. As volunteers, we are working to support both of these institutions with a goal of raising at least \$150,000 in 2015.

By reaching their fundraising goal in 2014 the Pink Ribbon Classic helped Baptist Medical Center Beaches purchase bi-directional dopplers used in breast reconstruction to repair cells damaged by radiation, purchase new mammography/MRI gowns, cover medical costs incurred by breast cancer patients not covered by health insurance, and underwrite an educational forum on the hereditary risk of breast and ovarian cancers, their connection and how it led to the discovery of the BRCA 1 & 2 gene mutations. The 2014 contribution to Mayo Clinic-Jacksonville helped support the ground-breaking Breast Cancer Translational Genomics Guided Therapy Study (BEAUTY Project). This project is a national, genetic clinical trial designed to help researchers and physicians better understand the role genetics play in breast cancer treatment so that they can develop more personalized therapies for breast cancer patients now and in the future.

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She wrote her life story, "From Grit to Grace," and published it in 2003.



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Barnes Healthcare Services announces a new division

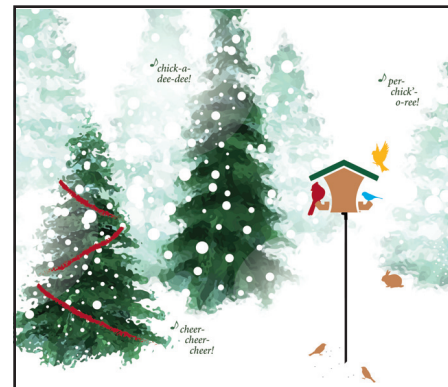
On Nov. 17, Barnes Healthcare Services opened a new division in Northeast Florida. Barnes Homecare Services is a private duty homecare company which provides

personal care including: Certified Nursing Assistants and Home Health Aides (bathing, grooming and hygiene assistance); Companion/Homemaker Care (RN visits and medication management). Barnes Homecare Services also offers remote monitoring services called Caregiver CONNECT which is staffed by Registered Nurses. Caregiver CONNECT is offered nationwide to family members whose loved ones may not need homecare quite yet, but, need daily oversight in monitoring their health concerns and medications.

Barnes Healthcare Services was founded in 1909 and is the complex care "Provider of Choice" for pharmacy services, home infusion therapy, precision specialty pharmacy, retail pharmacy, complex respiratory care, ventilation management, and disease specific palliative care as well as homecare services.

"As my grandmother began to age, my parents and I had the privilege of caring for her and overseeing her care plan," said Charlie Barnes, IV, the fourth generation Barnes CEO. "We quickly recognized the caregiving staff in the market were not adequately trained. As a result, we contracted these services for three years and during that time, we encountered over 20 different caregivers which involved having to retrain each new caregiver whom entered the house. Because of the inadequate service my family experienced, we are committed to providing exceptional care for your loved ones. In addition, all employees are subjected to an extensive background check, on-going training, certification, and supervisory visits by our director."

For more information on Barnes Homecare Services, please visit www.barneshomecare.com or call (904) 306-9260.



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For more information about these works, the artists, or other works, contact Bob Nickerson at First Coast Artists at 904.280.8187.



Chamber recognizes business leaders

The St. Johns County Chamber of Commerce acknowledged some of this area's business leaders during the Annual Awards Event at the Renaissance World Golf Village Resort. Entertainment was provided by the Chris Thomas Band & Dance Alday Ballroom & Latin studio.

The Chris Thomas Band presents big band music fashioned after great performers like Sinatra, Martin, and Davis. Full of soul and power, the band also performs Motown favorites as well as current hits.

DANCE ALDAY is the premiere Ballroom and Latin Dance Studio in Ponte Vedra Beach. With over 45 years of combined teaching experience, knowledgeable instructors guide students from their very first step, all the way to becoming a champion.

For more information, visit www.sjchamber.com.

Winner Spotlights



LORI ADAMS

Lori Adams received The Ponte Vedra Ambassador of the Year Award. This award is also known as Grace Hayes Ambassador of the Year Award, dedicated to Grace Hayes, a former Editor of the Ponte Vedra Recorder. Lori Adams is known as gracious, hardworking and a team player. She has served as a Ponte Vedra ambassador for over 3 years.



PHILIP MCDANIEL

Phil McDaniel, president of the St. Augustine Distillery Company, received the 2015-16 Fred Schroeder EDC Member of the Year Award! For the last 11 years, Phil has

given back to the St. Augustine community in a variety of local non-profit and philanthropic roles. Phil has a passion for using locally grown agriculture products to distill super-premium, small-batch spirits better than anyone in the world.



ERIKA HAMER

Dr. Erika Hamer, owner of the Ponte Vedra

Wellness Center received Chamber Member of the Year Award for Outstanding Contributions. Dr. Hamer remains active in the local community through service and by conduct-

ing health talks and postural screenings at local businesses and senior centers. She has taught Anatomy & Physiology at the North Florida Institute of Massage Therapy. Dr.

Hamer is the immediate past president of the Chamber's Ponte Vedra Beach Division and a past president of the Northeast Florida Chiropractic Society.



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Nocatee Happenings: New neighborhood, Town Center, amenity updates

Geri Price

Realtor/Builder Relations Manager

Happy Fall!

Like the autumn harvest, Nocatee is seeing the fruits of all yours and our labors. Record number of new homes sold, and the Town Center is reaping beneficial growth from all the demand. It is so nice to have multiple choices in restaurants and other activities. By next summer, we all will be able to appreciate all the new openings in the Nocatee Town Center!

Neighborhood Updates

The builders in Crossing at Twenty Mile are now selling! The Crossing at Twenty Mile is the newest addition to Nocatee's historic Twenty Mile community of homes. Located in St. Johns County just west of the Intracoastal Waterway, Twenty Mile will be one of Nocatee's most distinctive communities, with large oak trees, split-rail fencing and a rustic, old-Florida style. All builders are currently taking VIP Interest Requests.

David Weekley Homes and Providence Homes will be offering a wide variety of floorplan and home size options, with homes ranging from 1,300-3,200 square feet.

Dostie Homes, a new Nocatee builder, will be offering traditional old-Florida themed home styles, with homes ranging from 1,900- 2,750 square feet.

Standard Pacific Homes will be offering larger homes ranging from 2,450-3,200 square feet.

In Nocatee, all village-like neighborhoods with their own gathering places and amenities are connected via bike paths, trails and roadways to a vibrant Town Center offering all you need to relax and enjoy life close to home. Residents enjoy amenities like the Splash Water Park, Nocatee Fitness Club, the Trails for Tails Dog Park, and the Nocatee Preserve.

Dreamfinders Homes in The Palms hosted a Progressive Dinner for Realtors November 4th. Over 100 Realtors had valet service to and from the Townhome models to the single family home models while dining on appetizers and light dinner. Cocktails were served and the atmosphere was vibrant.

Dreamfinders Homes had a drawing give-away of which included a 50" flat screen TV, Ponte Vedra Inn & Spa gift certificate and Two Jaguars club tickets.

Mattamy Homes in Twenty Mile Village Park hosted Davidson Realty for their weekly breakfast meeting. It was well attended. Check out the wonderful breakfast fare.

Here is a quick recap of some of the happenings around Nocatee:

- Cypress Trails – Cypress Park opened this summer, over 170 sales to



Photo provided by Courtney Clayton
Work continues at the Watson Realty Corp. location in Nocatee. Currently, the office is projected to be completed mid-December with plans of an early January grand opening.

date.

- The Palms– single family and multi-family models now open
- Twenty Mile Village- all models are open
- Twenty Mile Park partially open late 2015
- The Pointe & Island at Twenty Mile– David Weekley and ICI Homes models open, StanPac to open by the end of the month.
- Del Webb Ponte Vedra- 1014 sold to date
- Coastal Oaks – halfway sold out (462)
- Siena at Town Center- 2 models open- 23 sold to date
- Addison Park at Town Center- 3

models open- 48 sold

- Lakeside at Town Center – new phases recently released
- Willowcove – 4 new home opportunities remaining
- Greenleaf Village – 2 builders remaining- Providence & David Weekley – 4 new home opportunities- selling out of Greenleaf Lakes
- Greenleaf Lakes – 3 builders actively selling- 29 remain

Town Center Update

There have been many announcements over the past month, here is a recap of the latest additions- some open and coming soon in the town center and beyond.

Coastal Wine Market
Big Fish Yoga
Dunkin Donuts
MShack
Wendy's Restaurant: now open
The Loop: now open
Vystar Bank: now open

Just announced:

Pieology
Verizon
Town Office Plaza:
Brillium Inc (a software company)
Edward Jones: now open
Ponte Vedra Pediatric Dentistry & Orthodontics
Ponte Vedra Plastic Surgery
Psych Ed Connections

And Beyond:

International Management Company - three story building near Advanced Disposal

For information on office and retail space, visit nocatee.com and open the office and retail tab at the bottom of the home screen.

Meet Lee Hovis, Operations Manager at Nocatee

Lee Hovis began working for Nocatee in November of 2009 when the waterpark was still just holes with mounds of dirt around them. Lee is the Recreation and Operation Manager for the CDD and is responsible for the operation of the District amenities and programs.



LEE HOVIS

He has served as a member of the World Waterpark Association Board of Directors and served as the WWA's Chairman from 2002 to 2005. Lee has been working in the waterpark industry since 1984 and has served on the WWA safety committee and teaches the Certified Pool Operator Courses for the National Swimming Pool Foundation. He is a member of ASTM, serves as Chairman of the APSP-9 writing committee for waterpark safety standards and is an Instructor Trainer for the American Red Cross. He also serves on various industry committees including The International Swimming Pool and Spa Code Committee for the International Code Council.

In 2011, Lee was inducted into the World Waterpark Association's Hall of Fame.

When Lee is not working at our facilities, he enjoys watching football (especially the Jaguars) and spending time with his family.

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A SPECIAL SECTION TO

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November 25, 2015

Is Wall Street's rollercoaster making you investment-queasy?

How to 'bail out' of market risks with real estate alternatives from The Safe Millionaire Club

When regular Americans play the investment game with the markets on Wall Street, we know we're at some level of risk, says author Stephen Gardner. The stock market is a zero sum game, meaning someone has to lose for others to win.

Even when we make what seem to be relatively safe investments, the crashes of 2001 and 2008 taught us that we're not bulletproof. You can also say that 2008 taught Wall Street's banks and brokers a lesson — they're "too big to fail," so they'll get immediate government assistance. Now in 2015, they're even bigger.

"By that logic, the little guy is 'too small to care about,' which, if you believe in right and wrong, or justice, is a travesty," says Gardner, owner and founder of the Safe Millionaire Club at YourBridgePlan.com

— a safer investment opportunity he created after losing 38 percent of his retirement money on Wall Street.

"Rather than have your retirement money vulnerable to the whims of the market, I highly recommend Americans educate themselves on alternatives for growing money."

Gardner, author of "A Bridge Over Troubled Wall Street," describes an option independent of the Wall Street rollercoaster.

- Consider building retirement with real assets and real people. Seven years ago, the market meltdown took with it 30 to 50 percent of Americans wealth. The markets returned after 5 years and are now yo-yoing, but if it were to go bust yet again, we know the average investor will suffer, whereas banks and stockbrokers will be just fine. Wall Street is not the only answer. There are viable alternatives that include tangible assets — such as commercial properties — and real people with whom you can develop a trustworthy relationship. Education and taking responsibility for your money is key.

"I call it the Bridge Plan," he says.

"Alternative strategies not espoused by Wall Street that can easily be understood and implemented by the average person."

- For people in the know, alternative investments remain strong. The most recent meltdown had folks searching for investment alternatives. While market fears continue, people who've actually gotten involved in options like Bridge Plans remain highly satisfied. Bridge Plans allow clients to participate in the wealth building power of real estate without all of the risk or hands on time required to be successful.

"With a Bridge Plan, investors collectively pool their money together with other lenders to help fund a short term bridge loan on an income producing property," Gardner says. "This is a reliable way to earn 5 to 7 percent within a year."

- Your money should provide greater peace of mind, not stress. Loans like Bridge Plans give peace of mind because there is a physical building acting as collateral. This isn't a paper asset or a floating idea. This is a real asset.

"One of the main reasons for the dot-com bubble bursting was that it wasn't real," Gardner says. "It was the internet and websites. It was digital ones and zeroes hubbed on a server. The same can be said of Wall Street today. It's mostly smoke and mirrors. The stock market is rigged and is now being run by super computers. This isn't conspiracy theory. Very little trading happens with humans anymore. Now, there are high frequency trading computers that can trade stocks in mere nanoseconds."

Stephen Gardner committed to becoming a safe money specialist after losing 38 percent of his retirement money to Wall Street. As owner and founder of the Safe Millionaire Club at YourBridgePlan.com, he is on a mission to strengthen America one family at a time. Gardner is the bestselling author of "Billion Dollar Blueprint" and "Smartest Doctor in the Room." His latest, "A Bridge Over Troubled Wall Street," offers a blueprint for investment education and contractual returns, without Wall Street's rollercoaster-like ups and downs. Gardner earned his Bachelor of Business Administration degree from the David Eccles School Of Business at the University of Utah.

Kompan playground announced for Markland

Hines, the international real estate firm, revealed that Kompan, an innovative play equipment company out of Denmark, will be constructing the unique playground equipment for Hines' new signature development Markland, located in St. Augustine.

Kompan has been world leader in the development of children's play equipment for over 40 years. Their corporate philosophy is based on three core pillars: Health, Learning and Environment. The addition of the Explorer Dome to Markland will be the first location in St. Johns County for Kompan's flagship playground.

"The Explorer Dome playground equipment is a dynamic play piece designed to challenge children's motor skills, train their balance, and stretch their bodies in movement adventures. The playground is designed to bring kids together in active social play benefiting both their physical and mental health," says Helle Burlingame, psychologist and manager of the Kompan Play Institute.

The Kompan playground is just one of many popular amenities in the fam-



ily-friendly master-planned neighborhood. Markland residents have a wealth of daily activities from which to choose, and amenities include the community's zero-entry luxury pool, tennis courts, aerobic/yoga/spinning studio, lakeside fire pit, 30 acres lakes, and numerous pocket parks located a short walk from every home. The community is centrally located and a short drive from the beaches, shopping, historic St. Augustine and downtown Jacksonville.

To learn more about the community

of Markland, visit www.Markland.com or call (904) 513-5740.

Hines is a privately owned global real estate investment firm founded in 1957 with a presence in 199 cities in 19 countries. Hines has \$87 billion of assets under management, including \$43 billion for which Hines provides fiduciary investment management services, and \$44 billion for which Hines provides third-party property-level services. The firm has 104 developments currently underway around the world. Histori-

cally, Hines has developed, redeveloped or acquired 1,100 properties, totaling over 346 million square feet. The firm's current property and asset management portfolio includes 531 properties, representing over 186 million square feet. With extensive experience in investments across the risk spectrum and all property types, and a pioneering commitment to sustainability, Hines is one of the largest and most-respected real estate organizations in the world. Visit www.hines.com for more information.

Katie Roddy, Lauren Martilli named as Davidson Realty's newest agents

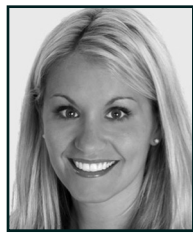
Davidson Realty, Inc. has welcomed Katie Roddy and Lauren Martilli to its team of Realtors.

Roddy brings to Davidson years of experience in executive administration and customer service.

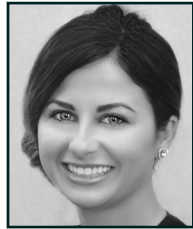
"Katie is a driven people person. Between her service experience and her organized work ethic, we are confident in her ability to succeed as an agent," said Davidson Realty President Sherry Davidson.

Roddy holds an associate degree in office administration and has served in related roles for 15 years. She was a customer relations manager for the past two years before recently pursuing an interest in real estate. She also has experience in home renovations.

Roddy is excited to utilize her



Martilli



Roddy

professional experiences and dedication to help clients through the home buying and selling process.

Martilli is experienced as a Realtor as well as collegiate level educator.

"Lauren is a strong communicator and she is passionate about helping people, which are vital qualities for success as an

agent. The Davidson team has gained another great Realtor," said Davidson Realty President Sherry Davidson.

Martilli earned her Bachelor's and Master's degrees from Florida State University before starting her career as a professor in humanities.

She taught at several Florida colleges and universities before following a passion for real estate in 2013.

Martilli closed her first sale with Davidson Realty within just weeks of joining the company. She is eager to utilize her dedication to customer service and market knowledge to help more clients navigate the real estate process.

Visit Davidson Realty online at www.DavidsonRealtyInc.com to search available properties and get to know Davidson's team of agents.

For more than 25 years, Davidson Realty, Inc. has been a leader in Northeast

Florida real estate, marketing and selling residential and commercial properties in Jacksonville, St. Augustine and surrounding areas. The firm has been recognized as one of the area's 50 Fastest Growing Companies and Best Places to Work by Jacksonville Business Journal, and one of Florida's Best Companies to Work For by Florida Trend magazine. Davidson Realty boasts more than 50 Realtors with a variety of client-focused specialties from Certified Distressed Property Experts to multi-lingual agents. The firm's sister companies include Davidson Property Management, Davidson Development, Davidson Referral Network and non-profit foundation Davidson Cares. For more information about Davidson Realty, call 904-940-5000 or visit www.DavidsonRealtyInc.com. Fan, follow and see Davidson videos on Facebook (www.Facebook.com/DavidsonRealty), Twitter (www.twitter.com/DavidsonRealty) and YouTube (www.youtube.com/user/DavidsonRealtyInc).

Watson Realty Corp. hires director of training, professional development

Watson Realty Corp. has hired Trey deMerville as director of training and professional development for the Watson Family of Services.

"We are very excited to have Trey join our team," said Ed Forman, President Watson Realty Corp. Realtors. "Trey brings a great deal of experience in training, project management and professional development to our team. We are confident that he will be a great asset in Watson's commitment to strengthening our associates and solidifying their success."

DeMerville comes to Watson from the Dallas/Fort Worth area where he spent over 10 years working in organization and employee development. He also has an exceptional education



deMerville

resume, as he holds a Master of Education from Baylor University and a Master of Business Administration in Global Leadership from the University of Texas at Dallas. deMerville has gone above his required training by becoming a member of the Association for Talent Development.

"My family and I are looking forward to being a part of the Jacksonville community, and I am looking forward to being a part of the Watson Family," said deMerville.

In his new position, deMerville will provide leadership, support and direction towards build-

ing a best-in-class training program at Watson

Realty Corp. and ensure that Watson Realty Corp. brokers, associates and employees have the best tools and training to have a successful career in the industry.

He will be charged with developing a strategic plan to help take Watson Realty Corp. training to the next level through a Learning Management System that will offer online registration and attendance reporting, as well as customized Watson Realty Corp. distance learning to assure that all associates and employees are continuously improving professionally.

For more information, go to www.JoinWatson.com or call 904-596-5959.

Shanon Bond joins Exit 1 Stop Realty in Jacksonville

Exit 1 Stop Realty in Jacksonville last month announced the addition of Shanon Bond to its team of real estate professionals.

"We're excited to welcome Shanon to Exit Realty," said Bill Sharp and Walter Collins, Owners of Exit 1 Stop Realty. "Exit is growing and attracting quality business people like Shanon each and every day."

Shanon joins Exit 1 Stop Realty after a successful career in marketing with Chik-fil-A restaurants.

She has been a Jacksonville resident for over 20 years and is looking forward to helping people achieve their dreams of owning a home.

Exit Realty is a proven real estate business model that supplies single-level residual income — for agents,

security, stability and direction; for agents' families, security in the form of beneficiary and retirement residuals.

Exit's MIND-SET Training Systems offer the industry's best hands-on, interactive sales training. State-of-the-art technology, including the Digital Marketing Strategy, gives Exit Realty agents the edge in a competi-

tive marketplace.

A portion of every transaction fee collected by Exit International is applied to its charitable fund. To date, over \$2 million has been pledged to Habitat for Humanity.

Exit 1 Stop Realty is located at 8785 Perimeter Park Blvd., Suite 300, Jacksonville, FL 32216. For more information, please call 904-733-3003.

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6 easy holiday decor ideas to impress your guests

(BPT) — Whether you're planning an extravagant party or simply hosting a few family members, the stress of the holiday season can easily become overwhelming. With your busy schedule and full to-do list, the key to successful entertaining is to keep it simple.

If you're like most people, you're probably breaking out your traditional holiday decorations — but why not take it up a notch this year? Here are some easy ideas to instantly rejuvenate your home, wow

your guests and create a welcoming environment:

Restyle your shelves

If the shelves in your living or dining room are full of books and baskets the rest of the year, take a moment to declutter. Stash those everyday items away and replace them with elegant holiday décor like pretty dishes, serving pieces or china you're not already using on the dinner table. You can also sneak in pops of color with ornaments and sprigs of pine.

Wow your guests with new window treatments

Dressing up your windows is an easy way to give a room a fresh look, just in time for company to arrive. Consider motorized window coverings for comfort and convenience, as well as energy savings. Your holiday budget will appreciate it year after year. Combined with timers and sensors, your draperies and blinds will adjust automatically, while you enjoy your company. With the myLink(tm) app from Somfy, you can use your tablet or smartphone to control your window treatments while at home or away. Create the perfect sunrise or sunset scenery with a built in clock that adjusts daily, optimizing the natural light in your home. For more information on motorization, visit somsystems.com.

Create a cheerful greeting display

Don't just stuff all those holiday cards in a drawer or basket — show off your favorites in a festive way. Weave a colorful ribbon along the

banister of your staircase or a blank wall and use clips or clothespins to string them throughout. When guests come over, they'll love seeing themselves featured in your display.

Balance your color palette

While bright red and green tend to be the favored holiday hues, this color scheme isn't for everyone. If you find yourself shying away from these colors, opt for metallic tones like silver, gold and bronze. These shades bring warmth and cheer to a room without taking away from your existing décor.

Dazzle with lights

Less is more when it comes to sophisticated holiday lights. If you tend to have more guests to your home during the holidays, it's important to keep your walkways and paths brightly lit, especially if you're in an icy climate. Spread a few strands of lights along the shrubs or smaller trees that line the path up to

IDEAS continues on Page 19



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Ideas

Continued from 18

your front door to guide your guests safely into your home.

Bring warmth with a fancy fireplace

A fireplace is the finishing touch to a cozy winter living room scene. Not only does it add warmth, it also creates

an alluring and inviting environment. An insert fireplace is a great addition to your home, whether you want to build new or replace your current fireplace for a more energy efficient option.

Dress your home to impress this holiday season. These décor tips will have your guests in awe the moment they walk through the door.

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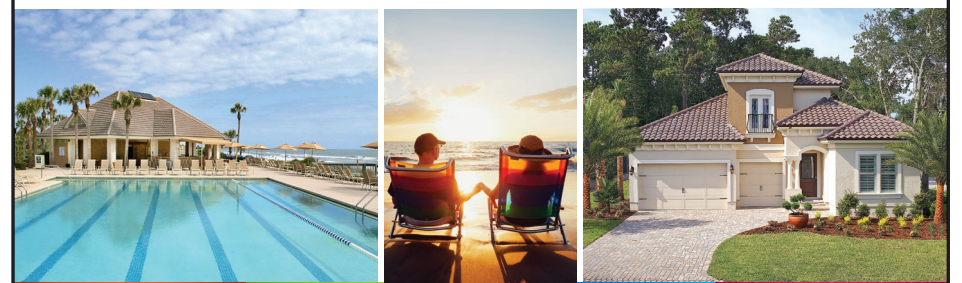


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Prepare your home for holiday season

(BPT) — Bored with the whirlwind of red and green decor that inundates every home during the holiday season? This year, more homeowners are thinking beyond the traditional when decorating for winter celebrations. Expert insight into the year's top decor trends can help anyone create impressive, elegant holiday style with minimal effort.

“Red and green will always be classic, but when it comes to holiday decor, rules are meant to be broken,” says Kirsty Froelich, design director for The Tile Shop. “Anyone can use inventive color schemes, fun patterns and smart home updates to create spaces that embrace the essence of the season.”

Froelich notes six top trends to keep in mind when decorating for the holiday season:

Feel festive with florals

An easy first step to bring your home into the holiday season is to add festive fresh or dry floral arrangements. Evergreens and poinsettias always convey the essence of the season, but blooms in hues of rich purple, crisp white and even funky fuchsia will add cheerful energy to any room. A small floral arrangement on a bathroom vanity, for example, adds warmth and color — a particularly nice touch if you're hosting guests.

Beautify with backsplashes

Tiling your backsplash is an easy update that instantly upgrades a kitchen or bar space, and serves as a great conversation starter for guests. Start this project in the fall so you have plenty of time to finish before the thick of the holidays. A backsplash also can be a relatively inexpensive project with a stunning impact.

Be merry with metallics

To create a show-stopping visual

effect, use metallics in details throughout your home. Chrome and nickel are hot, and there's a current resurgence of brass and gold. If you have metal in your backsplash tiles, add a centerpiece in the same metal to tie the entire room together. Keep in mind that less is more. Thoughtful touches of holiday decor will have bigger visual impact than an overload of figurines and frills.

Get jolly with geometric patterns

From gift wrap to seasonal fabric, geometric patterns are on trend for the upcoming holiday. A gorgeous geometric tablecloth is the ideal backdrop for a big family feast. Geometric mosaic backsplashes, like the Penny Round Gloss White Porcelain Mosaic Tile, leave a lasting impression during the holiday season and into the new year. Finally, geometric wrapping paper in vivid colors like teal or chartreuse, make for an extra stylish tree.

Wow with window treatments

Don't overlook the potential of your windows when adding holiday pizzazz to your home. By using fabrics that feature a festive theme or pattern, you can easily create temporary window treatments that bring a space together. Simply visit your local craft store, pick out a bolt of two of fabric that blends with your holiday aesthetic, and have the appropriate lengths cut. Then simply drape and enjoy.

Give your fireplace a facelift

A fireplace is the quintessential gathering spot for friends and family during holiday celebrations. A sleek stone makeover will update any drab or dated fireplace into a stylish focal point in your home. Add extra ambiance with candles, flowers and other simple decor on the mantel to make the space feel special.



The fireplace is often a focal point during any holiday. Designed by KTM Architect, this fireplace renovation has a neutral color palette that integrates seamlessly as holiday decor changes throughout the year. Seasonal embellishments like greenery, accessories and a stunning gold mirror complement beautifully crafted tile patterns to highlight the hearth and facade. Featured product from The Tile Shop includes Multi Smooth Rectified stones (mantel wall), Noir Listello and Noir Honed Travertine (mantel surround) and Capri Mosaic Inserto (floor).

“There's no better time to let your home shine than the holidays,” says Froelich. “Adding holiday greenery, a few metallic touches and whimsical window updates will make your home feel festive. Now's the perfect time to get that tile project done that's been on the back burner, so you can show off your hard

work and the amazing new space to all visitors.”

For more home design inspiration as you prep for this holiday season, view the 2015 Fall/Winter Design Book or visit one of The Tile Shop's more than 100 showrooms.

5 tips for creating fall curb appeal for your guests

(BPT) — Create a little spice with some seasonal curb appeal. You don't have to limit yourself to pumpkins and hay bales — below are tips and projects for sprucing up your home's view from the curb this season.

Front door, first impressions

Your front door is one of the first things people notice about your home. Give your door a fresh face with a coat of paint in a bold fall color to draw the eye to this focal point of your home.

Another project is to replace the door entirely.

Consider options with decorative glass accents, and stunning sidelights (windows on either side of the door) to add more natural light while maintaining a sense of style and privacy. Plus, as temperatures start to drop, Energy Star -qualified entry doors, like those from Pella, will help maintain your home's energy efficiency. For entry door inspiration check out Pinterest, your resident showroom or your local home improvement store.

Accessorize with new hardware

Replace your front door hardware for a quick, easy

facelift. Choose hardware finishes that complement light fixtures, mailbox and house numbers for a polished, cohesive look. You'll be delightfully surprised what a difference new hardware can make in creating an updated look to your home.

Refresh exterior body and trim colors

For a dramatic change, repaint your home's exterior. It's bold and can make your home stand out from other homes on the block. Not up for the bold



Fall is the best season for home improvement

(BPT) — The rituals of fall include sending kids back to school, raking leaves and cheering on the hometown football team. In addition, a new fall tradition has emerged for America's nearly 74 million homeowners — home improvement.

This fall promises to be particularly popular for home projects. Lower gas prices are boosting people's discretionary income and Metrostudy's latest Residential Remodeling Index points to a continued rise in activity.

Like many trends, there isn't one particular reason fall has emerged as a popular time for home improvement, several factors play a role.

Energy efficiency is top of mind

With colder weather on the horizon, homeowners shudder at the thought of higher heating costs. They upgrade windows, layer in more insulation, service or replace old furnaces and, in some cases, do all of the above.

The weather is nice

Home improvement projects can be hard and even grueling work, particularly for DIYers. Lower temperatures and humidity create a much more comfortable environment for getting things done (and rhetorically keeping your cool when obstacles inevitably arrive).

The holiday entertaining wow factor

Everyone wants their home to sparkle when they welcome family and friends during the holidays. Completing a home improvement project during the fall sets up a big reveal when the holidays roll around.

Falling prices

Fall is an excellent time to save money by finding great deals on home improvement supplies and service. Year-end sales begin and discounts can be steep. Retailers like Lumber Liquidators, with their annual Yard Sale in October, often have discounts to clear inventory before

the New Year. Also, contractors are busiest during the warmer months — their business cools as the weather does.

Facing tight timelines and tighter budgets, homeowners often need to prioritize their projects. Installing hardwood floors often provides a high return on investment, both from a quantitative (home value) and qualitative (pride in ownership) standpoint.

No matter what a homeowner chooses to do during the fall home improvement season, it will help reduce cabin fever during the winter months.

Curb appeal

Continued from 20

change? To make an impact with a smaller change, add new trim colors. When updating trim, choose color schemes that match your home's primary exterior color, or complement it with a fresh twist.

Create points of interest with plants

You don't have to stop enjoying beautiful plants and flowers simply because summer is over. Add pops of color by arranging pots filled with hearty fall flowers like mums, sedum or asters around your front door, or on a porch or deck. Incorporate planters or container gardens of varied sizes, shapes and colors to add visual interest.

Accent with lighting

As summer light fades into shorter, darker days, add exterior accent lighting to the front of your home. Illuminate a walking path with ground-insert solar lights. Or consider solar spotlights to bring out landscaping or to shine on your updated front door. Install matching light fixtures outside your front door, garage door or patio door to provide well-lit entrances that are stylish and inviting to neighbors and guests.

For more curb appeal inspiration, follow Pella on Pinterest and Houzz and visit Pella.com to connect with your local Pella representative for ideas on how to transform the look and comfort of your home inside and out.

Fall home and garden clean-up project tips

(StatePoint) Fall is the ideal season to tick items off your home exterior to-do list. The weather is finally cooler, making the work more enjoyable; and a thorough fall clean-up will give you peace of mind all winter.

Your MVP during home maintenance season can be the pressure washer. Up to 75 times more powerful than a garden hose, a pressure washer is a versatile tool that offers an efficient way to get a

variety of cleaning tasks done.

Deck

Once you're ready to stash away outdoor furniture for the season, remember to wash it down first for a deeper clean than a garden hose can provide. Before moving these items into storage, first let them dry completely.

Ensure your deck is free of

SHORT TAKE

Cummer Museum of Art & Gardens Champagne & Shopping

The Cummer Museum of Art & Gardens presents its annual Champagne & Shopping event from 10 a.m. to 7 p.m. on Wednesday, Dec. 2 and

10 a.m. to 4 p.m. on Thursday and Friday, Dec. 3 and 4 at the Cummer Shop. Guests will enjoy holiday music, complimentary champagne and appetizers, as well as discounts on every purchase, depending on the day of attendance (20 percent on Wednesday, 15 percent on Thursday, and 10 per-

cent on Friday), in addition to regular member discounts.

The Cummer Shop will also be featured at the 2015 Holiday Shoppes at The Cultural Center at Ponte Vedra Beach, Nov. 13-15. This annual fundraiser features boutiques from across the country and benefits arts

educational programs serving families at the Cultural Center. Proceeds from the Museum booth also support the mission of the Cummer Museum of Art & Gardens.

For further information, visit www.cummermuseum.org or call the Cummer Shop at (904) 899-6035.

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Projects

Continued from 21

mold and debris. A thorough clean will also serve to prep your deck for weatherproofing with a stain or sealant (another useful task to include on your fall checklist.)

Outdoor Surfaces

Rejuvenate driveways, patios, sidewalks and other large flat surfaces quickly and with no streaking using accessories like the Briggs & Stratton Surface Cleaner that works on a 14-inch diameter in one stroke. It features a dome shape to control overspray to protect walls and flower beds.

Grill

Cleaning your grill is a breeze with a pressure washer. First disconnect the propane tank and move it away from the area. Disconnect any

electrical lines. Prop up the hood and remove the grates. Treat the entire grill with a degreasing solution, working from the bottom of the cart up to the grill bed. Let the degreaser work for a few minutes. Be careful around gas hoses, connections, electrical components or heating elements.

Using a general medium-pressure spray pattern, flush detergent and rinse any residue, working from the top down. Let the grill dry thoroughly, then coat with nonstick oil to help reduce future build-up.

Safety

Operate a pressure washer only outside, far away from windows, doors and vents to reduce the risk of carbon monoxide gas from accumulating and potentially being drawn towards occupied spaces.

Always wear goggles and closed-toe footwear when operating a pressure washer. Don't spray near chil-

dren, pets, electrical wires, or power lines.

After use, allow the unit to cool down before storing.

Efficiency

To switch between jobs more efficiently, consider a unit that offers versatility in its function. For example, The POWERflow+ model from Briggs & Stratton has a high pressure mode — ideal for cleaning tough grime — and a high flow mode which delivers up to five gallons of water per minute to rinse away soap and debris on delicate surfaces like patio furniture, vehicles and second story windows.

For more outdoor fall cleaning tips, and for resources on choosing a pressure washer right for your home's needs, visit www.briggsandstratton.com.

This fall, get ready for winter with quick and simple outdoor clean-up tasks.



Data shows home fires burn hotter, faster than ever: How you can reduce your risks

(BPT) — While the number of home fires occurring in the U.S. each year has fallen by more than 50 percent since 1977, the ratio of people who die in home fires has remained virtually unchanged, based on data from the National Fire Protection Association (NFPA). In 1977, deaths occurred in .8 percent of home fires, and in 2013, that rate was .7 percent. One possible explanation for this discrepancy: home fires now burn hotter and faster than they did 40 years ago, meaning victims have less time to escape a burning house.

“In a series of experiments, UL demonstrated that the nature of residential fires has changed dramatically,” says Eric Skare, a volunteer firefighter in Minnesota and product manager of fire safety systems for Uponor. “Flashover - the point when intense heat causes an entire room to become engulfed in flames - now occurs less than five minutes after a fire starts. It used to take 30 minutes or longer for flashover to occur. People now have less time to get out of a burning house, even if their smoke alarms



have alerted them to the fire.” The results of this evolution in home fires can turn tragic quickly, Skare notes. “A study

by the NFPA found that a third of those killed in home fires were trying to escape when they died,” he says.

The UL study cites several factors as driving the changes in home residential fires, including:

- Modern home design is toward larger homes with more open floor plans, an arrangement that facilitates the spread of fire. Older homes were smaller overall and featured smaller room plans.
- Construction materials currently in use contribute to a faster burn time.
- Today's home furnishings are made from many synthetic materials that combust easily, meaning fires have more fuel.
- In UL testing, modern windows of all types failed faster than windows made from older — or “legacy” materials. In some cases, the time difference was significant. For example, legacy windows made of wood with a metal frame and nine single-glazed panes failed in about 12 to 16 minutes, while modern premium wooden frame windows with two panes of double-glazed glass failed in about four to six minutes. When windows fail, they admit more oxygen into a burning building to feed the fire.

All these factors contributed to UL test results that showed how much faster

Make your holidays merry with these fireplace tips



(StatePoint) Fireplaces mean warmth, comfort and ambience — and there's no better time of year to enjoy one than when loved ones are gathered together for the holidays.

To make the most of the experience, consider these tips:

Safety first

With some precautions in mind, the fireplace can be the centerpiece to your festivities.

Keep clothing, furniture, draperies and flammable materials at a safe distance. Stockings hung by the chimney with care sound nice, but should be avoided in practice — there are plenty of safe alternatives for this traditional holiday display, such as the banister or the windows.

Don't be shy about using your fireplace while you have holiday visitors. Just be sure guests know that it can be very hot during and after use, and remember that children and pets should always be supervised. Keep the remote

control (if your unit has one) out of reach.

Factory-provided safety screens, aftermarket free-standing screens, and barriers help reduce burn risk, as they prevent skin from coming into direct contact with hot glass. You can learn more about fireplace safety and request a safety barrier at heatilator.com/Fireplace-Safety.aspx.

What to know

A new fireplace can be the perfect gift you give yourself this season, and smart technologies are making them more versatile than ever before.

Different needs will guide your choice. Do you want a fireplace that's more decorative, or are you interested in high heat output? How do you want to start a fire — with a wall switch, a log, a remote control or a thermostat? Do your research before making any decisions.

Free online resources, available at heatilator.com,

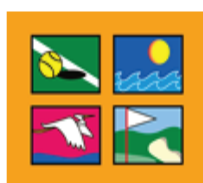
can help you determine what fuel choice and style is right for your home — whether you are looking for a modern or traditional design in a wood-burning, gas, or electric fireplace.

Deck the mantel

The fireplace can be one of the top areas of the home to showcase your decorating skills — especially during the holiday season. Save your most treasured trimmings for the mantel. Display frames filled with holiday photos of family and friends, scented candles, garlands with dried berries, flowers and festive ribbons and bowls of seasonal fruit. White, silver, and gold color schemes are beautiful and appropriate for the season too. Just be sure all decorations are safely away from heat and flame.

Make your holidays a little bit merrier by getting your fireplace prepped for the season.

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House fires

Continued from 23

modern homes burn, and how escape time is much less than in decades past.

Working smoke alarms in a home are proven to reduce the risk of injuries and fatalities. Virtually every construction code in the U.S. requires smoke alarms in new construction. Functioning smoke alarms reduce the risk of home fire fatalities by 50 percent, according to the NFPA. A residential sprinkler system slashes the risks even further — by 80 percent. The U.S. Fire Administration recommends that all homes should be equipped with both smoke alarms and sprinklers. And the International Residential Code also requires fire sprinklers for new-home construction.

In decades past, concerns over cost may have kept some homeowners from incorporating fire sprinklers in their new-home construction or major renovation projects, but residential fire sprinklers are now more affordable than ever. In fact, a typical system represents about 1 to 1.5 percent of the total cost of new-

home construction. For example, a \$200,000 new home would require an investment of about \$2,000 to install sprinklers — far less than the cost of other, less safety-oriented upgrades, such as premium appliances or flooring.

Multipurpose systems like Uponor's, which use durable, flexible PEX piping, reduce costs even further. Because the home's cold-water plumbing fixtures are fed from the sprinkler loop, less piping is required

for the installation. And recent approvals now allow Uponor's PEX piping to be left exposed in unfinished basement applications, which simplifies installation requirements even more. Best of all, multipurpose systems also require no specialized testing or maintenance. As a result, homeowners know the system is ready to protect them every time they use an integrated, cold-water plumbing fixture.

"If you're building a new home or

undertaking a major renovation, there's life-saving value in asking your builder to install a fire sprinkler system," says Skare. "It doesn't have to cost a bundle to buy yourself and your family more time in case of a fire, and it's well worth the investment."

To learn more about residential fire sprinkler systems visit www.uponor-usa.com. For more information about fire safety and building construction, visit www.nfpa.org or www.iccsafe.org.

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5 things to look for when replacing your home's windows

(StatePoint) Unlike some home improvements, window upgrades are complex, involving many moving parts.

If you are in the market for an upgrade, don't rush into a decision until doing some research and evaluating what will work best on your home.

Here are five things to consider when replacing your home's windows, according to the experts at ProVia:

- **An energy efficient glass package:** The right windows will protect your home and keep you comfortable all year long, limiting the sun's rays from coming through and fading your carpet and upholstery, as well as preventing cold air from entering your home in the colder months.

"Test your current windows by touching them. If you feel the outside chill and air coming through, it may be time for a change," says Wanda Angel, Brand Manager for Doors and Windows at ProVia.

Seek ENERGY STAR Certified high-performance windows, ideal for the weather extremes particular to your region. They should have multiple panes and feature technologies, such as the ComforTech Warm Edge Glazing System, which offers reduced heat loss, warmer glass temperature and reduced interior condensation.

- **Warranty:** Windows can cost thousands of dollars. Protect your investment by opting for windows that come with a lifetime warranty that includes glass breakage and seal failure. A comprehensive warranty should also be transferrable to the

next homeowner, such as those from ProVia. This feature can potentially increase your home's value when you put it on the market.

- **Weather stripping:** Prevent air infiltration through your windows with proper weather stripping. A bulb seal at the bottom of the window, which is a rubberized seal that compresses to the sill, combined with fin weather stripping on verticals and horizontals, will give you triple weather stripping that acts as a true barrier against drafts, keeping you comfortable and helping reduce utility bills.

- **Beauty:** Your windows, like any exterior element on your home, should complement its architecture and add beauty to your house. While certain architectural styles, such as Colonial, once reigned, there's a new

trend toward American Craftsman homes. Forward-thinking window manufacturers are responding to the call by offering grid patterns, stain and paint finishes suitable for this growing need.

Interestingly, a new window program at ProVia offers three new series of windows at a range of price points. The series includes ecoLite, Aspect, as well as Endure windows which come with top level innovations in window performance. To learn more, and to find resources on identifying the right windows for your home, visit www.proviaproducts.com.

Make an investment in your home with lasting impact.

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Thinking of buying a home? What to know now

(StatePoint) Better employment prospects, rising home values and historically low mortgage rates are driving improvements in housing markets across the country. If these facts are tempting you to take the plunge, you're not alone.

Keep in mind, buying a home is a major commitment and shouldn't be undertaken without careful consideration, say experts.

"While homeownership is often referred to as the 'American Dream' for good reason, it isn't necessarily everyone's right move," says Freddie Mac Senior Vice President and Head of Single-Family Sales and Relationship Management, Christina Boyle.

Understanding the pros and cons of homeownership can help you make a wise decision. For potential home buyers, Boyle offers the following insights:

Ownership Pros

From paint colors to major remodeling projects, one of the best parts of ownership is having a place that is uniquely yours to customize.

Consider the financial benefits, as well. At tax time, you may be able to deduct the interest on your mortgage and property taxes, offsetting a portion of the cost of ownership.

Stability is another major draw. With fixed-rate mortgages, your monthly principal and interest payments will stay the same for the entire period of the loan. This will make it easier to plan and budget over time, as opposed to renting, where rates are largely beyond your control. Furthermore, creating equity for the future will help provide stability and security for your family.

Ownership Cons

Being your own landlord makes you responsible for the maintenance and upkeep of your property. Budget for maintenance costs — from



little fixes to such major, costly issues as roof replacement and water pipe repair.

Other home-related costs to keep in mind include utilities, homeowner association dues, homeowner insurance premiums and property taxes. Just like with your rent, your mortgage and utilities should be paid on time. This will help you maintain good credit and is essential if you want to borrow again in the future for home renovations, new cars or student loans.

Self-assessment

An honest self-assessment can

help you determine if buying a home is right for you. Do you have a reliable income, good credit and documentation to verify your savings? Do you have the money required for home maintenance and a cash reserve that can withstand a loss of job, illness or other financial setback?

Freddie Mac recommends that potential buyers be able to afford at least three percent of the down payment and related closing costs. Also, evaluate your life plans. Are you planning on staying in your home for at least five years?

Crunch the numbers

Free online tools can help you get down to brass tacks. For a rent vs. buy calculator, a tax savings calculator, as well as tips, videos and tutorials needed to make well informed decisions, check out "My Home," at MyHome.FreddieMac.com, a one-stop reference designed to help people become smarter homebuyers, homeowners or renters.

Before taking any major plunge, get informed.

An honest appraisal of the facts and figures can ensure a sounder financial future.

3 steps to prepare your credit for homeownership

(BPT) — Homeownership is a dream for many Americans, and maybe it's one of yours as well. Making this dream a reality requires hard work, dedication and the proper preparation. You must figure out where you want to live, what type of home you desire, what you can afford and also how your credit rating may impact your home-purchasing goals.

Your credit rating can play an important role in the home buying process, and your creditworthiness could also affect the amount that you can borrow, the interest rates you will qualify for and your ability to obtain a mortgage loan in the first place.

"A consumer's credit is one of the biggest factors

that goes into the mortgage-application process," says Eric Hamilton, President of Vanderbilt Mortgage and Finance, Inc. "Before applying for a loan, it is crucial to get your credit in the best shape you possibly can."

To help you build good credit and increase your ability to obtain better loan terms, Vanderbilt Mortgage and Finance, Inc. offers these tips for improving your credit:

Pay your bills on time

Late or missed payments on any of your credit accounts, such as credit cards, mortgages and other loans, could cause a drop in your credit score. To prevent this, make your payments on time. Making additional

payments whenever possible and paying extra toward the principal balance will also help to keep a good payment history and decrease the payoff timeline.

Using an Extra Principal Payment Calculator tool can also help you calculate the savings that come with paying extra — generating additional motivation to do so.

Minimize any outstanding debt and keep existing debt manageable

Paying your statement balances in full instead of letting debt accumulate can improve your credit scores,

Credit

Continued from 28

which may result in better terms being offered from lenders.

Lenders often check your credit report when you apply for a loan and measure the amount of debt you're carrying against the loan amount they've requested. Excessive debt is one of the factors that could cause a lender to decline your application.

Avoid applying for unnecessary credit

Credit applications can appear as inquiries on credit reports, which may suggest to lenders that an applicant is taking on additional debt. Be aware of advertising or sales promotions that offer purchase discounts if you apply for a credit card. Even these cards could show up as inquiries on your credit report. These inquiries remain on credit reports for two years.

Instead of applying for additional credit, use your existing lines of credit to showcase your responsible credit management by paying bills on time and paying off the debt quickly.

"There are a lot of steps you can take to improve your credit, but it's important to remember that credit scores don't change overnight," says Hamilton. "It takes time to increase your credit rating, and while it may feel like a slow-moving effort, it is well worth the wait when you get to open the door to a home of your own for you and your family."

For more credit tips, you can check out the full Guide to Credit, and find other useful guides for homebuyers on vmfhomeloan.com.

NMLS Disclosure

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6 mortgage steps you should follow

(BPT) — The home loan process can seem intimidating, especially for a first-time homebuyer. It is not a simple process, but it doesn't have to be too complicated. There are many resources available to help you prepare for your home buying journey, and your mortgage lender can answer the questions you have throughout the process.

"We're finding that many of our customers come into the home loan process with limited knowledge of how the home loan process works," says Eric Hamilton, President of Vanderbilt Mortgage and Finance. "It's important to take the time to familiarize yourself with the process so you know what to expect."

Here are some of the key steps to the home loan process, as well as some tips to help you understand what you can expect:

Preparation and self-assessment

Before you dive head-first into buying a home, make sure that you know how much you can afford. The first step is to calculate your "debt-to-income ratio." You can do this by adding up your current monthly bills then subtracting your total current income. This will help you determine whether you can afford a mortgage payment, and if so, what amount might fit into your budget. Using an online mortgage calculator is a good way to help you determine what the estimated cost of your monthly mortgage payment will be. Doing these calculations first will help you assess your resources and determine your budget to purchase a home.

The loan application

Download a blank loan application ahead of time so you can look it over

and familiarize yourself with it. This will give you an idea of the information you need when completing and submitting the application. The necessary documents may include: proof of income, proof of employment for the past two years, proof of identity, proof of residency and your social security card.

Origination and underwriting

Origination — The loan officer will review your financing options, work with you to complete the credit application and create the loan account.

Underwriting — An underwriter will review the application and determine the level of credit risk you represent based on your credit score, income, existing debt and down payment. You may be asked to provide additional information about your finances during this step.

Satisfying loan conditions and full loan approval

In this step, you will receive a "conditions to approval" list from your lender, which outlines the tasks you must complete before the loan can be closed. For example, the lender may ask for additional documentation to verify income, savings or emergency funds or other proof that you can afford to repay the loan. At this point in the process the lender may offer a conditional loan approval and start the document verification process. If you accept the conditional loan approval offer, once all conditions have been met, the lender will issue a full loan approval.

Processing

Once you've selected your dream

home, you'll sign a purchase agreement with the seller. The purchase agreement tells the lender how much you have agreed to pay to purchase the home. The lender may then have the home appraised and will provide you with a copy of the appraisal.

Closing

In the final step of the process, the lender works with a title company to obtain and review a title report and then finalize your title on the home. The titling company receives a closing package, which contains the documents that need to be signed, recorded and become part of your mortgage loan file. At the closing, you will sign all closing documents and pay any closing costs. The lender then receives all of this signed paperwork to complete the process.

Once this process is complete, you're ready to move into your dream home. The home loan process may take some time, but these steps are well worth the wait. For more mortgage and loan resources, visit: www.vmfhomeloan.com.

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How to lower your payments

Are you a homeowner who is current on your mortgage and looking to lower your interest rate? Alternatively, would you like to shorten your mortgage term and build equity faster?

You may be able to take advantage of a longstanding federal program to save hundreds of dollars on your mortgage payment every month or shorten your mortgage term and save money in the long run.

The Home Affordable Refinance Program is a unique program that helps certain homeowners refinance their mortgage to a more affordable monthly payment and at better terms.

If you purchased a home before June 2009, have little or no equity in your home but are current on your mortgage payment (meaning no 30-day-plus late payments in the last six months and no more than one in the past 12 months), and the loan is owned by Freddie Mac or Fannie Mae, you may be eligible to refinance your mortgage through HARP.

More than 3.3 million Americans have taken advantage of HARP since 2009, saving them \$200 on average per month. Here's how you can take advantage of this program:

- Gather your basic financial information before you contact your mortgage company. You'll need: Your latest mort-

gage statements, including information on a second mortgage (if applicable); and your current income details (paystub or income tax return).

- Find out if Fannie Mae or Freddie Mac owns your loan. Contact your mortgage company or visit www.knowyouroptions.com/loanlookup or <https://www3.freddie.com/loanlookup/>. If your loan is owned by Fannie Mae or Freddie Mac, ask your lender if it is an approved HARP lender. Be prepared to provide the information necessary to verify your current source of income. If your lender is not an approved HARP lender, find out who is near you on the Fannie Mae and Freddie Mac websites.

- Go through the application, approval and closing process. If your lender determines you qualify for HARP, they will guide you through the process. HARP has no appraisal requirements or loan-to-value limits, so you can apply regardless of how far your home may have fallen in value. Without this program, qualifying for refinancing can be virtually impossible for homeowners who are underwater.

- Remember, the opportunity to get a HARP refinance expires December 31, 2016, and there is still time to take advantage of low mortgage rates.

HARP has no appraisal requirements or loan-to-value limits, so you can apply regardless of how far your home may have fallen in value. Without this program, qualifying for refinancing can be virtually impossible for homeowners who are underwater.

Remember, the opportunity to get a HARP refinance expires December 31, 2016, and there is still time to take advantage of low mortgage rates.

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What factors influence the price of a home?

(StatePoint) While curb appeal, structural integrity and a brand new set of appliances can affect a home's value, there is one factor that seems to reign supreme.

"Homeownership is one of the most solid long-term investments one can make, but it's important to recognize just how much the location of a home can impact the value," says Budge Huskey, president and chief executive officer of Coldwell Banker Real Estate.

The new Coldwell Banker Home Listing Report, a highly extensive home price comparison tool, analyzes the listing price of more than 81,000 four-bedroom, two-bathroom homes in more than 2,700 markets throughout the United States.

The report found some startling facts: the national average listing price of a four-bedroom, two-bathroom home is \$302,632, but all of the top 100 affordable markets in the country have an average listing price under \$135,000. Meanwhile, all of the top 25 most expensive markets are \$1 million or more.

The price difference between the most expensive community in California and the most affordable in Ohio is \$2.2 million.

So what accounts for this major value discrepancy in similar-sized homes? Here are several ways in which "where" matters most.

Local industry

Job opportunities available in a given sector can have a huge impact on the market. For example, the continued tech sector growth in Silicon Valley is one of the factors making it one of those most expensive communities in the country.

Revitalization

Over time, revitalization efforts can make certain communities more attractive to buyers.

When a city or region sees an economic and cultural renaissance this influences the market. Buyers value related factors like safety, a walkable main street, public transit options and green spaces.

Schools

You may not have children, but it's still important to investigate the quality of local schools. This factor can have a major impact on every homeowner.

Region

Regional factors can have a huge effect on a given locality's pricing. These can include year-round weather patterns, proximity to natural beauty like beaches and mountains for outdoor activities like skiing and surfing, and commuting outlook.

For more details about the report, or to see how your area stacks up, visit hlr.coldwellbanker.com.

Buying or selling a home is a very emotional process. Whether you're listing your home or thinking of moving, take location into consideration. Doing so can help you determine your lifestyle priorities and place an appropriate value on a particular property.

5 simple design tricks to revamp your home

(BPT) — Whether you've just moved into a home or you've lived there for years, it might be time for a design tune-up.

While many may think tackling their home décor takes a bundle of time, money and expertise, it doesn't have to be so frightening. You don't need to spend a fortune or go to design school to breathe a little life into your home.

"It's all about simplicity," says Susan Yoder, interior design expert for Clayton Homes. "A little goes a long way when it comes to home décor and living spaces. Only a few simple changes can make a big difference and allow you to create a room you'll be itching to show off to friends and family."

Yoder offers a few of her design

tips that will help any homeowner revamp their space:

Pops of color. "Nothing livens up a room like a bright pop of color," Yoder says. If you have neutral-toned furniture, try sprucing up the room with lamps, curtains and accessories in bold hues. If you're up for a painting challenge, an accent wall is a great way to incorporate color into a space. Choose your favorite color from a throw pillow or wall-art piece in the room to pull the look together.

Varying textures. A room tends to get boring when it focuses on only one texture, so it's important to create a sense of balance. Try varying the fabric types on your sofa and curtains. Add in some metal or wooden accents to draw the eye

around the room. You can even play with lighting to reflect off certain objects and create visual interest.

Antique feature. Choose an antique or unique piece of décor to be the inspiration for the room. This could be a rug, lamp, chair or even a chandelier — anything that gets you energized and motivated. Get creative and run with the theme it creates. Or if your style is more on the modern side, an antique object will stand out among your contemporary décor.

Symmetrical yet functional. The furniture collection in a room should form a restful, symmetrical layout. It's all about balance. There should be between three and 10 feet between each seat. Additionally, instead of pushing each piece

up against the wall to create more space, give your furniture a bit of breathing room a few inches from the wall. This makes the room appear open and airy.

Clutter-free organization. Getting rid of clutter is a grand challenge for most homeowners. When you decide to take on the mess, drawers and cabinets are your best friends. Take some time to go through your belongings and decide what to keep, donate or throw away. Store any leftover items that can cause clutter in an organized, out-of-sight area.

Use these tips to revitalize your space and you'll be ready to confidently host gatherings and enjoy your home instead of shying away from your living space.

Smart home chefs are going green with kitchen design

(BPT) — Home chefs everywhere are taking a new approach when designing their dream kitchens. Beyond upscale tools and high end appliances, they also want features that are eco-friendly and environmentally smart. Here are the top trends in eco-friendly kitchen design.

Green countertops

When it comes to selecting eco-conscious kitchen countertops, home chefs are getting creative. The greenest countertops are made from recycled materials such as glass, cement, porcelain and even paper. These products aren't just environmentally friendly, they are absolutely stunning with complex colors and upscale designs that fit into any kitchen aesthetic.

Fireplace bake ovens

A fireplace/bake oven combo is a beautiful focal point that is as useful as it is stylish. Tulikivi soapstone fireplace ovens warm kitchens and provide home chefs an extremely useful way to bake. Their unique design allows wood to burn separately within the fireplace firebox or bake oven. The whole stove warms evenly from top to bottom so no heat goes to waste, plus the aroma produced by a wood-fired oven gives every meal a delicious finishing touch. Learn more about cooking with fireplace bake ovens by visiting Tulikivi on YouTube.

Eco-friendly cabinets

Appearance isn't the only thing home chefs are considering when shopping for cabinetry. Most pressed wood cabinets are made with a resin called urea-formaldehyde, which can be unhealthy. Buying cabinets made from solid wood



helps avoid this concern. Additionally, cabinets made from sustainable materials are in high demand, like bamboo or wood that has been responsibly harvested. Finally, nontoxic paints and varnishes are a must.

Greenhouse garden windows

A garden window is a popular option for kitchens above the sink. Not only do these types of windows let natural light into the space to cut energy expenses, they also feature a recessed ledge ideal for potted plants. That means this eye-catching window also allows home chefs to grow their own herbs year round so there's no need to waste time and fuel running to the local grocery store. Healthy, fresh flavorings can be plucked at a moment's notice.

Energy-efficient appliances

Appliances alone account for a whopping 13 percent of a household's energy costs. Refrigeration and cooking appliances are the biggest energy drains, so it's no surprise that green kitchens feature Energy Star approved appliances. Kitchen features that give more bang for the buck are in high demand also.

Half of all the energy used in the home goes to heating; this is why smart homeowners are using Tulikivi ovens to bake and heat their homes. These bakeovens store heat in the thermal mass of the soapstone. A two-hour burn can radiate heat for up to 24 hours, producing clean, comfortable, cost-saving warmth.

Reclaimed materials

New doesn't always mean the best. In fact, more home chefs are seeking reclaimed materials not only for environmental reasons, but also because these materials give kitchen spaces one-of-a-kind personality.

For example, vintage reclaimed tile is fantastic for creating a conversation-worthy backsplash that no other kitchen has. Another option is reclaimed wood from old barns or schoolhouses, which can be transformed into noteworthy flooring with a great backstory.

Smart faucets

Today's kitchen faucets have entered the smart age. More than just low-flow for water conservation, smart faucets offer additional ways to go green. Some have motion sensors so with a wave of the hand they turn on quickly and then turn off after a designated amount of time. Home chefs enjoy features like quick hot to cool temperature changes too, which make it easy to cook and also save H2O.

The green movement is here to stay and home chefs are embracing kitchen design that offers upscale elegance while being eco-friendly. Consider these trends when you build your dream kitchen. To learn more, visit Tulikivi.us or find them on Facebook and Twitter.



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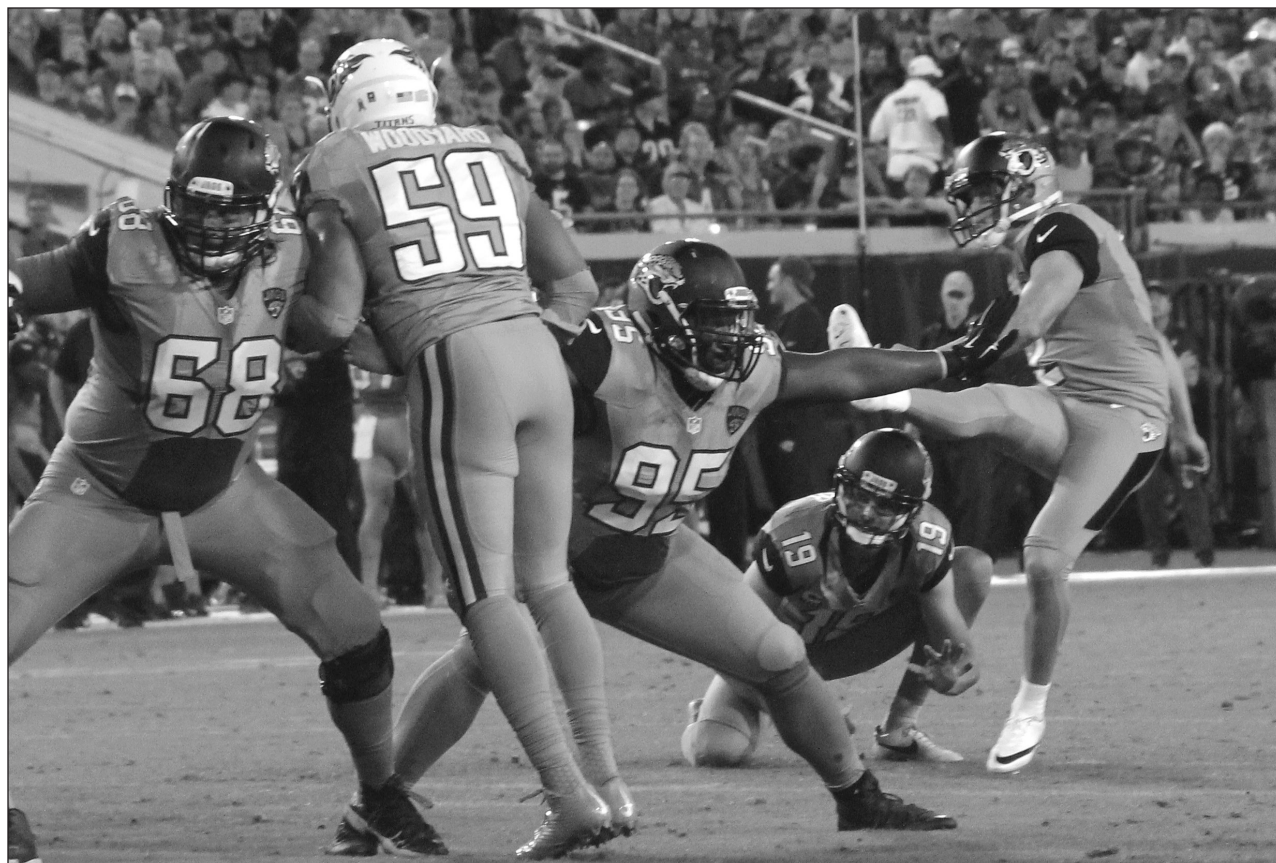


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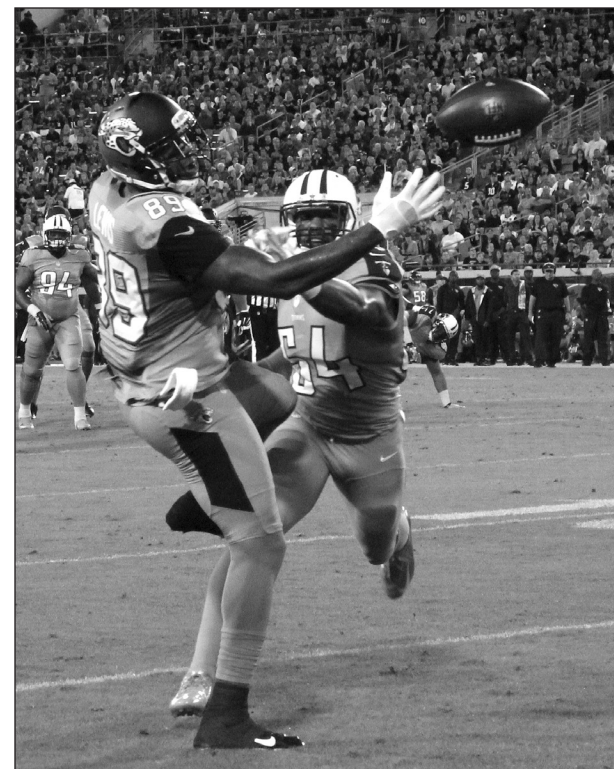
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Special teams played a big role in the Jaguars 19-13 win over AFC South rival Tennessee Thursday night. Jason Myers went five for five including four field goals. (Photo by Nancy Beecher)



Rookie Rashad Greene's 63 yard punt return set up a 5-yard scoring pass from QB Blake Bortles to tight end Julius Thomas, No. 80, with 3:30 to play in the game and seal a 19-13 win over Tennessee. (Photo by Nancy Beecher).

Late TD pass gives Jaguars second straight win

San Diego Chargers visit EverBank Field Sunday

Mike Bonts

The Jacksonville Jaguars scored late and held on for a 19-13 win over AFC South Division rival Tennessee Thursday night at EverBank Field. The Jaguars' have now surpassed last year's total of three victories and matched the four wins that coach Gus Bradley got in his first season.

Jacksonville (4-6) QB Blake Bortles was 21-of-30 for 242 yards, with a fumble, and interception and a touchdown to tight end Julius Thomas. Wide receiver Allen Robinson finished with a team high five receptions for 113 yards, including a 38-yarder.

"I thought that Blake, overall, had a good game. He completed 70 percent of his passes. He had that short-yardage fumble, the interception that I'm sure he wish he had back. They did a good job with coverage there," Bradley said.

Rookie Rashad Greene, coming off a thumb injury, returned a punt 63 yards, setting up the 5-yard scoring pass to Thomas with 3:30 to play.

"It was actually a look I hadn't seen in a long time. Having a linebacker in man coverage – particularly a rush linebacker – was pretty unique," said Thomas of his second TD catch of the season. "I just wanted to make sure I gave Blake threw a great pass, on time, in a place that only I could get it."

Following the Jaguars lone TD of the night, Tennessee receiver Phillip Su-pernaw fumbled after catching a pass. Jacksonville's Davon House recovered at the Titans' 29-yard line. That led to Jason

Myers fourth field goal of the game.

Bradley also had praise for the Jaguars' special teams.

"I do think it was really good. I thought we covered very well. I know in the punt return game, we won that battle. The kickoffs were good. Field goals and extra points, obviously, a big part of the game. It's great to see that consistency coming week-to-week now," he said.

Tennessee rookie QB Marcus Mariota was 22 of 35 for 231 yards. He also ran for a 23-yard score that put the Titans ahead 13-9 late in the third quarter. Tight end DeLanie Walker led Titans' receivers with eight catches for 109 yards.

Mariota moved Tennessee from their 20 to the Jaguars' 23-yard line with six seconds left. Jaguars' defensive end Andre Branch sacked Mariota on the game's final play.

"It's frustrating to lose a game like this," Walker said. "We just made too many mistakes and in a game like this, you can't do that. We still thought we could pull it off on that last drive but again, penalties, including one by me, and some sacks really hurt us."

TENNESSEE GAME NOTES – Jacksonville has one TD and one field goal in 10 opening drives this season... Jaguars' Allen Hurns' streak of a TD catch in seven consecutive games came to an end... The Jaguars won consecutive games for the first time since December 2013... Tennessee running back Dexter McCluster injured his right leg in the second half and did not return... The



In the 19-13 win over the Titans Jacksonville quarterback Blake Bortles was 21-of-30 for 242 yards, with a fumble, and interception and a touchdown pass to tight end Julius Thomas. (Photo by Nancy Beecher)

Jaguars have scored four touchdowns in their last 14 trips inside the 20-yard line... Jaguars' running back Denard Robinson had seven carries for 27 yards... Tennessee's Ryan Succop converted field goals of 47 and 49 yards... The game marked the return Tennessee interim head coach Mike Mularkey, Jags' head coach for one season in 2012 when they went 2-14.

DIVISION UP FOR GRABS – The Jaguars are on the heels of AFC South Division leaders Houston and Indianapolis, both 5-5 after wins on Sunday. Jacksonville (4-6) has the easiest remaining schedule of any club in the league and plays all three division opponents one more time. Playing in the NFL's worse

division helps. They also have three of the next four games at home. The Texans in the midst of a three game winning streak could be without starting QB Brian Hoyer at least one more week and the Colts could be without QB Andrew Luck for several weeks. But that didn't keep them from winning last weekend. The Jaguars play Tennessee (2-8) again on Dec. 6.

UP NEXT – The Jaguars' host the AFC West cellar dwelling San Diego Chargers (2-8) Sunday at EverBank Field. The Chargers have lost six in a row. The latest to the Kansas City Chiefs Sunday, 33-3. Kickoff is 1 p.m.



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When traveling stateside is a given

Bonnie Talley
Quilt lady

I have had it right now with travel to foreign lands, or at least for a spell. I've discovered that I am a wimp when it comes to thinking about coming into contact with people who obviously hate Americans. I truly don't understand people who just hate us because we are who we are.

I was taught to love everyone, as was sung in our songs in Sunday School every Sunday of my young life. Remember this one? "Jesus loves the little children, all the children of the world. Red and yellow, black and white, they are precious in His sight, Jesus loves the little children of the world." When I was about seven years old, I kept trying to visualize a person who was all those colors; then when I got into English class in school, I realized that there was a comma between each color. I went to school in West Texas with many Mexican Americans, so I wondered

why there was no brown in that song. I'm sure the musician who wrote that song couldn't find a way to work in that color. I certainly would have.

I've been thinking about the coming year and about where I would like to travel. A good friend of mine is doing a road trip as we speak in Arizona, Nevada and Utah. The texts that she has sent me say that it is truly beautiful weather, and the scenery is gorgeous. I expected that since I did that trip years ago with my family. Driving trips are great if the driver will plan ahead for lodging and include many stops at McDonalds or somewhere along the way.

Now that I am a "stay at home for a while person," I shall get lots of quilting done, I am sure. I went to the Ocean Wave Quilters Guild meeting the second Friday of November at The Players Community Center on Landrum Ln. at 10:00.

TALLEY continues on Page 37

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Talley

Continued from 36

What a fantastic group of ladies! Their “sew and tell” time was awesome. Eleanor Stephan, pictured here, showed the most beautiful hospice quilts that I have seen. Eleanor is a prolific quilter and loves to share her talents with the group.

For ones of you who don't know, the Guild members work on small quilts all year for people in the care of Hospice of Northeast Florida. Every year since 2003, the Guild has donated at least a 100 quilts at their Christmas luncheon to this organization. On Dec. 4, they shall be doing this again. This will bring the number of quilts donated to 1,200 quilts. Does that get your attention?

If not, let me also remind you that this is the group along with many members of the residential area, The Plantation, who donated 600 heart shaped pillows last February to the Hospice program. That project was started in 2007 and each year, the number of pillows finished on that day gets larger. Truly amazing!

Anyone wishing to help with these two worthy projects may attend the Guild meeting the second Friday in Jan. 2016 and start the New Year off right by doing some-



thing for others. Donating one's time and energy to a worthy cause is so rewarding. Anyone who has had a loved one in the Hospice program understands the necessity for bringing a little sunshine into the patient's life. A beautiful quilt or a beautiful heart-shaped pillow will do this.

Hope to see you Jan. 8 at the Ocean Wave Quilters Guild meeting. You'll be so blessed for being there, I'm sure.

Happy Thanksgiving!



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Cheating in cyberspace: Part 1

An online flirtatious connection may start out as curiosity, because you are bored, because you are not getting enough romantic or erotic energy at home, or because you need to hear that other people still

think you're hot, sexy and desirable.

But if this online relationship becomes an emotional connection, you will be threatening your primary relationship. Furthermore, if the

online relationship becomes one where you view explicit sexual materials, exchange sexual messages, or do anything else that has the intention of helping you or another person to become sexu-

ally aroused, your intimate partner is likely to view your behavior as infidelity — even if you've never actually met the other person.

The lack of direct physical/sexual contact during an internet dalliance does not mean that your partner will be okay with you getting sexually aroused by someone else. And this most often includes internet porn as well.

As a result, most people hide this behavior from their spouse/intimate partner, or try to cover it up by camouflaging what they're doing. If your partner discovers this secret, it is predictable that you will be viewed as being deceptive, hidden, dishonest and untrustworthy — and your partner may develop a strong fear that you are no longer agreeing to be exclusive.

You can see how this behavior could dramatically impact a commit-

ted relationship, even if you have never actually met (or touched) the other person. The fear that you are tempted by others is all that is necessary to threaten your primary relationship.

So if you are sexting, sending provocative photos or videos of yourself, viewing provocative photos or videos of someone else, making sexual comments or innuendoes to someone other than your partner — especially for the purpose of becoming erotically aroused — your spouse/significant other is likely to feel threatened, fearful, insecure and angry, and this behavior will reliably generate huge trust issues in your relationship.

And trust issues are hard to get rid of and tend to stick around for a very long time.

Why would I do this to my relationship? Among other reasons, it is

extremely reassuring to know that I am viewed as attractive, desirable and sexy, even if I'm not actually available for anyone else. The feeling that "I still have it" may give me the reassurance I need to know that if anything happened to our relationship, I would still be able to attract someone else. And it strokes my ego to know that others think I am hot.

How do you fix this problem? I will cover that question in next week's column.

Neil Rosenthal is a licensed marriage and family therapist in Westminster and Boulder, Colorado. His column is in its 24th year of publication, and is syndicated around the world. You can reach him at 303-758-8777, or email him through his website: www.heartrelationships.com. The second edition of his book: "Love, Sex and Staying Warm: Creating A Vital Relationship," has just been released and is available on Amazon.



Neil Rosenthal
Columnist

Mr. Henry and the immigrant shopkeeper

It is Thanksgiving once again, and across our country, millions of people are getting ready for a week of celebration. Regrettably, for many, Thanksgiving is principally a pre-season holiday, something we do to get in shape for Christmas. We eat, we sleep, we watch football, we shop, and we do not stop until January. Yep, been there, done that, and got the T-shirt! As I have matured in my years, I have faithfully become increasingly more apprecia-

tive of the Thanksgiving holiday and its real meaning; to focus on being thankful. I suggest that author Gladys Stern was spot on when she said, "Silent gratitude is not much good to anyone. That is why I work at cultivating a heart of gratitude and I make an effort to express gratitude continually." Although I genuinely have a heart of gratitude and strive to maintain a thankful and appreciative outlook throughout the year, I often fail miserably at verbalizing my thankfulness!

Although I am incredibly fortunate to be on the right side of the dirt, have good health, plenty of food and shelter, financial independence and a loving and supporting family, I often want more yesterday! Instead of feeling incredibly blessed, I am stricken with the disease! Perhaps you may have experienced the symptoms that usually begin with the voice that whispers, "If I only had...", I would feel better. We know that it is more beneficial to appreciate all that we have, instead of focusing on what we do not have. If we attach ourselves to how things should be, there is a good

chance that we will have a lifetime of turmoil and suffering. In order to combat the disease, we follow the doctors' and take our prescribed doses of the world's best medication, gratitude! If we neglect the physicians' orders, the easily curable disease will most likely kill us! Perhaps the words of wisdom from Matthew Henry and an immigrant shopkeeper will make us ponder just how powerful the "gratitude" medication is.

- After Matthew Henry, who lived in the 18th century, was robbed, he wrote the following in his diary: Let me be thankful first because I was never robbed before. Second, although they took my purse, they did not take my life. Third, because although they took my all, it was not much. Fourth, because it was I who was robbed, not I who robbed.

- The son of an immigrant shopkeeper came to his father complaining, "Dad, I don't understand how you run this store. You keep your accounts payable in a cigar box, your accounts receivable is on the spindle, and all your cash is in the register. You are never going to know what all your profits are." The immigrant shopkeeper, said to him, "Son, let me tell you something. When I arrived in this land, all I owned was the pants I was wearing. Now your sister is an art teacher, your brother is a doctor, and you are a CPA. Your mother and I own a house and a car, and this little store. Add that all up and subtract the pants and that is your profit."

As I type these final words during this special time of year, I want to thank all of the incredible people at the Ponte Vedra Recorder for giving me the opportunity to express myself in my hometown newspaper. Moreover, a heartfelt thank you to those of you who enjoy reading my column. I do not take you for granted, as I work diligently to make these columns

informative, thought provoking and entertaining. Finally, words do not adequately express my gratitude for those of you who took the time to send letters, e-mails, and make calls to the Recorder to share how much you enjoy reading my narratives. May your Thanksgiving provide you with the opportunity to reflect on how grateful you are for everything that you have in life and I hope that Mr. Henry and the immigrant shopkeeper's words of wisdom resonate with you in a way that will empower you to become more grateful, which will bring the dreaded disease to its demise!

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Harry Pappas
Columnist

Nov. 26 Holiday Roundup

Carrie Resch

If getting your holiday shopping done is on your mind, this is the week to do it! Or if shopping is not your thing, there are plenty of other traditions on tap for the entire family to enjoy. Happy holidays from the Ponte Vedra Recorder!

Black Friday Pajama Party

The annual Black Friday Pajama Party and Costume Party takes place Friday, Nov. 27 from 8 a.m.-noon in downtown Fernandina Beach. Downtown merchants will be offering special discounts and refreshments for shoppers. Dress in pajamas and enter the pajama contest. Prizes will be given for the best individual, best group and most creative pajamas.

a live nativity, tree lighting, live music, an ice sculpture display, food and drink for all ages, a children's art salon, and surprise performances.

Christmas Made in the South

The 27th annual Christmas Made in the South is Nov. 27, 28 and 29 at The Prime Osborn Convention Center, 1000 Water St., Jacksonville. The event features crafts, art, gourmet food and entertainment. Event hours are Friday from 9 a.m.-6 p.m., Saturday from 10 a.m.-6 p.m. and Sunday from 11 a.m.-5 p.m. Admission is \$7 for adults; children ages 12 and under are admitted free. For more information,

ROUNDUP continues on Page 40

'Christmas Carole' at The Alhambra

Beginning Tuesday, Nov. 24, Bruce Allen Scudder's "Christmas Carole" will be performed at Alhambra Theatre & Dining. The play will be performed through Dec. 24. The theatre is located at 12000 Beach Blvd., Jacksonville. For more information or to purchase tickets, call (904) 641-1212 or visit www.alhambrajax.com.

Phone Calls from Santa

The St. Johns County Parks and Recreation Department is hosting its annual Phone Calls from Santa event Dec. 8-11. The program is open to St. Johns County children eight years old or younger. Parents can register their children through Dec. 4. Registration forms can be found online at www.sjfl.us/youth and faxed to (904) 209-0321 or emailed to jbaccari@sjfl.us. Santa will be making his phone calls nightly from 6-7:30 p.m. Dec. 8-11.

Jacksonville Holiday Extravaganza

Jacksonville Holiday Extravaganza, a community-wide celebration to open the holiday season sponsored by St. Vincent's Healthcare, is Friday, Nov. 27 from 4-8 pm. At Unity Plaza, 220 Riverside Ave., Jacksonville. The celebration will include

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Go shopping this Small Business Saturday

(StatePoint) For many holiday shoppers, Black Friday marks the official kickoff to the gift-buying season. But the following day, November 28, is Small Business Saturday, and can be a more satisfying way to shop for gifts for loved ones.

At a time of year where big box retailers offer deep discounts, this annual opportunity to show local businesses your support is also a great way to score unique items while benefitting the local economy.

Here are some retail trends and other things to consider as you shop at your favorite small businesses.

SATURDAY continues on **Page 41**

Roundup

Continued from 39

visit <http://www.madeinthesouthshows.com/jacksonville-christmas.html>.

Christmas on the River

The 29th annual Christmas on the River Tree Lighting Ceremony, featuring the lighting of the 56-foot-tall Christmas tree at The Jacksonville Landing, will take place Friday, Nov. 27 at 7 p.m. The tree is decorated with over 78,000 L.E.D. lights and more than 100 ornaments and is programmed to perform a 10 minute synchronized light show set to holiday music. The light show will begin the night of the ceremony and continue through New Year's Eve. The Jacksonville Landing is located at 2 Independent Dr., Jacksonville. For more information, visit www.jacksonvillelanding.com.

Community First Jacksonville Light Boat Parade

The Jacksonville Light Boat Parade is Saturday, Nov. 28 beginning at 7 p.m. The boats can be viewed from the banks of the St. Johns River in downtown Jacksonville. A fireworks show will take place after the boat parade. For more information, visit www.jacksonvillelanding.com.

A December to Remember kicks off

Community First Credit Union presents

A December to Remember through Dec. 19. The event features free and ticketed events including holiday favorite movies, concerts, a St. Augustine Fire Department Chili Cook-off and more! Events take place at either the St. Augustine Amphitheatre, 1340 C A2A S., St. Augustine or the Ponte Vedra Concert Hall, 1050 A1A N., Ponte Vedra Beach. For a full list of events, visit www.staugamphitheatre.com.

On Saturday, Dec. 28, the St. Augustine Amphitheatre is hosting a free event featuring food trucks, elf workshops and a screening of "Elf" at 6 p.m. Doors open at 4 p.m. with Santa visits, train rides, face painting, nightly snowfall and bounce house. For a full list of events, visit www.staugamphitheatre.com.

Festival of Trees at The Shops of Amelia Island Plantation

Festival of Trees kicks off Nov. 27 at 5 p.m. with a grand tree lighting and visit from Santa. Festival of Trees features 13 donated Christmas trees that were decorated by local non-profit organization and are displayed throughout the Shops of Omni Amelia Island Plantation, 85 Amelia Village Circle, Fernandina Beach. Guests can pick their favorite tree and/or charity and donate to the charity of their choice.

Christmas Tree Lighting Celebration

The annual Christmas Tree Lighting Celebration in Historic downtown Fernandina Beach takes place Nov. 28 from

1-6:30 p.m.

50th annual Art & Craft Festival

The St. Augustine Art Association presents an outdoor art fair Saturday, Nov. 28 from 10 a.m.-5 p.m. and Sunday, Nov. 29 from 10 a.m.-4:30 p.m. at Francis Field, 29 West Castillo Dr., St. Augustine. For more information, call (904) 824-2310 or visit www.staugustineartfestival.com.

'How the Grinch Stole Christmas! The Musical'

The tale of the Grinch who stole Christmas comes to life on stage at the Jacksonville Times-Union Center Dec. 1-6. For more information or to purchase tickets, call (904) 442-2929 or visit www.fscjartistseries.org.

Luminaria Night at the Lighthouse

Over 1,500 luminarias will be decorate the grounds of the St. Augustine Lighthouse and Museum the evening of Wednesday, Dec. 2. There will be a tent with holiday craft activities for children, a petting zoo exhibit from the St. Augustine Aquarium and a visit from Santa. The St. Augustine Lighthouse & Museum is located at 81 Lighthouse Ave., St. Augustine. For more information, call (904) 829-0745 or visit www.staugustinelighthouse.org.

Champagne & Shopping at The Cummer Shop

Champagne & Shopping features expanded store inventory at The Cum-

mer Shop and trunk shows from artisans' merchandise. Guests can partake in a glass of champagne while shopping. Additional discounts are available each day. Champagne & Shopping takes place Wednesday, Dec. 2 from 10 a.m.-7 p.m., Thursday, Dec. 3 from 10 a.m.-4 p.m. and Friday, Dec. 4 from 10 a.m.-4 p.m. The event is free; no registration is required. For more information, call (904) 899-6035. The Cummer Museum of Art & Gardens is located at 829 Riverside Ave., Jacksonville.

Deck the Chairs

Decorated iconic red American Red Cross Life Saving Corps. Lifeguard chairs will be on display in downtown Jacksonville Beach throughout the month of December. For more information, visit www.deckthechairs.org.

WinterFEST at Adventure Landing

The 5th annual WinterFEST takes place at the Jacksonville Beach Adventure Landing location on select nights and times now through Jan. 10. Enjoy outdoor ice skating, nightly snow falls, an alpine racer ice slide, games, holiday treats and more. Call (904) 246-4386 or visit www.jaxwinterfest.com for the complete operating schedule and ticket prices. Adventure Landing is located at 1944 Beach Blvd., Jacksonville Beach.

Dressing of the Palms

Palm trees adopted and decorated by Vilano Beach businesses and organizations compete for awards during the Vilano Beach's annual Dressing of the Palms. The palm trees will be on display through Dec. 31. The award ceremony will take place Saturday, Dec. 5 during the Vilano Beach Sunset Celebration on the Pier. For more information, call (904) 910-8386 or visit www.vilano-beachfl.com.

Art & Antiques Show

The 39th annual Art & Antiques Show is Dec. 3-6 at the Prime F. Osborn III Convention Center, 1000 Water St., Jacksonville. Show hours are Friday, Dec. 3 from 10 a.m.-3 p.m., Saturday, Dec. 4 from 10 a.m.-5:30 p.m. and Sunday, Dec. 5 from 11:30 a.m.-5 p.m. Thursday, Dec. 3 is a sneak peek and benefactor preview. Daily admission to the show is \$15; lecture tickets are \$30. Tickets are available for purchase online at www.artandantiquesshow.com or by calling (904) 202-2886 or by email at womensboardwch@bmcjax.com.



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Saturday

Continued from 40

The local economy

By supporting small businesses, you are supporting local job creation. In fact, small firms accounted for over three-fifths of the new jobs created between 1993 and mid-2013, according to government statistics.

With the National Federation of Independent Business (NFIB) and American Express reporting that \$14.3 billion was spent with independent retailers and restaurants

on Small Business Saturday in 2014, spending your holiday shopping budget locally strengthens Main Street and can help your community's economy thrive.

New technologies

A common stereotype of mom and pop stores are that they are anti-quoted and overpriced, but many small businesses are adopting new technologies to streamline their operations; which can be an important consideration for shoppers in a hurry or on a budget.

For example, new Android based point of sale terminals, such as the

ergonomically designed V-R7000 and V-R7100 from Casio have widescreen LCD touch panels, and an intuitive, high-resolution interface for faster sales and fewer transactional snafus. For instance, these terminals come equipped with a battery to protect memory data in the event of a power failure, and offer efficient store operations by eliminating common hardware problems experienced with PC based hardware.

Such information terminals are helping to transform retail management by offering small businesses a chance to better compete against their big box counterparts.

Exclusive items

Make a splash with one-of-a-kind and unforgettable gifts this season. From the gift shop with handmade crafts made by neighborhood artisans to the bookshop selling the works of local authors, shopping at small businesses means encountering items on sale that you won't find elsewhere.

If you are shopping for someone who seemingly has everything, going local can help you get inspired.

Consider doing your holiday shopping a bit differently this year, by making a point of supporting small, local businesses on Small Business Saturday and beyond.

How your shopping experience is changing

(StatePoint) The shopping experience is evolving with shoppers' pressing needs in mind — and there are big changes that have already had an impact on you that you may not even realize have happened.

Consumers are making more on-the-go purchases using their smartphones. New shopping centers are looking less like traditional malls and more like mixed-use spaces resembling a walkable town square. And one trend that you have likely played a role in and benefited from without even realizing it is known as "fast fashion."

Fast fashion — which brings designs from runway to the store more quickly and more often — is a growing trend amongst retailers, and it's happening because of you, say experts.

"The customer is the center and the meaning of the life of the business," says Victor Ejarque, former Buying Director for Stradivarius, who drove the global expansion of the brand and was instrumental in increasing its

revenue by seven times. "We owe it to the customer and have the obligation to satisfy her product needs as rapidly as possible."

Because of this trend, consumers now are accustomed to being able to access the latest trends they've seen splashed in the pages of high-end magazines at affordable prices. This rapid turnover of inventory is something relatively new — and a benefit that fashion-forward shoppers of previous generations did not enjoy. As a result, it's become something of a consumers' market.

"Shoppers will naturally pick the store with the best product at the right time in the right place and at a competitive price," says Ejarque, who advises stores and their vendors to become more flexible and able to react to the changing demands of the market.

With 25 years in the business under his belt, Ejarque, says that this shift to the retail business model over the past

few years has happened rapidly as a result of consumers and that brands

looking to remain relevant will need to transform the way they do business.

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	Reg.	Sale
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The Real Ponte Vedra Beach Preserve

PONTE VEDRA, FLORIDA — History shows that new neighborhoods in Ponte Vedra enjoy a special amount of scrutiny – that's because residents value their lifestyle and neighborhoods so much. Ponte Vedra Beach Preserve is no exception.

Ponte Vedra Beach Preserve will be developed in an environmentally sensitive manner resulting in a high quality, single-family community with homes that are compatible and complementary to the surrounding area. The developer, GreenPointe Communities and its leadership, has developed acclaimed communities across Florida for almost 30 years. GreenPointe has a reputation for creating spe-

cial neighborhoods while minimizing the impact on the environment and has incorporated those principles in the planning and design of Ponte Vedra Beach Preserve.

Over the past few weeks, there has been a considerable amount of misinformation circulating designed to inhibit the development of this new community located at 1044 Ponte Vedra Boulevard. The records show that the misleading information stems from a property owner attempting to prevent future residents of Ponte Vedra Beach Preserve from us-

ing their lawfully existing beach access easement which runs through her oceanfront property along its southern boundary. After a well-documented litigious history regarding the easement and having lost at every level in court, the property owner is now trying to convince the County Commission to help her restrict access to the beach through her opposition to Ponte Vedra Beach Preserve.

Based on the misleading information, it is incumbent for us to set the record straight.

It is incumbent
for us to set the
record straight.

The following is the **TRUTH** about Ponte Vedra Beach Preserve:

Did the developer increase the zoning to allow for 22 lots?

No. The property was zoned in 1974 for up to 30 home sites. The developer decided, responsibly and conservatively, to plan and develop only 22 lots, which represents 27% fewer lots than allowed on the property.

Do the lots require filling the Guana marshlands in order to be buildable?

No. There is absolutely no fill for lot development in the Guana marshlands and, in fact, the developer's plans call for an upland buffer of 1.29 acres to further protect the jurisdictional wetlands. For the total project wetland impacts are 0.66 acres and impacts to man-made surface watering holes are 0.54 acres. Specific to lot development fill is limited to isolated wetlands that total 0.38 acres, and existing surface watering holes that total 0.33 acres. All impacts will be mitigated, resulting in no net loss of wetlands.

Will development of Ponte Vedra Beach Preserve cause the surrounding areas to flood?

No. The development has been carefully planned to meet or exceed all existing regulations to ensure that all storm water will be stored, retained and properly treated and that development does not cause adverse floodplain impacts to adjacent properties. Additionally, the current flood insurance standing of adjacent properties will not be affected.

Will the water quality of the surrounding marshlands be negatively affected?

No. In fact, water quality experts have determined that the water quality will actually improve after



the development is complete due to the state-of-the-art-storm water management system to be installed, as well as the elimination of several existing structures, including wells and a septic tank. Runoff from the site is not being treated currently. Post development runoff will be treated at or above required levels and beyond the existing treatment provided by nearby communities.

Will there be 5,000 truckloads of material brought onto the site to fill the lots?

No. Lot fill that will be placed during the 6 month infrastructure period is estimated at fewer than 220 truckloads. Lot fill that will be placed as each home is built over a two year period starting after the site infrastructure is complete, is estimated at fewer than 700 truckloads. Only a fraction of this lot fill is related to the variance as the average fill needed

over the entire development is 1.3 feet, simply 3.6 inches more than allowed without a variance from the Ponte Vedra Zoning District Regulations. The areas that will require the most fill are areas that the previous owner excavated for ponds used as animal watering holes.

Was GreenPointe granted special privileges in the permitting of Ponte Vedra Beach Preserve?

No. GreenPointe designed Ponte Vedra Beach Preserve well within the limits set forth by all governing agencies including, St. Johns County, the St. Johns River Water Management District, the U.S. Army Corps of Engineers and FEMA. The community is designed to minimize impacts to and embrace the natural surroundings. In fact, the permitting agencies that have fully reviewed the plans and variance have recommended approval.

Conclusion: Each of the facts stated above are consistent with the testimony that was presented at previous hearing and are matters of public record. There has been a systematic effort to disseminate and spread inaccuracies, disguised as facts, about Ponte Vedra Beach Preserve, GreenPointe Communities, and its permitting, to create antagonism among neighbors and individuals. To ignore these facts and testimony is unfair.

The St. Johns County Board of County Commissioners will consider the variance at their December 1st meeting. The recent attempts to pressure the County Commission to overturn a properly granted variance that was, and is, supported by the County's own professional staff after their thorough and independent research is absurd. Ponte Vedra residents should be outraged that they have been misled in this manner and such tactics certainly should not persuade any one, especially not the members of the County Commission.

50 shades of gray? More like 150 shades

I just came back from a walk with my dog and instead of enjoying the sunshine, I was fixated by Lily's red-white-and-blue leash and collar.

I had tied some unused green doggie trash bags onto the handle of the leash, and I was bothered by the colors.

Eww. Green doesn't go very well with our patriotic colors. Luckily I caught myself. Don't be ridiculous! The doggie trash bags do NOT have to match the leash and collar.

My over-concern with colors was a direct result of my working for two days with one of my dearest friends, whom I'll call Darcy, who agreed to help me choose a color for my house interior. "I'm looking for a nice grey," I told her. "Not too dark. Not too light."

She has a wonderful eye for colors. Her own house, which she has decorated herself, is beautifully done. I was in good hands.

Actually, I wasn't sure I even wanted to change the color of my interior.

It seeming like a huge undertaking. I'd lived with the same beige color for 23 years. But I'd never really liked it.

I'm not a beige girl. I'd always cottoned to white, but if I was going to make such a big change I thought I should do something other than white.

Darcy came over armed with palettes and books and pamphlets of interior color collections.

My trusted painter, Tim Rees, "The Paint Man," who'd painted individual rooms — and my exterior — was at my house and dutifully painted three different shades of gray on my walls — in eight or nine places — so we could see the grays in different lighting.

He applied several coats of paint samples to a large area on the wall so we could test it out. (Ask for his phone number at any paint store if you need a painter.)

It occurred to me that I was obligated now.

Unless I wanted to live with a patchwork quilt of colors on all my

walls, I had to paint them.

Darcy and I waited until the paint dried. I was stunned.

The grays I thought were gray were blue or greenish in hue — not that there's anything wrong with blue or green, but ... My whole house would not be the gray I'd envisioned. It was quite an education for me.

I was sure I could make a decision on that very day. I mean it was only paint, right? But I realized I wasn't ready.

I went to the paint store and got a couple of other samples of gray paint.

With each sample I was sure, crystal sure, that I had found the right hue. But no! Still the grays were too purple, too reddish, or too white. Without Darcy I would have made a terrible mistake. "Well, Mimso, this will intensify to blue," she said. I wanted gray. Not blue. She was absolutely right.

The next morning, I had to go to the Mayo Beaches Primary Care for a blood test.

And there on a screen it was: the gray of my dreams. Or was it? I took a few pictures for Darcy and sent them to her.

"I've found it!" I told her, but she very wisely and gently said it wasn't right. I trusted her. Again, she was right.

That afternoon she traipsed over to my house and said "I think you're going to love this."

She found my gray, and by the time you read this, Tim will have painted the whole interior.

If you're interested, it's called Essentially Gray SH 6002. Imitation is the sincerest form of flattery, so go right ahead and use it if you like.

It's going to be my ... "Field Color..." I never knew I would have a "Field Color." Impressive... (It simply means the main color of the walls.)

I've noticed I am eyeballing colors a lot more now.

For instance I was looking at an ad in a magazine and noticed the models wearing gray sweaters. Nice grays. Two women were walking in Target. I said to them, "I love your gray."

And in the evening I checked out some TV shows. I didn't care what the storyline was in sitcoms, movies or dramas. I was only interested in what color people had on their walls.



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ACROSS

- Boreal bursts
- Soldier's bed
- Microbrewery product
- "We all will be together if the fates ____"
- Romanian money
- Plural of pupa
- Stupid and silly
- Eyeball shape
- Bornean ape
- "Feliz ____"
- "...with your nose so ____, won't you guide my sleigh..."
- Gourmet mushroom
- Windows to the soul?
- "Hee ____" variety show
- Persian backgammon
- Knowledgeable
- Shining armor
- Oriental ware, pl.
- One of seven dwarfs
- St. Louis' Gateway
- "Mele Kalikimaka is the ____ to say"
- Singer-songwriter
- Amos
- Scout's mission
- End of line
- Mint product
- Mrs. Potts of "Beauty and the Beast"
- Falling-out
- Lamb serving
- Thomas the Engine's warning
- Plays for pay
- Part of a flower, pl.
- "The weather is frightful but this is so delightful"
- Natural talent
- Nightcap rocks
- Run ____ of the law
- Full of curd
- "Jolly Old Saint Nicholas, Lean your ____ this way"
- First light, pl.
- Algonquian people
- Dashboard acronym
- Wipe it clean to start fresh
- Liquor store pony
- Composed and self-assured
- Like exes
- Christian minister, abbr.
- Most avant-garde
- "It" in "...but the very next day you gave it away"
- Comes to terms
- Neopagan religion
- German industrial valley
- Drilling group
- Thread holder
- Chill-inducing
- "The fire is slowly ____, and my dear, we're still goodbying"
- Do this until you drop?
- Finger move
- Charted record
- "You better watch out! You better ____"
- Beneficiary of holiday toy drives
- Found on a tire
- Basketry stick
- Butcher's refuse
- Its out of focus
- Like pink steak
- Assistant
- 4 years to a President
- Caucus state
- Litter member
- Someone ____
- TV monitor, acr.
- Part of graduate's ensemble

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DOWN

- No this without pain?
- Longer forearm bone
- Member of people of eastern Europe
- Second T in T&T
- ABBA's home
- Doofus
- "____ the fields we go laughing all the way"
- Short and plump
- Town
- Sashimi choice
- "____ Buy Me Love"

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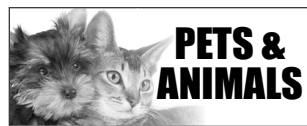
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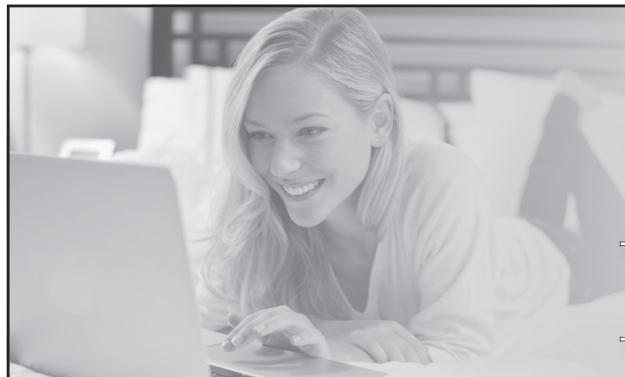
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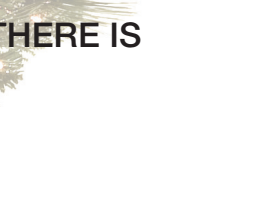
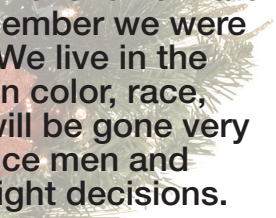
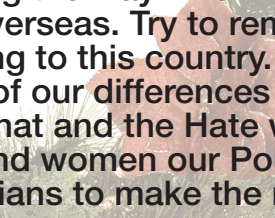
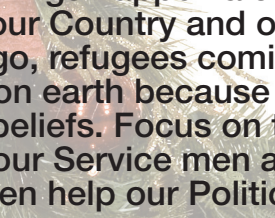
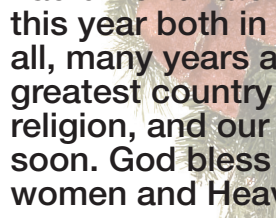
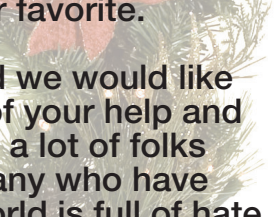
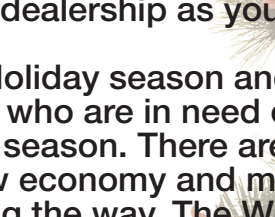
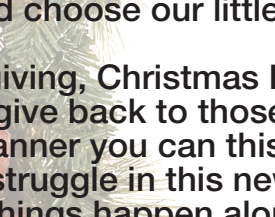
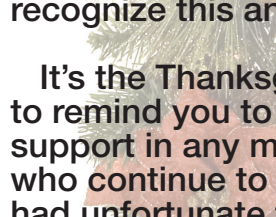
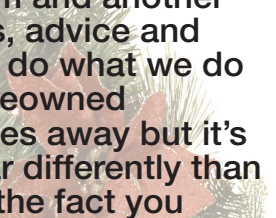
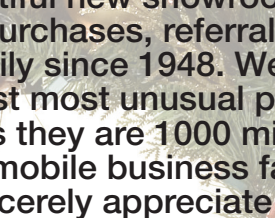
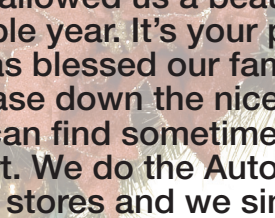
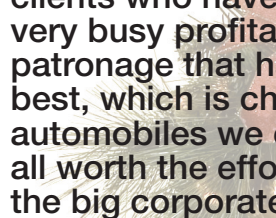
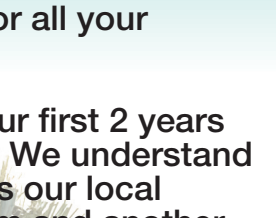
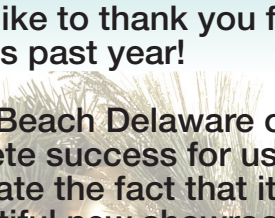
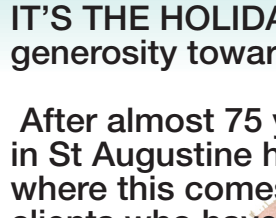
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It's the Thanksgiving, Christmas Holiday season and we would like to remind you to give back to those who are in need of your help and support in any manner you can this season. There are a lot of folks who continue to struggle in this new economy and many who have had unfortunate things happen along the way. The World is full of hate this year both in our Country and overseas. Try to remember we were all, many years ago, refugees coming to this country. We live in the greatest country on earth because of our differences in color, race, religion, and our beliefs. Focus on that and the Hate will be gone very soon. God bless our Service men and women our Police men and women and Heaven help our Politicians to make the right decisions.

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