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Home stretch
at the

SHARK TANK

Sharks begin last nine games of the season, face pivotal district contest against Palatka Friday. **Page 28**



NOCATEE HAPPENINGS
Take the PLUNGE
Page 8



DOLLARS & SENSE
Navigating financial
freedom in 2016

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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.**



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PUZZLE SOLUTIONS

E	R	E	C	T	P	E	G	R	E	N	D
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1	3	5	4	8	2	6	9	7
9	8	4	7	5	6	3	1	2

Solutions correspond to last week's puzzles.



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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.

Patti Kotchkowski was randomly selected from the people who correctly identified the Cultural Center at Ponte Vedra Beach sign. Patti, please pick up your zoo tickets!



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 Julie, a 2 year old female cat who is looking for a new 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! #29092



DOG OF THE WEEK

Hi there! I'm a 3 year old male shepherd mix who is looking for a new home. I was brought to the Pet Center as a stray. I love to go on long walks on the beach so I can run through the water and smell all the new things! 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! #29553

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.**

January JACKPOT



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Nocatee celebrates "Noon Year's Eve"

The kids of Nocatee had a blast last week with "noon year's" festivities at the annual Noon Year's Eve Celebration. The day included party hat crafts, a magic/comedy show, bounce house fun, visits with Hydro the Nocatee blue dog and the highly anticipated balloon drop with candy surprises. For more, visit <https://www.facebook.com/NocateeLiving/>

Photos provided by Nocatee



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LETTER TO THE EDITOR

Ponte Vedra helps make Operation Christmas Child a success

I'm writing to thank Ponte Vedra residents for their generosity in helping children overseas this Christmas season. Together we were able to meet our goal of shoeboxes — filled with a "Wow!" item, like a doll or soccer ball, and other fun toys, school supplies and hygiene items — for Operation Christmas Child, the world's largest Christmas project of its kind. For many of the children, the shoeboxes will be the first gifts they have ever received.

Although our local drop-off locations here in Ponte Vedra are closed until November 2016, shoebox gifts can be packed any time. Operation Christmas Child is a project of the international Christian relief organization Samaritan's Purse, and gifts are received year-round at its North Carolina headquarters (801 Bamboo Road, Boone, NC 28607).

With a computer or mobile device, anyone can conveniently pack a personalized Operation Christmas Child shoebox gift on the Samaritan's Purse website year-round. Go to samaritans-purse.org/occ to select toys and gift items, write a note of encouragement and "pack" them in a shoebox. After the shoebox is packed and sent by the Operation Christmas Child team, participants can discover where in the world their gifts will be delivered.

To learn about year-round volunteer opportunities or to serve with Operation Christmas Child visit samaritans-purse.org/occ or call 1-800-353-5949. Thank you again to everyone who participated in this project and for those who participate year after year. These simple gifts, packed with love, communicate hope and continue to transform the lives of children worldwide.

*Megan McCloud
NE Florida Media Team Member
Operation Christmas Child
(561) 523-8854, cell*

Bridge Group celebrates fellowship, giving

Carol Mintzer Community Submission

The Plantation Duplicate Bridge Group continued their tradition this year of welcoming the holiday season with a delicious luncheon prepared by Chef Craig, followed by the game — with a record 24 players.

The lovely decorations and table settings in the dining room added a festive air to the afternoon. After the scores were tallied by our resident director, Dan Philip, the results were as follows:

1st place team: Frances Maury & Dan Philip

2nd place team: Dottie Hood & Pat Lanfelder

3rd place team: Judy Beckwith & Vicki Paul

The group made a generous contribution to the Plantation Founda-



Photo by Robin Webster

tion which provides post-secondary academic tuition assistance to Plantation staff and their immediate families.

The donation, made in honor of the leaders of the weekly games, was gratefully acknowledged and appreciated.

IN REMEMBRANCE



GARDNER

Eleanor Hoffmaster Gardner

Eleanor (Ellie) Hoffmaster Gardner of Ponte Vedra Beach, Florida passed away on December 24, 2015

at the age of 87. Mrs. Gardner was married to Dr. Thomas A. Gardner, now deceased, and was a devoted wife of 58 years and the mother of three sons. Ellie was a very positive person throughout her life, and friends remember her constant smile and optimistic personality. She cared deeply for her family and her friends, and she had a special ability to make everyone in her presence feel comfortable and at ease. Her enthusiasm and personality were infectious.

Ellie was born on February 19, 1928 in Grove City, PA and was raised in Mount Jackson, PA. She graduated from Mount Jackson High School in North Beaver Township, PA in 1945.

Ellie graduated from the University of Michigan in Ann Arbor, where she earned a degree in Medical Technology, in 1949. After college, she worked as a laboratory technician at the University of Pennsylvania hospital in Philadelphia and the Robert Packer Hospital in Sayre, PA.

Mrs. Gardner dedicated many years to community organizations in the Franklin, PA area, especially the Hospital Auxiliary. After her sons left for college, Ellie earned her real estate brokerage license. She founded a real estate firm, Park Real Estate in Meadville, PA, and managed that business for almost 10 years.

Mrs. Gardner especially loved her family, her grandchildren, her home at Argeon Hill, the beach at Ponte Vedra, and her women's tennis group. Ellie was a very accomplished seamstress, and she loved to make clothes for her grandchildren. She is survived by three sons and three daughters-in-law; Thomas and Maureen Grace Gardner of Ann Arbor, MI, Timothy and Deborah Gardner of Winston-Salem, NC, and Ted and Lisa Gardner of Charlotte, NC. Mrs. Gardner is also survived by eight grandchildren, whose lives she will continue to influence in memory, and seven great grandchildren.

Over the past 10 years, Ellie was fortunate to have close friendships with Margie Dieter, Peggy Hall and Betty Price, all of whom helped Ellie live a full and active life. In addition, a group of important women who cared for Ellie on a 24-hour basis were extremely kind and giving. Ellie's family wants to thank all of these special people.

Ellie Gardner was the daughter of Wright R. Hoffmaster and May

McAnlis Hoffmaster. She is survived by one sibling, Albert Hoffmaster of Mount Jackson, PA.

A memorial service will be held on January 29th at Palms Presbyterian Church in Ponte Vedra, FL at 2:00 pm. In lieu of flowers, the family requests memorial donations to be made to Juvenile Diabetes Research Foundation.

Lorena Vivian Opiela

Lorena Vivian Opiela, born November 30, 1918 in Ethel, Missouri, passed away peacefully at Hospice after a brief illness — she had just celebrated her 97th birthday! Though Lorena lived most of her life in Kansas City and Washington DC, in 1987 she moved to Ponte Vedra Beach. She will long be remembered for her beauty and charity.

Lorena is survived by her only child, Michelle Floyd and her husband Jerry of Ponte Vedra; grandchildren, Chris Floyd, Rhonda Floyd Melton, Allison Floyd Tatum, Kathleen Floyd Moran and Jack Floyd and her great-grandchildren, Alex Melton, Kadin Floyd, Kristin Floyd and Zachary Tatum.

A graveside service was held on Sunday, January 3, 2016 at 1:30pm at Greenlawn Cemetery.

Condolences may be shared at Hardage-GiddensBeachesChapel.com

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Roosevelt Collier

Provided by Beaches Museum

Beaches Museum announces Chapel Concert Series

As a successful 2015 concert season wraps up with two sold out "Celtic Christmas" performances, the Beaches Museum announces a spring schedule that includes returning favorites, new talent and unique performances for the Chapel Concert Series.

Held in the intimate and historic setting of the Beaches Museum Chapel, the concerts to date have featured artists that may otherwise never make it to Jacksonville Beach. Tim Ellis, chairman of the Chapel Concert Series Committee, commented on the success of the series to date.

"The artists enjoy the unique venue and acoustics while the audience enjoys a smaller setting with a more personal and intimate experience at each show," Ellis said. "It's a magical combination for everyone involved."

Mon., Jan. 11 Roosevelt Collier

South Florida-bred Roosevelt Collier is an internationally renowned master on the pedal steel guitar. He has collaborated with, among many oth-

ers, The Allman Brothers, Col. Bruce Hampton, Elvin Bishop, Funky Meters w/Bernie Worrell of Parliament Funkadelic, Galactic, Gov't Mule, JJ Grey & Mofro and the Tedeschi Trucks Band.

Thurs., Feb. 11 Jim Suhler

Jim Suhler is an American Texas Blues guitarist. Suhler has been playing professionally since the 1980s, and has performed with a variety of Blues legends that include George Thorogood, Johnny Winter, AC/DC, Buddy Whittington, Billy F. Gibbons, Joe Bonamassa, Elvin Bishop, and Buddy Guy along with many other notable musicians. Suhler is a returning artist to the Series.

Mon., March 14 Col. Bruce Hampton (Ret)

Bruce Hampton is a surrealist American musician. In the late 1960s he was a founding member of Atlanta, Georgia's avant-garde Hampton Grease Band and later formed bands including The Late Bronze Age, The

Aquarium Rescue Unit, The Fiji Mariners, The Codetalkers, The Quark Alliance, Pharaoh Gummitt and Madrid Express

Thurs., March 31 Selwyn Birchwood

Selwyn Birchwood, Florida's rising young blues fireball, is a guitar and lap-steel-playing bundle of pure energy. He was the winner of the Blues Foundation's 2013 International Blues Challenge (band category), as well the winner of the Albert King Guitarist of the Year award. Birchwood's concert will kick-off Springing the Blues, internationally renowned festival held in Jacksonville Beach, annually.

Monday, April 25 Marcus Parsley

Hailing from Jacksonville, Florida, trumpeter Marcus Parsley arrived in New York City in 2002 where he became known mostly for his lush tone and deep soulfulness in both the jazz and R & B circles. Since then, Marcus has become a fixture of the interna-

tional music scene through extensive touring and recording.

Parsley has gone on to play the world's stages and record with numerous celebrated artists including: J.J. Grey and Mofro, Charles Bradley, Sharon Jones and the Dap-Kings, Los-

CHAPEL continues on Page 12

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Jerry Norton

Stephen G. Norton, known by most as Jerry Norton or Coach Jerry, is a Ponte Vedra resident, retired aerospace engineer, lifelong youth sports coach and long-time sports writer for the Ponte Vedra Recorder. Norton lives in Nocatee with his wife, Marylou. His youngest son, Christopher, also lives in Nocatee. The father and son duo regularly pair up to cover local sports for the Recorder with Chris taking the majority of the photographs and Jerry writing the articles. Norton is also the Founder and President of Junior Development League Football, Inc. "It's a concept of organizing sports," Norton explained. "You keep the rosters small, you keep the instruction fundamental, you do not have coaches competing against coaches. You have kids competing against kids under the direction of a single coach – one coach coaches both sides. So he has no stake in the outcome of the game, so hopefully what you get, is he's teaching kids to play, he's making sure all of the kids play and that's a concept that can be used in any sport."

Norton has written two books, *Mom, Can I Play Football?* published in 1999 and a brand new book, *UNINTENDED CONSEQUENCES: How Adults Took the Fun Out of Youth Sports*, published last month. Norton will be at Bogey Grille on Saturday, Jan. 9 from 2-4 p.m. to sign copies of his new book. Visit www.coachjerry.com for more information about Norton's books and appearances.

Where are you from originally?

Long Island, New York. I worked for most of my life for Grumman, — now called Northrop Grumman. I worked there 40 years. I've been retired since then, and I've been working for my leisure for the Recorder. I started for the Recorder in 1995.

How long have you lived here?

I moved to Florida in 1986. Grumman opened up a new plant in Melbourne, Fla. I moved there and worked on this airplane called Joint STARS which is an Airforce Airplane. I worked on that for six years until 1992 and then I retired. I moved from Melbourne up to Ponte Vedra.

You've written two books?

This is my second book. One of the final things I did at Grumman was write a technical journal on the development of the airplane Joint STARS. My first [sports] book was written in 1999. The name of that book was *Mom, Can I Play Football?* I wrote that because my sons were pushing me to recapture some of the fun stuff about football, my experiences in sports and coaching.

Tell me about your new book.

This is a completely different book from my first book. That was a light-hearted and humorous with a lot of funny stories in it. This book was written to try to make some changes in the paradigm that is youth sports. That paradigm is flawed, severely, and I'm trying to change that paradigm. Paradigms take a long time to come into being and they take a very long time to get changed.

You are clearly passionate about youth sports.

I have a passion about kids' sports because I've been involved with them for as long as I've lived. Kids sports have to be about fun. You're competing of course because kids are always competing. I've always had the opinion that they will always compete and competition is not bad. The problems develop when the competition is not at the kid level, it's at the adult level, and that's the primary problem with the paradigm.

How has Junior Development League Football grown and changed?

In Ponte Vedra, when we started the program with 26 kids, it wound up with 1,600 kids in two to three years, some in Ponte Vedra, some in another program like it in St. Augustine and in Julington Creek. Now it's trying to spread. The P.A.L. in Austin wants to start it and in Michigan. It's going to spread and when it does, that's when we will start to make changes, but it takes a very passionate leader to start it and make sure it doesn't go off track.

— Carrie Resch/ The Recorder

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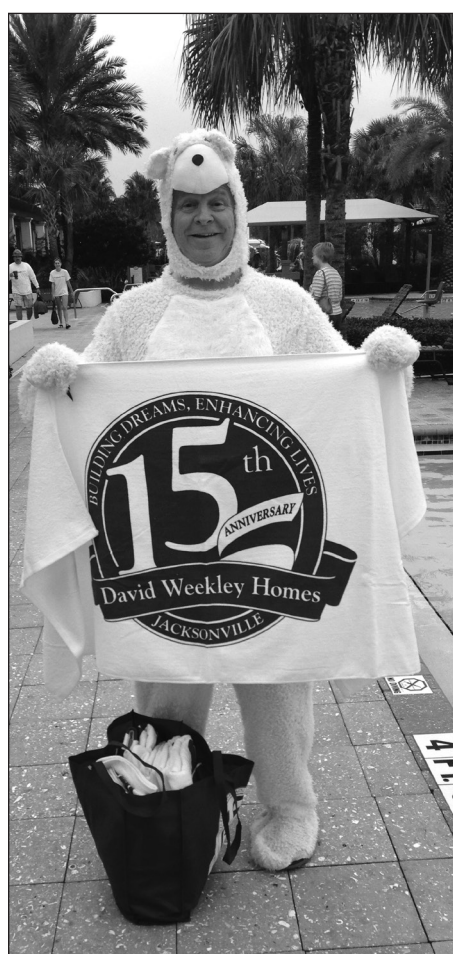
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Nocatee Happenings: The latest news from Nocatee



Last year, Nocatee residents jumped into the 59-degree pool at Splash Waterpark for the annual Polar Plunge. After overnight and early morning rain, the air temperature was in the high 60s and low 70s.

Photos by Recorder Staff



John Morris, of David Weekley Homes, took the 2015 plunge dressed as a polar bear.

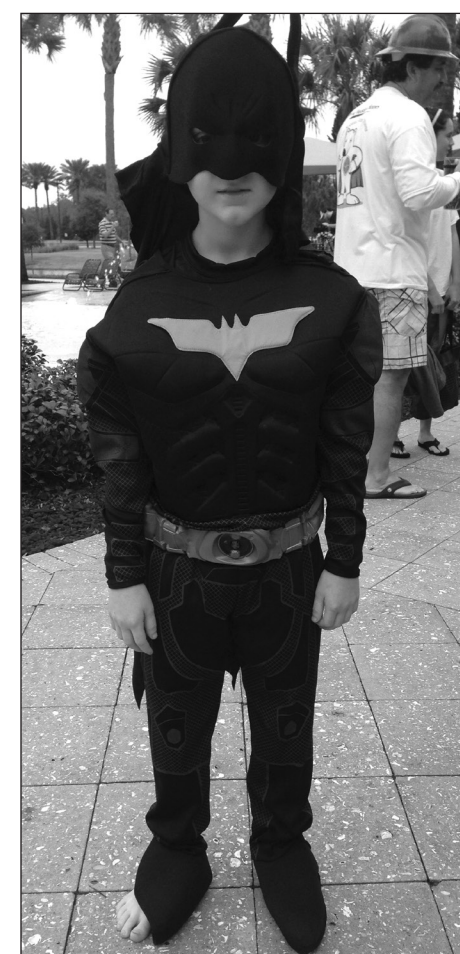
Taking the PLUNGE

Kelly H. McDermott
The Recorder

Whether you go as an innocent bystander, want bragging rights or view it as a rite of passage for new Nocatee residents, the annual Polar Plunge at Nocatee is not to be missed.

Nocatee residents and their guests are invited to commemorate the first swim of the New Year with the 7th Annual Nocatee Polar Plunge on Jan. 30 at 8 a.m. The morning of Polar-Plunge themed festivities will include a community

plunge countdown, “snow” fall, best dressed awards, group swim, complimentary hot chocolate/coffee, professional DJ and more inside Nocatee’s Splash Water Park. Residents can not only enjoy the Family Lagoon Pool after plunging, but also take advantage of the Zip Line and Rip Tide Water Slide. Breakfast will be included at this event for residents who purchase breakfast tickets through Resident Services prior to the event by calling (904)-924-6850. Breakfast is \$4/person.



Conner Diamond jumped into the pool in a Batman costume.



Mission House staff celebrated in April as the homeless resource center prepared to move up — quite literally — with a groundbreaking ceremony. The day facility expanded in its existing footprint by adding a second story to its building. From left to right: Frank Box (operations manager), Amanda Powell (case manager), Elizabeth Davis (administrative coordinator), Rhonda Hurley (clinic manager), Mike Russell (operations manager) and Carmen Whisler (case manager).

Photo by Kelly H. McDermott / The Recorder

Mission House celebrates grand re-opening

Kelly H. McDermott
The Recorder

Mission House began “raising its roof” in 2015 on Good Friday — and next week, it will celebrate its official facility re-opening with a ribbon cutting.

Mission House is the only day facility in the beaches area assisting men and women who are on the streets become active, contributing members of the community. After 18 years, Mission House reached the point where it was essential to expand program, counseling and healthcare services to meet the growing need and the great increase of people who are seeking help.

The solution was to add a second level to the current building for administrative offices and renovate the first floor area to better accommodate clients and patients, and the staff and volunteers who serve them. The second floor addition includes the addition of a multi-purpose conference room, which will act as a waiting room for clinic patients who in the past had to wait outside due to lack of space.

Mission House also built private small offices to provide staff to meet confidentially with clients and patients with access to computers. The clinic now has two more exam

rooms which will give Mission House the opportunity to serve more low income and homeless patients and alleviate their need to unnecessarily use the emergency room for their ailments.

Mission House will celebrate the completion of the project with an official ribbon cutting hosted by the Jacksonville Beach Chamber on Mon., Jan. 11 at 5:00 pm. The community is invited to join staff and supporters to celebrate and tour the new facility. For more information about Mission House or to donate, visit www.missionhousejax.org, or call (904) 241-6767.



Photo provided by Mission House

Mission House's original facility was located at 800 Shetter Ave. in Jacksonville Beach. Anderson said Mission House did not want to move to a new location because of the positive relationships the organization has built with homeowners and businesses in the neighborhood.



Photo provided by Mission House

The addition enables Mission House to better serve its clients and patients by moving existing staff upstairs and reconfiguring the bottom floor to a more practical layout. The staff and volunteers will be able to assist an estimated 30 percent more patients in the new clinic, adding to the half-million dollar savings Mission House provided to the city through preventing visits to local emergency rooms in 2014.

In order to begin the 1,000 square foot second-story expansion, Mission House's facility underwent controlled demolition last July.

Photo by Lori Anderson





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Ed Asner, M*A*S*H cast to host Ayla's Acres gala

St. Augustine Florida-based Ayla's Acres No-Kill Animal Rescue will present The M*A*S*H Gala: A Benefit for Ayla's Acres No-Kill Animal Rescue on Sat., Jan. 23 from 6:00 to 10:00 p.m. at The TPC Sawgrass Clubhouse in Ponte Vedra.

The event will be emceed by actor Ed Asner, best-known as television's iconic Lou Grant, and features a reunion of cast members from the award-winning television series M*A*S*H.

Attending cast members include Mike Farrell (Captain "B.J." Hunnicut), Jamie Farr (Corporal Maxwell Klinger), Loretta Swit (Major Margaret "Hotlips" Houlihan) and a special appearance by an additional beloved cast member to be announced during the event.

The M*A*S*H Gala will also feature a live auction where attendees may bid for a round of golf with Jamie Farr, lunch with either Mike Farrell,

Loretta Swit, the surprise cast member, or Ed Asner, a trip to the Bahamas and more. A silent auction will be held as well.

The Gala includes a gourmet dinner and music by Gainesville's Gosia and Ali featuring Harold Fethe. All proceeds from the M*A*S*H Gala will go to help build Peter's Friends Animal Resource Center's community low and no-cost spay, neuter, and vaccination clinic in St. Johns County.

According to Ayla's Acres No-Kill Animal Rescue's Executive Director, Fran Charlson, the M*A*S*H Gala is a once-in-a-lifetime event put together thanks to the efforts of a one-of-a-kind woman: Loretta Swit.

"Loretta has been a tireless advocate for Ayla's Acres and our mission for several years now and for her to put in so much time to coordinate and bring her friends together to support this cause is

simply monumental," Charlson said. "She knows how committed we are to animal advocacy in St. Johns and the surrounding counties. She also knows that Northeast Florida euthanizes around 30,000 animals a year and that giving our community access to low and no cost spay and neutering is essential to drive that

number down. So we are partnering up to make this happen."

Individual tickets are available as well as packages including 10-person tables and a limited number of VIP tickets for a reception with the stars prior to the event. Hilton

GALA continues on Page 16



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X102.9 PRESENTS SILVERSUN PICKUPS WITH THE DOG APOLLO JANUARY 10	GAELIC STORM JANUARY 30	DAVE MASON'S TRAFFIC JAM FEBRUARY 14	THE JOHNNY CLEGG BAND MARCH 18
OLATE DOGS WINNERS OF AMERICA'S GOT TALENT JANUARY 11	COLIN HAY WITH HEATHER MALONEY JANUARY 31	ST. PAUL & THE BROKEN BONES FEBRUARY 19	THE FAB FOUR 2 PERFORMANCES! MARCH 19
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THE COLLEEN & JOSH SHOW JANUARY 21	UNDER THE STREETLAMP FEBRUARY 5 & 6	CHARLES BRADLEY & HIS EXTRAORDINAIRES FEBRUARY 24	FLORIDA CHAMBER MUSIC PROJECT PRESENTS BEETHOVEN & MENDELSSOHN APRIL 10
FLORIDA CHAMBER MUSIC PROJECT PRESENTS DAVID BRUCE & MOZART JANUARY 24	YONDER MOUNTAIN STRING BAND WITH TROUT STEAK REVIVAL FEBRUARY 9	RICHARD MARX FEBRUARY 27	AMY HELM APRIL 12
GRAHAM NASH JANUARY 27	ROBERT RANDOLPH & THE FAMILY BAND WITH PARKER URBAN BAND FEBRUARY 11	THE ZOMBIES FEAT. COLIN BLUNSTONE & ROD ARGENT MARCH 3	RITA WILSON APRIL 15
ANA POPOVIC JANUARY 28	MARTY STUART & THE FABULOUS SUPERLATIVES FEBRUARY 12	ROGER MCGUINN MARCH 4	ONE NIGHT OF QUEEN APRIL 19
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Provided by Beaches Museum

Selwyn Birchwood

Chapel

Continued from 5

ton Harris, Ian Hendrickson-Smith and many more.

The Museum is offering a “Series

Package” with all five concerts for \$80. Series pricing is available up until the first concert on Jan. 11. Purchased individually, tickets are \$20 in advance and \$25 the day of the show. The Series Package offers a great price for an incredible season of music in addition

to a guaranteed spot.

“With such great talent in a relatively small venue, these concerts consistently sell-out” Ellis said. “It’s a great problem to have, but we want as many people as possible to experience these concerts. We know they won’t be disappointed.”

Prior to each concert, MoJo’s dinner, available for a suggested \$10 donation, will be served on the patio adjacent to the Chapel beginning at

6 PM (weather permitting) and the concerts will all begin at 7 p.m.

The Chapel Concert series is supported by the Lazzara Family Charitable Foundation and all proceeds support the operations of the Beaches Museum & History Park. The Beaches Museum & History Park is located at 381 Beach Blvd. in Jacksonville Beach. To find out more about the concerts, visit www.beachmuseum.org or contact the Museum at (904) 241-5657.

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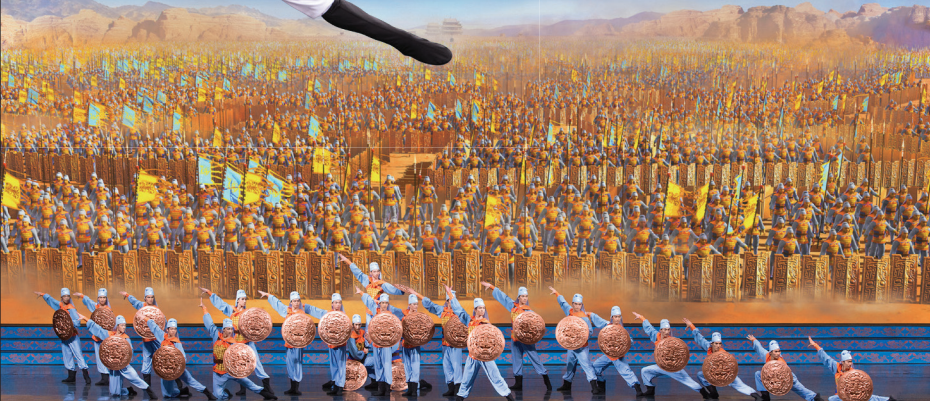
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—Sundura Norton, choreographer and former dance teacher



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Thursday, Jan. 7	Friday, Jan. 8	Saturday, Jan. 9	Sunday, Jan. 10
<p>La Mer The Jacksonville Symphony Orchestra will perform La Mer, Thursday, Jan. 7 at 7:30 p.m. at the Times-Union Center for the Performing Arts, 300 Water St., Jacksonville. For more information or to purchase tickets, call (904) 354-5547 or visit www.jaxsymphony.org.</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>Art Journaling Begin the journey into art journaling with mixed media artist, Kathy Davis on Thursday, Jan. 7 and Saturday, Jan. 30 at 1 p.m. at the Southeast Branch Library, 670 US 1 South, St. Augustine. This program is free and all supplies provided but feel free to bring along any materials you wish to include in your journals. This is a great opportunity to learn art journaling techniques or work on ones you have in the works. Call the library at (904) 827-6900 to register.</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>Live Music at Table 1 Table 1 at 330 A1A N will host the Gary Starling Jazz Band live starting at 7:30 p.m.</p>	<p>John Sebastian at PV Concert Hall John Sebastian will perform at the Ponte Vedra Concert Hall Friday, Jan. 8. Reserved seating tickets are \$36. Doors open at 7:30 p.m.; show starts at 8 p.m. The Concert Hall is located at 1050 A1A N., Ponte Vedra. For more information or to purchase tickets, visit the Ponte Vedra Concert Hall or St. Augustine Amphitheatre box offices or visit www.pvconcerthall.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>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>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 habitatstjohns.org.</p> <p>Live Music at Table 1 Table 1 at 330 A1A N will host Barrett Jockers live starting at 7:30 p.m.</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>Katz 4 Keeps Adoptions Adoption Days Katz 4 Keeps adoption days will take place Saturday, Jan. 9 and Sunday, Jan. 10 from 11 a.m.-3 p.m. at Katz 4 Keeps, 935B A1A North in Ponte Vedra Beach (next to Sherwin Williams). For more information, call (904) 834-3223 or email katz4keeps.com.</p> <p>Beaches Green Market The Beaches Green Market is every Saturday from 2-5 p.m. at Jarboe Park (intersection of A1A and Florida Blvd.) For more information, call (904) 710-2022 or visit www.beacheslocal-foodnetwork.org.</p> <p>Live Music at Table 1 Table 1 at 330 A1A N will host Way Back Wednesday live starting at 7:30 p.m.</p> <p>Second Saturday Family Seining Event The GTM Research Reserve will host Family Seining Saturday, Jan. 9 from 8:30-10:30 a.m. Join staff and/or volunteers for a guided family seining activity. Visitors will get the chance to 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 is 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 or go to www.gtmresearchreserveexplorations.eventbrite.com to reserve a spot online. If spaces are full, a Family Seining event is also offered on the fourth Saturday of the month.</p> <p>Community Fun Day Festival Body Control is hosting a Community Fun Day Festival to benefit Dreams Come True Foundation, Saturday, Jan. 9 from 10 a.m.-2 p.m. at 120 Everest Land, St. Johns. The day will include free health screenings and massages, face painting and other kids activities, live music, food and drink vendors and giveaways. All proceeds from the charity raffle will benefit Dreams Come True. For more information, call (904) 516-0800.</p>	<p>EMMA Concert Association concert EMMA Concert Association presents Andrew Sords, Violin & Eriko Izumida, Piano Sunday, Jan. 10 from 2-4 p.m. at Lewis Auditorium, 14 Granada St., St. Augustine. Tickets are \$35. For more information or to purchase tickets, call (904) 797-2800, email emmainfo@bellsouth.net or visit www.emmaconcerts.com.</p> <p>Beaches Fine Arts Series concert Concert organist, Ken Cowan, will perform Sunday, Jan. 10 at 4 p.m. at St. Johns Cathedral, 256 E. Church St., Jacksonville. The concert is free and open to the public. For more information, call (904) 270-1771 or visit www.beaches-finearts.org.</p> <p>Silversun Pickups at PV Concert Hall X102.9 presents the Silversun Pickups with guests The Dog Apollo, Sunday, Jan. 10 at the Ponte Vedra Concert Hall. Advance admission tickets for the standing room only show are \$30; \$35 day of show. Doors open at 7 p.m.; show starts at 8 p.m. The Concert Hall is located at 1050 A1A N., Ponte Vedra. For more information or to purchase tickets, visit the Ponte Vedra Concert Hall or St. Augustine Amphitheatre box offices or visit www.pvconcerthall.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>

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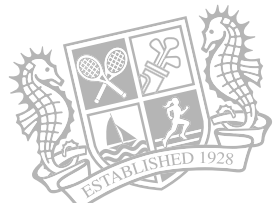
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JANUARY
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Sunday Brunch Buffet Every Sunday	HydroPeptide Spa Event Friday, January 22
Bridge Monday's at 12:30 p.m.	Family Bingo Buffet Saturday, January 23
Lobster Night Every Wednesday	Tennis Awards Mingle Saturday, January 23
Tapas Night Every Thursday	Gate Hospitality Group Culinary Cook-Off Saturday, January 30
Prime Rib Buffet Every Friday	PV Date Night Saturday, January 30
Italian Night Monday, January 11	
Adult Trivia Tuesday, January 12	
Pajama Party for Kid's Saturday, January 16	



Monday, Jan. 11	Tuesday, Jan. 12	Wednesday, Jan. 13	Thursday, Jan. 14
<p>Beaches Museum Chapel Concert The Beaches Museum and Lazzara Family Foundation present Roosevelt Collier, who will perform Monday, Jan. 11 at the Beaches Museum Chapel, 505 Beach Blvd., Jacksonville Beach. Tickets are \$20 for the show in advance, \$25 day of show. Prior to the concert, dinner by MoJo's BBQ will be available on the Chapel patio for a suggested donation of \$10 (weather permitting) Food and drinks at 6 p.m.; the concert starts at 7 p.m. All proceeds benefit the Beaches Museum & History Park. For more information, call (904) 241-5657 or visit www.beachmuseum.org. To purchase tickets, visit www.beachmuseum.ticketleap.com/concert-series-roosevelt-collier.</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>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>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 KatieArnold@stjohnscoa.com.</p>	<p>Prostate Cancer Support Group Bro to Bro is a monthly support meeting which provides information for men with prostate cancer and their families. For more information, please call Steve at (904) 508-4956. Bro to Bro meets the second Tuesday of each month at 6:15 p.m. in the Wilson Cancer Care Center at Baptist Medical Center Beaches, 1375 Roberts Drive, Suite 105, Jacksonville Beach.</p> <p>Jax Beach Art Walk The Jax Beach Art Walk takes place the second Tuesday of every month from 5-9 p.m. This family friendly event takes place in front of businesses along 1st St. from Beach Blvd. north to 5th Ave N. The Jax Beach Art Walk showcases the talent of great local artists and the businesses in the community. Many of the participating businesses will have live music and specials throughout the art walk. For more information, visit www.betterjaxbeach.com.</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>Newcomers Monthly Meeting Newcomers of the Beaches monthly luncheon is at 11 a.m. at the Marsh Landing Country Club in Ponte Vedra Beach. Cost is \$23 dollars. Reservations are required. For more information, visit www.newcomersofthebeaches.com.</p> <p>Play with snow at Anastasia Library Kids (ages 4-11) can come into the library to play with some of our own homemade snow and make some fun snow crafts Wednesday, Jan. 13 from 2:30-4 p.m. at the Anastasia Island Branch Library, 124 Seagrove Main St, St. Augustine Beach. For more information, call (904) 209-3730 or visit www.sjcpls.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>Live Music at Table 1 Table 1 at 330 A1A N will host The Rubies live starting at 6 p.m.</p> <p>'Honkey Tonk Angels' at The Alhambra Alhambra Theatre & Dining presents "Honkey Tonk Angels" Jan. 5 through Feb. 7. Hear 31 of your favorite songs performed including, "Stand by Your Man," "Coal Miner's Daughter" and "Harper Valley PTA." 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>Joint Chamber Luncheon The St. Johns County Chamber of Commerce Ponte Vedra Beach Division and the JAX Chamber Beaches Division joint luncheon is Thursday, Jan. 14 from 11:30 a.m.-1:30 p.m. at Sawgrass County Club, 10034 Golf Club Drive, Ponte Vedra Beach. The guest speaker will be State Attorney R.J. Larizza who discuss the operations of the 7th Circuit State Attorneys office, its cases, legislation and current issues which are impacting the criminal justice system. The cost is \$25 for members; \$30 for non-members. Register online at www.stjohnscountychamber.com or www.myjaxchamber.com.</p> <p>Container Gardening: Succulents Looking for an easy-to-maintain planter for your doorstep, patio, or windowsill? Master gardener, Dottie Hudson, provides tips, tricks, and suggestions on growing eye-catching container gardens in a free program Thursday, Jan. 14 from 1-2:30 p.m. at the Southeast Library, 6670 US 1 S., St. Augustine. Bring your questions and let Dottie help you to get growing. For more information, call (904)827-6900.</p> <p>Nemours BrightStart Children ages 3 – 5 are invited to receive a free, 10-minute Early Literacy Screening at the Ponte Vedra Beach Branch Library Thursday, Jan. 14 from 10 a.m.-12:30 p.m. courtesy of Nemours BrightStart. Registration is taken on a first-come, first-serve basis by a Nemours representative. Utilize this free screening to find out where your child's literacy strengths lie, and what you can do to help them improve in any other areas before they start school. The library is located at 101 Library Blvd., Ponte Vedra Beach. For more information, call (904) 827-6950.</p> <p>Live Music at Table 1 Table 1 at 330 A1A N will host the Gary Starling Jazz Band live starting at 7:30 p.m.</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 carrie@opcfla.com, post online at www.pontevedrarecorder.com using the automated form or call (904) 686-3939.</p>

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Saturday, January 9th
Chili Cook-Off
Taste chili prepared by our chefs & paired with a selection of Bold City brews. You get to be the judge! The winning chili will be featured on our menu.
2:00 - 5:00 PM \$20.00++

Tuesday, January 12th & Wednesday, January 13th
Taco Night
Enjoy margarita specials & build your own delicious tacos. Choose from dozens of toppings from our taco bar!
5:00 - 9:00 PM \$20.00++

Wednesday, January 20th
Sushi & Sake at TPC
Ignite your taste buds with a night of sushi, sake, soups and noodles at the clubhouse
6:30 - 9:00 PM \$32.00++

Monday, January 25th
Adobe Road Wine Dinner
Join Kevin Buckler, owner of Adobe Road Winery, for his 5th wine dinner in the Champions Dining Room
6:30 - 9:00 PM \$125.00++

For complete information on our dining and social events, visit our website at <http://www.tpc.com/sawgrass-dining>.
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Gala

Continued from 11

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Ayla's Acres No-Kill Animal Rescue, Inc. is a St. Augustine-based non-profit supporting adoption, spay and neuter, and responsible care of animals.

Along with education, outreach, adoption and fostering programs, Ayla's Acres maintains a 45-acre sanctuary where "unadoptable" animals may live out their lives

with peace, love, and dignity.

The organization recently launched a \$2.6 million dollar capital campaign to raise funds to build Peter's Friends Animal Resource Center in St. Johns County. Ayla's Acres receives no government funding, relying instead on private donations of money, supplies, and items that are sold through their thrift shop, Ayla's Attic (142 King St., St. Augustine). Learn more at www.aylasacres.org.

For more information please contact hampton@aylasacres.org or call (904) 671.5506.



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SHORT TAKES

Jacksonville Science Festival

The 4th Annual Jacksonville Science Festival, a free three-day community-wide event promoting STEAM (Science, Technology, Engineering, Arts and Mathematics) education in Jacksonville, announces its partnership with Florida State College at Jacksonville (FSCJ) and The Foundation Academy.

The event will be presented Feb. 25-

26 from 9 a.m. -2 p.m. each day at FSCJ's South Campus and Feb. 27 from 10 a.m. - 3 p.m. at Friendship Fountain Park/MOSH.

Highlights include interactive booth presentations, food trucks, vendors, BIG science by MOSH, STEAM Talks, performing arts and lots of fun activities. For more information, call (904)-493-3535 or visit www.jacksonvillesciencefestival.org.

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JANUARY 7, 2016

A year-round college-planning calendar

By Nathaniel Sillin

Preparing your kids for college isn't just about the money you've put aside for tuition, room and board. It's about making deadlines, making the right choices and making sure your teen has the proper life and money skills to make college a success.

Consider a college-planning calendar you and your university-bound student can follow. Here are some seasonal activities to consider adding to yours:

Winter

No matter how you've prepared financially for your teen's college education, kick off the year with a visit



SILLIN

to a qualified financial and tax professional. You might also consider paying for a separate advisory session for your teen so they know how to handle money before they leave for college. January is also a good month to learn about the Free Application for Federal Student Aid, better known as the FAFSA (<https://fafsa.ed.gov>), as it's best to fill out the form right after Jan. 1 to avoid missing out on available federal and state (<https://fafsa.ed.gov/deadlines.htm>) aid going into your teen's

freshman year. That first FAFSA filing will give you an idea of what your Effective Family Contribution (EFC) (<http://www.practicalmoneyskills.com/collegeaid>) will be.

Consult trusted friends and family members for their advice on affording college and strategies to secure grants and scholarships. Resources like FinAid.org and Edvisors.com are good resources for ways to afford college, but it also helps to have face-to-face expertise.

Start evaluating potential schools with your teen. The U.S. Department of Education's College Affordability and Transparency Center ([\[legecost.ed.gov\]\(http://legecost.ed.gov\)\) features a range of calculators and resources to help you narrow down school choices with the chance for your teen to secure the most scholarships and grants – money that doesn't have to be paid back.](http://col-</p>
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Spring

Springtime is a good season to start talking about summer jobs and internships (<http://www.practicalmoneyskills.com/summerjob>) that will make for a more attractive college application. Internship application periods may be year-round with many deadlines

CALENDAR continues on Page 24



Kick-start a financially healthy 2016

You banked your holiday bonus and landed that raise you've been hoping for, but the post-holiday bills are coming. You may be wondering what more you can do to ensure you're on the right track financially in 2016. Fortunately, you can do a lot right away to start the year off strong.

- Reassess your budget; if you don't have one, make one. A budget is an essential tool for planning how you will spend, save, invest and enjoy your money. It should be a guideline to how your money will work for you, but it's not written in stone. Life changes, and outside influences mean you need to periodically examine and update your budget. Start by jotting down your financial goals for the year, then review your budget to see if it's going to help you achieve those goals, or if you need to make adjustments.

- Pay off holiday bills immediately, and if that's not possible, then as quickly as you can. Each month you carry a balance on a credit

card, interest rates increase the actual out-of-pocket cost of those holiday gifts you purchased. If possible, pay balances in full right away during the month of January. If that's not possible, create a payment plan for yourself with the goal of paying off the total balance in as high an increment as you can afford, so you minimize the time you're carrying a balance.

- Maximize "found" money. Gift cards have been the most-requested holiday gift item for nine years running, according to the National Retail Federation, but not everyone uses all the cards they receive. In fact, a survey by Coinstar Exchange found 37 percent of people who received gift cards in 2014 still haven't used all of them. If you have gift cards sitting around, they can be a great source of "found" money. Take your gift cards to a bright yellow Coinstar Exchange kiosk at your local grocery store and exchange them for instant cash. Put the extra

Every day ways to save money

Saving more money is a goal for many people. Whether retirement is looming or decades down the road, saving as much money as possible is a great way for men and women to plan for their financial futures.

But saving money is not always so easy, especially as the cost of living continues to rise in so many parts of the world. In its 2015-2016 "Salary Budget Survey," WorldatWork, a global association for human resources management professionals and business leaders, found that U.S. employees can expect an average base salary increase of 3.1 percent in 2016. That marks only a slight increase from 2015, and many working professionals wonder if that increase will be enough for them to start saving more money.

Cost of living salary increases likely won't be enough for working professionals to grow their savings considerably, if at all. Fortunately, there are several ways that men and women can cut back each day and grow their savings without affecting their quality of life.

- Make your own coffee at home. While few people may give it much thought, that \$2 or \$3 coffee you buy each morning adds up to a substantial amount of money each month. If your daily cup of joe from the coffee shop next to your office costs \$2.50, that's \$12.50 per week

SAVE continues on Page 24



Bringing their lunch to work instead of dining out each day is an effective way for professionals to grow their savings.

HEALTHY continues on Page 19

Give back without going broke

Nonprofit organizations often depend on financial donations to stay afloat. Donations can be used to fulfill a mission statement, pay staff or raise awareness of events sponsored by the organization.

Though financial donations are how many people support causes near and dear to their hearts, such gifts are not affordable for everyone. But prospective donors who can't reach into their pocketbooks can still support worthy causes by giving back in other ways.

The following are a handful of alternatives to financial donations for people who want to give back to their communities.

- Offer your services. Working professionals have their own unique skill sets, and organizations are always in need of people who can bring something unique to the table. Offering your services is different from traditional volunteering because volunteering projects typically do not require anything more than a willingness to pitch in on a project or lend a hand at an event.

When offering your services, you are offering something more than a typical volunteer. For example, attorneys may be able to provide legal advice pro bono while contractors may be able to design projects instead of

just pitching in when it comes time to turn those designs into something tangible. Offer your expertise and you will no doubt find numerous organizations ready to accept your offer.

- Donate your belongings. It may not seem like much on the surface, but donating old clothing or appliances can make a big difference to a local charity.

Charities may be able to sell your donations to generate money, or they may put them to use serving the less fortunate.

Find an organization that accepts such donations and, depending on how substantial your donations are, ask for a receipt so you can earn a tax deduction if you qualify.

- Coach or teach local youth. Another way to give back to the community is to volunteer to coach or teach your youngest neighbors. If you decide to coach, choose a sport you have experience with, especially if you decide you want to coach older children with more advanced skill sets.

Adopt a similar approach if you decide to teach or tutor, choosing a subject, perhaps one that's affiliated with your profession, that you feel

BROKE continues on **Page 23**



Participating in charity-sponsored events like 5Ks is one way for men and women to give back to their communities without breaking the bank.



Get a head-start on tax season

The dawn of a new calendar year often marks the end of the sometimes hectic holiday season. This time of year marks a return to normalcy for many families, as the kids go back to school and parents return to work.

The beginning of January also serves as a great time to start preparing for tax season. While the deadline to file returns may be several months away, getting a head-start allows men and women the chance to organize their tax documents so they aren't racing against a deadline come April. The following are a handful of ways to start preparing for your returns now.

- Find last year's return. You will need information from last year's return in order to file this year, so find last year's return and print it out if you plan to hire a professional to work on your return.

- Gather dependents' information. While you might know your own Social Security number by heart, if you have dependents, you're going to need their information as well. New parents or adults who started serving as their elderly parents' primary caretakers over the last year will need their kids' and their folks' social security numbers. If you do not have these numbers upon filing, your return will likely be delayed and you might even be denied potentially substantial tax credits.

- Gather your year-end financial statements. If you spent the last year investing, then you will have to pay taxes on any interest earned. Interest earned on the majority of savings accounts is also taxable, so gather all

of your year-end financial statements from your assorted accounts in one place. Doing so will make filing your return, whether you do it yourself or work with a professional, go more quickly.

- Speak with your mortgage lender. Homeowners should receive forms documenting their mortgage interest payments for the last year, as the money paid in interest on your home or homes is tax deductible. If these forms are not received in a timely manner, speak with your lender. You might even be able to download them from your lender's secure website.

- Make a list of your charitable contributions. Charitable contributions, no matter how small, are tax deductible. While it's easiest to maintain a list of all charitable donations you make as the year goes on, if you have not done that, then you can make one now. Look for receipts of all contributions, contacting any charities you donated to if you misplaced any receipts.

- Book an appointment with your tax preparation specialist now. As April 15 draws closer, tax preparers' schedules get busier and busier. The earlier you book your appointment, the more likely you are to get a favorable time for that meeting. In addition, if you have gathered all of the information you need by early February, then booking your appointment early means you can file earlier and receive any return you might be eligible for that much quicker.

Tax season might not be right around the corner, but it's never too early to start preparing your return.

Healthy

Continued from 18

money toward paying off holiday bills, boosting your emergency fund or for something you really want or need. Visit www.coinstar.com/coinstarexchangeiosfinder to find a Coinstar Exchange kiosk near you.

- Review all your credit accounts.

Even the most careful shopper can fall prey to crooks, who are particularly active and crafty during the holidays. Look over your credit card statements to ensure you authorized all the charges that appear on them. For an extra layer of safety, check your credit report; it can help you detect signs of identity theft or other fraud as quickly as possible.

- Increase your savings. By now, you've reviewed your budget and

cached in your unused gift cards, so you've got some extra money in your pocket.

Instead of spending it, use that money to increase your savings. It's especially important to have an emergency fund equivalent to a few months of living expenses.

Those savings can help protect your financial health against unforeseen circumstances like a big auto expense or home repair bill, or even job loss.

While it's always great to save more, setting aside even \$10 a week can have a big impact on your financial future.

Many financial goals require long-term planning, but others can be done quickly and easily.

These simple, do-it-now steps can yield instant gratification, and help ensure you get a good financial start in 2016.

— BPT

How to talk about money with family

Finance cuts to our emotional roots, money professional says

When we think about money, let's be honest – we're not talking about just money, but also a host of related consequences and deeply felt emotions, says retirement specialist Lee Stoerzinger.

"Money cuts to the emotional roots of every human issue," says Stoerzinger, a Certified Financial Planner, head of Lee Stoerzinger, Inc., (www.leestoerzinger.com) and author of "On The Back Burner."

"In my years of advising, I've come to understand that when we talk about money, we're layering in fear, spirit and soul. When we strip away the facts and figures, money is all very emotional. We can't really make progress until we understand those emotions. I have found that most people don't necessarily want to be rich—they just don't want to be poor. Isn't that what we all want – security?"

Stoerzinger, who says he began to see money in a new way after adopting two children from Haiti and who has helped streamline adoption efforts for other Haitian children to American families, offers ways adult children may speak to their retired or retiring family members about money.

• **Start by appreciating storytelling.** We communicate with one another through storytelling, and if you want to learn more about yourself, then listen to your family stories. Don't be afraid to get your parents talking – about how they met, their first or worst job, what the economy was like when they were younger, etc. For many, talk about money is tough because families often are not communicative in general. Get to know your folks better. While you have gotten older and developed your own sense of self, you may be shocked to learn how much you have in common. Appreciate the stories and try to make for a comfortable environment, such as dinner.

• **Be true to your feelings.** Let your parents know how you really feel (the good and the not so good). Your feelings will outlive your parents. Let them out now, while there is time to resolve them. Clear things up and be honest. It's good to do some spiritual housekeeping.

• **Appreciate their plight and express compassion.** Let them know you recognize the efforts they have made in this world. It's very powerful to be able to say to someone, "I understand." Everyone has sins, mistakes, failures, pain and guilt.

Though you were not around to observe, your parents endured broken hearts and tough circumstances, too. They did the best they could. Let them know you "get it." You may not approve of their actions, but you can certainly understand them.

• **Be thankful out loud with gratitude.** These are, after all, the people who toilet trained you. Thank them for giving you life. Think of the good times and appreciate the opportunities they provided. Vacations, education, special outings, bicycles, time together, a room of your own—let them know how grateful you are for these things. "I'm willing to bet there were times when you as a child were neither loveable nor available," Stoerzinger says. "Their love is ultimately unconditional."

• **Apologize and make amends.** We're all capable of being mean. Whatever it is, take responsibility for your actions. A genuine "I'm sorry" allows two people to talk through a situation. This will be hard, but you won't regret it. Sometimes it's better to be kind than right.

• **Let forgiveness in.** Resentment gets us nowhere. Forgiveness is humbling in any relationship, and it helps to say, "I love you so much and I am willing to set

aside my pride in order to remain in your company." Let's move on to more important things. Forgiveness keeps us together, even when opinions clash. In the case of profound hurts, forgiveness can be a way to heal and move on. The pain may never be resolved, but at least we can gather our dignity.

About Lee Stoerzinger

Since 1993, Lee Stoerzinger, CFP, has dedicated his professional life to the study of finance, and to helping people become financially independent. His perspective on "true wealth" involves celebrating what we already have, honoring our commitments and helping those who need it most. After graduating from the University of Wisconsin-Eau Claire in 1992 with a bachelor of arts in cumulative finance, Lee began his career as an independent financial representative at his firm, Lee Stoerzinger, Inc., (www.leestoerzinger.com). Lee is a registered rep with SII Investments, Inc. A self-proclaimed "student of the world," especially faith, history and politics, he spends much of his time trying to figure out "what it all means." He savors his time with his wife, two children and a wonderful community of genuine friends.

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Teach kids financial lessons for the new year

At the dawn of a new year, many adults resolve to make positive changes in the year ahead. But New Year's resolutions aren't exclusive to adults. In fact, New Year's resolutions provide a great opportunity for parents to teach their kids about setting goals and maintaining the discipline necessary to realize those goals.



Many adults express a desire to save more money when making their New Year's resolutions. Parents who want to instill financial responsibility in their children and encourage youngsters to save money right alongside mom and dad can do so in various ways.

they're saving each week and how close they are getting to reaching their goal. As kids's balances increase and they get closer to their goal, they may grow just as excited as adults do when they see their investments perform well.

- Start giving kids an allowance in return for doing their chores. A great way to teach kids about money management is to give them an allowance in return for doing their weekly chores. This teaches kids that they must earn their money and also teaches them to budget. Resist the temptation to give kids extra money or advances on their allowances, as doing so can compromise the lesson that kids need to budget.

- Match kids' contributions. Another great way to encourage kids to save money is to match the deposits they make into their accounts. Whether it's teenagers saving for their first car or younger kids saving for a new bike, kids may be more likely to save if they know their contributions are being matched. Parents can explain that matching is not just for kids, as many moms and dads benefit from employers who match their retirement contributions.

- Encourage kids to establish specific financial goals. Kids can benefit just like adults by setting specific financial goals. If kids have their eye on a new gadget or gaming console, encourage them to create a savings log that tracks how much

- Let kids make mistakes. Everyone makes mistakes, especially when it comes to money. Many adults feel the best financial lessons they learned were a byproduct of a mistake they made that

forced them to reexamine their approach to money. Letting kids make financial mistakes now may help them avoid bigger and more costly mistakes down the road.


- Teach impulse control. Another valuable financial lesson parents can instill in their kids is controlling their impulses with regard to spending. Many adults exercise impulse control by waiting 24 hours to make purchases. In this scenario, adults who see something they like online or in-store that they did not intend to buy will wait a day after seeing the item before deciding whether or

not to purchase it. That 24-hour waiting period often prevents people from buying products they don't need. Kids can benefit just as much from following this guideline. In the interim between seeing the item and deciding whether or not to buy it, discuss with kids the pros and cons of buying the item. This can teach them to carefully consider each of their purchases, making them more responsible consumers for the rest of their lives.

New Year's resolution season provides a great opportunity for parents to impart valuable financial lessons to their children.

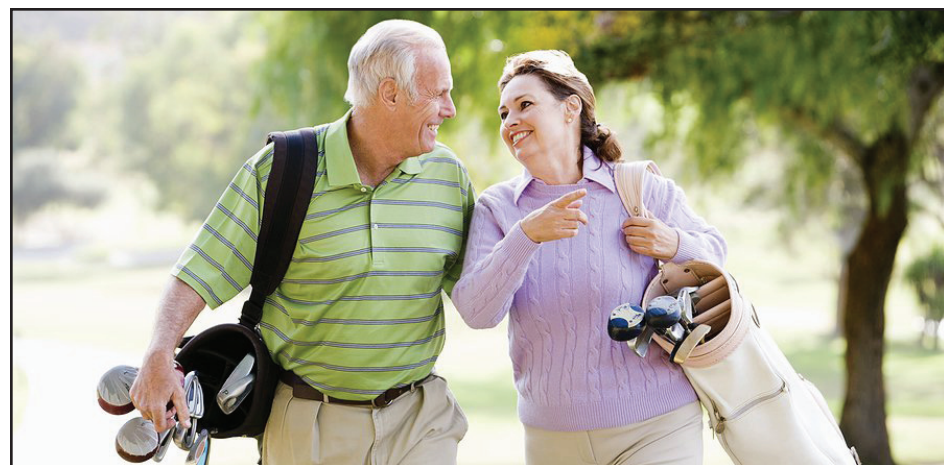


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How to handle a temporary loss of income

Millions of North Americans are struggling to make ends meet, and data suggests many adults are living paycheck to paycheck. A study released in 2012 by the Consumer Federation of America and Certified Financial Planner Board of Standards revealed roughly 38 percent of Americans stay afloat by living paycheck to paycheck. In 2010, a national survey showed that around 60 percent of Canadians would be in financial peril if their paychecks were delayed even one week.

Household liabilities, including

mortgages and rents, as well as other established debt makes it impossible for some people to remain financially sound without a steady income. Should a circumstance like a medical illness, loss of job or furlough in pay delay a salary, many people would quickly find themselves in financial hot water. Despite conventional wisdom that suggests people should have enough money set aside to cover at least six months' of expenses, many people do not even come close to this amount. So what to do if you are faced with a temporary loss of pay?

Everyone's situation is unique, but the following tips can help men and women weather the storm of financial uncertainty.

* **Remain calm.** When money suddenly stops coming in, remain calm and assess the situation. Now is the time to take out financial worksheets and bank statements. Add up the amount of money you have in the bank and any assets that can be liquidated without penalty. Compare this to the money that is spent each month. Once you have an accurate picture of your finances, you can es-

tablish a plan.

* **Explore assistance programs.** Laid off workers may be eligible for unemployment benefits. Be sure to file for unemployment as soon as possible. While unemployment benefits won't equal your previous earnings, the money can help pay bills until you are able to get back on track. Individuals sidelined from work by an injury may be eligible for compensation through worker's programs or any personal insurance plans.

INCOME continues on **Page 23**

Tips to maintain good credit

A good credit score can go a long way toward helping men and women secure their financial futures. When armed with a good credit score, men and women can secure lower interest rates on mortgages and auto loans, saving them thousands upon thousands of dollars over their lifetimes.

Some people deftly use credit to their advantage their whole lives by never missing a payment or never digging themselves into deep holes with regard to consumer debt. Others fight an uphill battle, earning a great credit score after digging themselves out of debt accumulated in early adulthood. Regardless of how men and women made it to the top of the credit score mountain, once they're there the work has only just begun. Credit scores are fluid, so high scores must be maintained in order for lenders to continue to view prospective borrowers as worthy investments. The following are a handful of ways consumers can maintain their high credit scores so they can continue to benefit from their well-earned financial reputations.

1. **Routinely monitor your score.**

Credit scores change constantly, so it's important that you continue to monitor your score to make sure there are no inaccuracies that can affect your standing. While each of the three major credit reporting agencies (Equifax, Experian and TransUnion) must supply one free copy of your credit report every 12 months upon your request, some credit card companies now offer free monthly credit report updates. Cardholders can take advantage of such offerings to monitor their scores. Report any discrepancies to the appropriate rating agency immediately.

2. **Sign up for automatic bill pay.**

Credit scores can plunge quickly when consumers miss payments. No one is perfect, so it's not out of the question that you might miss a payment one



time. Numerous factors contribute to your credit score, but payment history is perhaps the most influential variable when determining the final score, so a single missed payment can do significant harm. One way to avoid that and protect your credit score at the same time is to sign up for automatic bill pay. When signing up, use a bank account that always has a relatively high balance so you don't run the risk of having insubstantial funds when the money is automatically deducted from your account.

3. **Don't use too much of your credit.**

One of the benefits of having a great credit score is your available credit is likely to go up. That's because lenders see consumers with high credit scores as good investments worthy of higher lines of credit. But using too much credit, even when you have a high score, can be detrimental to that score. Credit

utilization is another factor used to determine your credit score. Your credit utilization rate is the sum of all your balances divided by your total available credit. A study from CreditKarma.com found a strong correlation between credit utilization rates and credit scores, as consumers who had lower utilization rates generally had higher scores. While it's important to use credit (the study also found those with a zero percent utilization rate had lower credit scores than consumers with rates between 1 and 20 percent), avoid using too much of your available credit. Even if you pay your balances in full and on time each month, a high utilization rate may hurt your score.

Achieving a good credit score is only half the battle for consumers. Once that credit score is high, consumers must take steps to maintain it so they can continue to benefit for years to come.

Simple ways to spend less

When people take inventory of their spending habits, many come to the conclusion that they need to scale back. Upon making that realization, many people immediately assume they need to give up certain luxuries.

However, spending less on nonessential items may free up funds for more enjoyable activities, such as dining out and travel.

Being frugal doesn't mean you have to be a minimalist, and it's easier than you might think.

Explore these relatively easy methods to tame spending.

- Use cash as much as possible. Paying with cash can create an emotional feeling of loss and taps into your five senses.

Taking cash from your wallet and handing it over to cashiers could slow down your subconscious spending, which is less likely to happen if you always swipe a credit or debit card.

- Keep a spending log. Jot down your spending habits on a piece of paper or use home budgeting software to track where you tend to spend the most.

This gives you an accurate and fluid method to examine your spending.

- Spend less on shopping sprees. Some people use shopping as an emotional release or a method to relieve stress.

If you like shopping but want to cut back on your spending, shop in less expensive stores, such as consignment or dollar stores. This feeds your desire to shop without breaking the bank.

- Eliminate one monthly bill. Find a way to cut out one monthly expense. If you're not using that gym membership, cancel it.

If you can't find something to eliminate, find a way to cut back. Maybe you can scale back your mobile phone service plan. Downgrade your cable television package to one that's more affordable.

- Do things yourself. Consider the services you pay others to do that you may be able to do yourself. If you're handy with a paintbrush, paint your home interior.

Have everyone pitch in to clean the house and scale back on housekeeping services. Cook your own meals and rely less on takeout.

- Transfer savings automatically. Transfer a portion of your paycheck directly into a savings account.

Set up automated transfers so the money never appears in the account linked to your debit card.

- Pay bills on time. Do not waste money on late fees and penalties. Use automatic bill pay so you don't miss any payments and waste money on fees.

Income

Continued from 22

- * Talk to your creditors. It is best to be open and honest with creditors so that this blip on your financial history doesn't end up causing any long-term damage to your credit. Many creditors have contingency plans in place and will be willing to work with individuals who anticipate trouble paying their bills.

You may be able to temporarily freeze accounts or waive payments for a certain period of time without penalty. If you have a store credit card, you may be able to negotiate a cash settlement to wipe out the debt. Some creditors will take as little as a few dollars a month as good-faith payments. Just don't wait until it's too late to negotiate with creditors.

- * Find ways to cut back. Lack of work may have already cut out some of your daily expenses, such as commuting costs. However, now is also the time to assess if any luxuries can be dispensed of to save money.

Think about cancelling expensive mobile phone plans or cable service. Cease having dinners out on the town or ordering take-out.

Kids may need to make concessions on extracurricular activities that cost money. These luxuries can be restored when a steady income is once again coming in.

- * Talk to family members. Do not hide the situation from

friends and family members. Be honest with family members about the situation, and they may offer advice or some financial help.

Although loans between family and friends can be tricky, they may be your best option to stay afloat financially during a rough patch.

- * Steer clear of credit cards. Many credit cards come with steep interest rates, so using credit cards to secure cash advances or make purchases is a risky proposition.

Explore other options before resorting to credit cards to bail you out.

- * Be open to new employment. Keep an open mind when searching for a new job. You may need to settle for something part-time until a full-time opportunity comes along. Think about looking outside of your normal line of work and into industries that are thriving even in tough financial times.

- * Stick together. Financial uncertainty can take its toll on a family.

Naturally, losing a job or having a temporary loss of pay can take its toll on morale and put added stress on relationships. But families who work together can ride out the situation successfully.

- * Make plans for the future. Realize this type of situation can happen again, and commit to making future plans for emergency savings and other coping strategies. Find ways to achieve a relatively stable nest egg so that you can weather any future financial storms.



Broke

Continued from 19

comfortable with.

- Create an internship. If you own your own business or work for a company that could use a helping hand, create an internship (or propose the idea to your employer and offer to oversee the program).

Internships are often invaluable opportunities for high school and college students, so creating such a position can be a great way to give back to the young people in your community.

- Raise awareness of a good cause. Many nonprofit organizations sponsor community events in an effort to raise awareness for their causes. Such events may include a 5K,

a walk for charity or a local vendor showcase where the entry fees go directly to the organization sponsoring the event.

If you want to give back but can't afford to make a donation, then participate in such events.

Races and charity walks often encourage participants to form teams made up of friends, family members and coworkers, so enlist the help of others and ask them to share their participation via social media so they raise awareness for a good cause.

Giving back does not have to break the bank. Charitable men and women who can't afford to cut a check can give back in other ways that can benefit their favorite charities just as much as financial donations.

Calendar

Continued from 18

happening in the gall. If you are expecting your teen to contribute some part of their earnings or savings for future college costs, it's worthwhile to review earning, spending, budgeting, tax and savings fundamentals they'll need to manage money in school.

Also, if your teen hasn't been exposed to banking on a regular basis, it's time.

Work with them to compare fees and services on various checking and savings accounts and consider whether it might be wise for you to bank with the same institution to allow for easier transfer of necessary funds from your account to theirs. Also encourage them to find an organized way of keeping track of their finances on paper, on computer or online (<https://www.mint.com>).

Summer

Summer is a time for fun, but it's also a good time to research potential schools and scholarship programs and even take a quick campus tour.

The U.S. Department of Education's scholarship site (<https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>) offers basic guidance in finding such money and local companies and organizations – including places where your teen can work or intern – may offer local awards.

If your teen is heading into their senior year, the fall is going to be busy. Get admissions test dates and college admissions deadlines down on your calendar as soon as possible. Also budget for college application fees as well as fees for admissions prep tests and the main SAT or ACT tests (more on that below) which may cost well in excess of \$50 based on which test – or tests – your teen needs to take.

Fall

Fall is the season for college admissions tests, but for students with extra time before graduation, it's also the season for test prep (<http://www.usnews.com/education/best-colleges/test-prep>). Higher-scoring students on such achievement tests generally are in a better position for admissions or certain types of

financial aid.

High-school sophomores take the PSAT as a primary qualification for National Merit Scholarships, but it also gives an early indication of how students may do during their junior year on their ACT or SAT test, whichever they are encouraged to take.

Get your student to check directly with the colleges of their choice to see which tests they require.

Finally, the closer your teen gets to freshman year, the more specific the dates on the calendar become.

For college-bound seniors, fall is the time for narrowing down college choices after visits, interviews or auditions so applications can be sent. Once acceptance letters arrive, it's time for parents and teens to evaluate financial aid packages.

Bottom line: Creating a college-planning calendar can help you and your teen target desired schools, learn about money management and break down funding obstacles. Set it up as early as possible.

Nathaniel Sillin directs Visa's financial education programs. To follow Practical Money Skills on Twitter: www.twitter.com/PracticalMoney.

Save

Continued from 18

(not counting weekend mornings), \$50 per month and \$600 per year. Buying coffee at the grocery store and preparing it at home won't cost anywhere near that much, saving you hundreds of dollars per year, which you can put directly into your savings account.

- Bring your lunch to work. Many men and women already know that dining in instead of out is a great way to cut back on unnecessary spending. But it's not just skipping nights out on the town that can help save money. Rather than spending somewhere between \$5 and \$10 every day on lunch at the office commissary or nearby restaurants, bring your lunch with you. Bringing your lunch allows you to buy in bulk rather than pay for each individual midday meal, and that can add up to considerable cost savings over the year.

- Trim some fat from your cable bill. While cable providers have been slow to embrace customizable plans that allow customers to pick and choose their channels in an effort to save money each month, some providers have begun to offer such plans. Contact your cable provider to see if you can customize your plan so you are no longer paying for channels you don't watch. If your provider does not allow you to customize, consider cutting your cable entirely. Streaming services such as Netflix and Amazon Prime cost a fraction of monthly cable subscriptions, and these services continue to increase their offerings.

- Work with a financial advisor. If you keep coming up empty in your search for ways to save, work with a financial advisor. Financial advisors can help you establish a monthly budget so you are in a good position to save. In addition, such advisors can suggest ways to grow your money that you might not know about.

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Alex joined Cowford Wealth Management Group in 2013. He started his career in wealth management after graduating from Dartmouth College where he received a degree in Economics, played college football for the Big Green, and assisted in managing the \$400,000 undergraduate investment fund. Prior to working at Raymond James, he interned as an analyst at EverBank in Jacksonville.

Alex focuses on developing comprehensive financial strategies and providing an outstanding client experience. His other roles include business development, marketing, and identifying new investment opportunities. Alex has obtained the Accredited Asset Management Specialist designation and is currently undergoing the CFP® certification process to become a CERTIFIED FINANCIAL PLANNER™ practitioner. He is fully registered as a financial advisor and holds the Series 7 & 66, 2-15 insurance and Long Term Care licenses.

As a Jacksonville native, Alex is committed to serving in the community. He serves as President of the Rotaract Club of the Jacksonville Beaches and is actively involved with Dreams Come True and Habitat for Humanity. Away from work, he enjoys spending time with his family, cheering on the Jaguars, and playing golf.

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COMMUNITY BRIEFS

Community Fun Day Festival in St. Johns

Body Control Gym will host a community fun day on Sat., Jan. 9 at its facility at 120 Everest Ln. in St. Johns. The event will be a day of family and neighborly fun with face painting for kids, games, free food, live music and free health assessments. There will also be a raffle,

with proceeds benefitting Dreams Come True of Jacksonville.

The event will be hosted from 10 a.m. to 2 p.m. For more information, call Body Control at (904) 516-0800.

PACT Prevention Coalition to host 'Character Counts!' session

The PACT Prevention Coalition of St. Johns County will host a one-hour "Lunch and Learn" session on

the Character Counts! program on Weds., Jan. 13 at noon. All local parents and interested community members are invited to attend this free presentation; lunch will be provided.

To be held in the Kingfisher Room (second floor) of the St. Johns County Health and Human Services Center, 200 San Sebastian View in St. Augustine, the session will feature a presentation by Christina Langston,

chief of community relations for the St. Johns County School District. Also speaking will be Bill Spaedt, the St. Johns County teacher on assignment for character education, who will discuss how the Character Counts! program is making a positive impact on local students. Helpful insights will be suggested on

BRIEFS continues on Page 26



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A "sold" sign in 1980 (Provided by Waston)



On Jan. 8, 1972, Watson was selected for Realtor of the Year by the Jacksonville Board of Realtors.

Watson Realty celebrates 50th anniversary

Watson Realty Corp., a Jacksonville-based real estate services provider serving Florida and South Georgia, celebrated its 50th anniversary last month on Dec. 16, 2015.

William A. Watson, Jr., the company's Chairman of the Board and founder, graduated from Stetson University, majoring in real estate and insurance. He began with a small office in Jacksonville in 1965 and dreamed of a people-oriented company sensitive to the needs and concerns of its customers. With this philosophy and the talent to recruit top managers and sales associates, Watson grew the company into the top privately-owned real estate firm in Florida, according to REAL Trends 2015.

"Our anniversary speaks for itself and demonstrates Watson Realty's commitment to legendary quality of service care for our customers," Watson said in a news release. "It's a good place to be when you're known as the real estate company to contact for handling all real estate needs. I am proud and honored to be associated with each of our



William Watson Jr., founder of Watson Realty Corp, and Ed Forman, Watson's President, broke ground on their Nocatee location in April 2015. The office, located in Nocatee, includes 4,200 square feet of space for Watson offices as well as 1,800 square feet of additional commercial rental space. (Photo by Susan Griffin)

Realtors and part of the Watson team." Since its founding, Watson Realty Corp. has grown to encompass 1,300 plus sales associates, 450 employees and 47 sales offices, all united as a team. Watson Realty Corp. has also established several affiliate offices including Watson Mortgage Corp., Watson Title Services, Watson Title Services of

Northeast Florida Inc., Watson Commercial Realty Inc., Watson School of Real Estate, Watson Referral Realty Inc., Watson Property Management, Watson Maintenance Services and Watson Relocation Services.

For more information about Watson Realty Corp., visit www.watsonrealty-corp.com.

Briefs

Continued from 25

how parents and other community members can personally reinforce these important values beyond the school environment.

Character Counts! is a national educational program aimed at instilling good character in our nation's youth. The program is built on the "6 Pillars of Character": trustworthiness, respect, responsibility, fairness, caring and citizenship. Character Counts! has been proven effective both in creating a school-wide "culture of kindness" and improving academic performance.

To RSVP for this free session, contact Bridget Heenan at BridgetPACT@yahoo.com.

Steve Amerson to perform at First Presbyterian

America's Tenor, Steve Amerson will perform at First Presbyterian Church downtown on Jan. 23 at 6:00 p.m. and at the 10:30 a.m. Sunday morning worship service on Jan. 24. The Saturday evening performance, Front Row Center, will feature Amerson performing Broadway show tunes and will be preceded by dinner in Covenant Hall.

Amerson was one of three tenors chosen to record demonstration tapes used by Luciano Pavarotti, Placido Domingo, and Jose Carreras in preparation for The 3 Tenors performances around the world.

Amerson is also a musical ambassador for the Congressional Medal of Honor Foundation and Society as he sings for their events throughout the United States. In 2009, he was presented the Bob Hope Excellence in Entertainment Award from the Congressional Medal of Honor Society.

His voice can be heard on over 165 feature films and countless television shows and commercials.

"Steve is very talented and accomplished, we are fortunate to bring him to Jacksonville for this exceptional performance," said Stroud.

"He is extremely versatile with a broad range of voice abilities," Stroud added. In addition to his performances and voice talents, Amerson provides music for global ministry organizations including Mission India, International Aid, American Bible Society, Bible League, Lancaster Bible College, Overseas Council, ALPHA and Celebrators events.

There is no charge for the concert; dinner reservations (\$15 per person) may be made online at www.fpcjax.org or by calling the First Presbyterian office at (904) 354-8439.

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2015 American Junior hosted at WGV

Alligood reaches goal, Seldemirova records best ever tournament score

Community submission

There was no stopping Andrew Alligood in his quest to reach a double-digit below par tournament score. He followed up on his -7 in the first round with a -6 to finish 14 under par for the three rounds of competition to claim the winner's trophy.

That gave Alligood back-to-back victories in the American Junior held at the Slammer & Squire course in World Golf Village. Last year he won the event with an eight-under par 208.

Sofia Seldemirova put together seven birdies and nine holes of par in the last day of competition. Only two bogeys kept her from finishing seven under. It was a great round and Seldemirova had a big smile on her face as she accepted the winner's trophy after finishing -1 for the three rounds.

"It was a good tournament really for me," said Seldemirova. "I am happy because it is my first time playing a tournament under par. It was a low round for me with a minus five. I am really happy with this. The two bogeys were really, really stupid. They were the holes that I made birdies through other rounds, but still I can't complain. It was a great round."

For Alligood, the only thing that was missing from his game today was a red cape and a large letter "S" on his chest. After a second round that put him eight under par for two rounds, he took the course this morning looking to accomplish a new goal.

After his outstanding game yester-



Photo by Graham Martin

Top five finishers in the Boys and Girls Divisions of the 2015 American Junior golf tournament.

day, he said his goal was to achieve a double-digit-below-par score in this tournament. That would be his first ever double-digit low tournament score.

"That was my only focus for the tournament. It was cool when you are so focused on making a goal, other than winning. It kind of distracts you from where you are on the course. Then, once I got to double digits, Rags (Justin) Ragnognetti, my coach, said 'okay let's get to 15 under. Let's see how low you can go.'"

Alligood admitted he had a little bit of trouble with his putting game today. If he was having difficulty, his competition must have really been having problems. He recorded eight birdies in today's round and said he should have made three more.

"Putting is really hard on these greens," said Alligood. "I don't know why. They are perfectly smooth, perfectly speedy, it is just, I don't know."

"I have not seen anybody putt well (today), including myself. I don't know what it is. I had a lot of shorter birdie putts which helped."

Alligood opened the day on the 10th hole and by the time he had completed three holes, he was already two under. He scored two more birdies before he completed the back nine and was already four under.

Alligood added two more birdies in the final nine holes, but a bogey on the par four 17th hole and another bogey on the 1st hole kept him to a six under in today's play and gave him a three-round total of 202 and the 2015 American Junior championship.

Janes Lombardo from Germany finished in second place in the Boys Division with -3. He played a solid and consistent game, recording 14 pars, three birdies and one bogey on the day.

"My driving was pretty consistent, my iron game was good as well," Lombardo said. "My putting was okay but I missed a couple of birdie putts, especially on the last three holes. I played consistent I had many greens in regulation and many fairways. I felt pretty good about the day."

Popular Nigerian golfer Tokunbo Toks Pedro finished in third place for the Boys Division with a +1 for three days of play. The problem with his game was that he could not take

GOLF continues on Page 29

DIVISION TOP 10 FINISHERS

Complete results can be found online at www.wjgs.org

Boys Divison

Pos	Total	Player	Country	Class	Today	R1	R2	R3	Strokes
1	-14	Alligood, Andrew	United States	2015	-6	71	65	66	202
2	-3	Lombardo, Janes	Germany	2013	-2	73	70	70	213
3	1	Pedro, Tokunbo Toks	Nigeria	2014	1	75	69	73	217
4	2	Krog, Stuart	Zimbabwe	2014	3	74	69	75	218
5	3	Han, Phone Pyae Chan	Myanmar	2017	4	75	68	76	219
T6	4	Hammer, Marc	Germany	2018	-1	78	71	71	220
T6	4	Stites, Ty	United States	2016	5	72	71	77	220
T6	4	Singh Brar, Arrun	United Kingdom	2017	3	76	69	75	220
9	6	Dietzel, Brandon	Germany	2015	1	71	78	73	222
10	7	Sithu, Hein	Myanmar	2018	-1	74	78	71	223

Girls Divison

Pos	Total	Player	Country	Class	Today	R1	R2	R3	Strokes
1	-1	Seldemirova, Sofia	Bulgaria	2017	-5	73	75	67	215
2	12	Martinez, Maria Fernanda	Mexico	2019	E	80	76	72	228
3	14	Khine, Phu Pwint Yati	Myanmar	2016	2	80	76	74	230
4	15	Plaumann, Livia	Germany	2018	5	79	75	77	231
5	16	Root, Amelia	United States	2018	6	79	75	78	232
6	17	von Heynitz, Pilar	Germany	2018	1	83	77	73	233
7	19	Saksa, Elina	Finland	2019	6	82	75	78	235
8	20	Traustadottir, Saga	Iceland	2017	5	84	75	77	236
9	24	Grinberg, Lauren	Brazil	2017	6	90	72	78	240
10	25	Root, Emily	United States	2016	5	82	82	77	241

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Sharks begin New Year with rematch vs. Palatka

Jim Moyes

Community submission

After placing third in a pair of holiday tournaments, Ponte Vedra will return home tomorrow night (Friday, Jan. 8) with a pivotal district contest against Palatka. The Sharks hope to atone for one of their 7 defeats, against nine victories, when they tip it off against the Panthers at 7:30 p.m.

Palatka stunned the Sharks in an earlier meeting by storming from behind to hand the Sharks their lone district loss on the season, as opposed to two district victories. The Sharks had a seemingly comfortable 16 points

lead in the final period only to see the Panthers employ a tenacious full court press that rattled the Sharks.

Oddly enough, Palatka's win over PVHS has proven to be their only win in district competition as the Panthers were upset in their other meetings by a combined 3 points against Clay and Menendez.

Although shorthanded during the two Holiday tournaments with 3 players absent, the Sharks posted wins in 4 of their 6 contests, with one of those losses coming on a last second buzzer at the hands of Fletcher.

The Sharks followed up their third

place showing at the St. Augustine Holiday tournament as head coach Bud Beech's squad again took consolation honors in the Blue Devil Classic at Clay County High School.

By defeating the host Blue Devils to cop third place honors, the Sharks once again defeated a host school in the process.

The Sharks had defeated St. Augustine on Dec. 23 to avenge a season opening overtime loss to the Yellow Jackets in mid-November. However, the Sharks had the tables turned a week later when Fletcher High, a team the Sharks had defeated earlier in December by 15 points, edged the Sharks by 58-55 to deprive PVHS from advancing to the finals.

Once again the Sharks could only point their finger for another of their close defeats to poor free throw shooting in their loss to neighboring Fletcher. After enjoying a lead that had expanded at one point in the second half to 15 points, the Sharks were only able to connect on a paltry 2 of 10 free throw attempts in the final two quarters.

The Sharks opened the Blue Devil Holiday tournament in style by posting a solid 57-40 victory over Deland High School. Outscoring Deland in every quarter, the Sharks put the game away with a 13-1 run in the third quarter as Matt Johnson, who finished with a game high 18 points, scored 9 of PVHS' 13 points.

Clay Welch and JD Pirris also scored in double figures for the winners with 11 points each, while Pirris with 9 rebounds, and Eston Hensley with 8, led the Shark rebounders.

The second round loss to Fletcher was especially painful as Ponte Vedra led throughout the entire game, until Fletcher took its first lead of the contest at 55-54 with just 25 seconds remaining. The Sharks were doomed from their poorest showing of the season at the free throw line as they shot a woeful 5-15.

Ponte Vedra's Hensley made one of two free throws with 0:11 seconds remaining to tie the game at 55-55. However, for the second time this season, the Sharks were defeated on a buzzer beater as the Senators' Tyron Bond nailed a three pointer to hand the Sharks their 7th loss of the season.

The Sharks played without 3 of their regulars, who missed the contest for personal reasons, and the short bench took an additional hit when Chris Tomacewski went out with an injury early in the first half.

Veteran head coach Bud Beech continually looked for help from his depleted bench but received no second

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Photos by Graham Martin

Sofia Seldemirova (center) is presented the winner's hardware by Tom Burnett (left), president World Junior Golf Series and Reid Whitake, 2015 American Junior tournament director.



Andrew Alligood (center) is presented the winner's hardware by Tom Burnett (left), president World Junior Golf Series and Reid Whitake, 2015 American Junior tournament director.

Golf

Continued from 27

advantage of the eight birdies he hit. Those minus scores were pretty much offset by seven bogeys and one double bogey.

"I struggled off the tee but I was really good with everything else," Perdo

explained. "This course is one of those courses that you have to put yourself in position, and if you are struggling off the tee, you are going to have a lot of problems making pars.

"I had a lot of penalty strokes from tee shots and that is what put me into trouble. I was in the water and lost balls. I putted great, I hit my wedges great, I hit my irons pretty well and just kept giving, myself chances for bird-

ies."

Rounding out the top three in the Girls Division were Maria Fernanda Martinez from Mexico with +12 and Phu Pwint Yati Khine, finishing at +14.

The 2015 American Junior is presented by the World Junior Golf Series, a 501(c) (3) non-profit corporation dedicated to creating a competitive international arena for youth that will promote good citizenship, scholarship,

benevolence, competitive spirit and outstanding ethical conduct through a variety of competitive sports activities and other organized learning experiences. For additional information, visit www.wjgs.org.

Sponsors for the 2015 American Junior include Titleist, Tom Burnett Golf Academy and World Junior Golf Ranking.

Basketball

Continued from 28

half scoring outside his starting five. Jack Shannon tallied 12 points, Pirris 11, Matt Johnson 10 and Hensley with 9 to account for the majority of Ponte Vedra's scoring.

In the battle for third place at the Blue Devil Classic, the Sharks held off a late fourth quarter rally by tournament host Clay in defeating the Blue

Devils for the second time this season, 55-51.

Once again, it appeared the Sharks were going to let a comfortable lead slip away as the Blue Devils, who trailed by as many as 9, pulled to within 2 points with 0:11 seconds remaining in the contest. Matt Johnson then hurled a full court pass that would have made PVHS star quarterback Nick Tronti proud, to Eston Hensley for an uncontested layup to clinch their 9th win on the season.

After missing 2 of 8 free throws in the final quarter to let a big lead slip away the preceding night against Fletcher, the Sharks hit 4 of their 5 free throws down the stretch to preserve the win.

Matt Johnson led a balanced attack with 14 points, while 3 other players were also in double figures: JD Pirris 13, Eston Hensley 11, and Jack Shannon with 10. Johnson, named to the

Blue Devil Holiday Classic All-Tournament team, also added a team high 6 assists.

The victory moves the Sharks to an overall record of 9 wins against 7 losses as they move into the New Year. The Sharks will now enjoy a nice home stretch where they will play 7 of their remaining 9 regular season games at the Shark Tank, beginning tomorrow night against Palatka.



Photo provided by Jim Moyes

Top row left to right are Cole Martin, Spencer Turner, Chris Tomacewski, Lance Kren, Liam Carey, Eston Hensley and Coach Bud Beech; bottom row left to right are Jack Shannon, Matthew Johnson, Mike Nicandri and JD Pirris.

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Jacksonville's NFL season ends with 30-6 loss to Houston

The Jacksonville defense gets to Texans' quarterback Brian Hoyer (7) in the season ending 30-6 loss to Houston. Hoyer returned from a two-game injury hiatus and passed for 249 yards and a score. (Photo by Rick Wilson/Jacksonville Jaguars)



By Mike Bonts
Special to the Recorder

Houston clinched their third AFC South title and first since 2012 with a 30-6 win over the Jacksonville Jaguars (5-11) at NRG Stadium on Sunday. The Texans (9-7) closed the regular season with three consecutive intra-division wins.

For the Jaguars the season comes to an end with high expectations for improvement next season. Head coach Gus Bradley is 12-36 in three seasons and will return according to owner Shad Kahn.

"We really need to dig deep," Bradley said Monday. "It's a results-driven league, and we're not to the results we had hoped for. That's what we need to look at."

Jacksonville QB Blake Bortles threw for 239 yards, no touchdowns with two interceptions and was sacked eight times, a Texans' franchise record. The offense could only muster a couple of field goals by Jason Myers due to a resurgence of the Texans' defense led by J.J. Watt.

"It's tough to end the year on a note like that," Bortles said. "I guess the good thing is that we have a lot of time to look at it and figure out how to fix it."

Watt, recovering from a broken left hand, recorded eight combined tackles, four QB hits, three sacks, two batted passes, a forced fumble and a fumble recovery. Teammate Whitney Mercilus had five combined tackles, a career high 3.5 sacks and three quarterback hits.

Texans QB Brian Hoyer returned from missing two-games due to injury and passed for 249 yards and a score. Running back Jonathan Grimes scored twice and Nick Novak kicked field goals of 29, 51 and 51 yards.

HOUSTON GAME NOTES - Jacksonville averaged 31.8 points over last five games before Sunday... Jacksonville wide receiver Neal Sterling was out with a concussion in the first half and did not return... Houston took a 20-3 halftime lead on one of the two TDs by Jonathan Grimes... Jacksonville's defense finished the season ranked 24th in the league in yards allowed, finishing 31st in the NFL by allowing opponents to score touchdowns in the red zone. The 448 points allowed ranked 31st... J.J. Watts still leads the NFL

JAGS continues on Page 31

SUMMERFIELD AT PONTE VEDRA BEACH



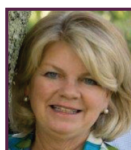
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Jags

Continued from 30

with 17 1/2 sacks. He joins Reggie White as the only players to have three 15-sack years in their first five years in the NFL.... The Texans used four quarterbacks this season, and recovered nicely after starting the season 2-5

BORTLES SETS CLUB RECORD – Jaguars QB Blake Bortles, drafted in 2014, has set franchise records for completions (355) and passing yards (4,428) surpassing Mark Brunell, who threw for 4,367 yards in 1996 . Bortles entered the Houston game with 35 touchdown passes, second-most in the NFL.

ROBINSON, HURNS LEAD RECEIVERS - With his 22-yard reception in the first half, Jaguars wide receiver Allen Robinson recorded his 30th catch of at least 20 yards, the most in the NFL this season and the most in franchise history. Robinson closed the season with team highs in receptions (80), yards (1,400) and touchdowns (14). Allen Hurns finished with three receptions for 17 yards. Hurns will undergo sports hernia surgery in Philadelphia next week. He started 15 games with 64 receptions for 1,017 yards and 10 touchdowns.

FREE AGENCY – According to media reports, the Jaguars have more than \$40 million in available salary cap space. Look for some to be spent in free agency in the offseason.



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Georgia hangs on for TaxSlayer Bowl victory

Mike Bonts

Special to the Recorder

After jumping ahead 24-3 in the third quarter, Georgia was able to hold on and defeat Penn State 24-17 in the TaxSlayer Bowl at EverBank Field.

Freshman wide receiver Terry Godwin, who earned TaxSlayer Bowl MVP honors, became the Bulldogs first non-QB to throw a TD pass since running back Thomas Brown tossed a nine-yard strike to QB Joe Tereshinski against Florida in 2005 on the same field.

Godwin had a 17-yard TD catch from QB Greyson Lambert. Goodwin had four catches for 34 yards and one TD plus one kickoff return for 27 yards.

Malcom Mitchell capped off his career with five receptions for 114 yards and a score. Tailback Sony Michel also had a strong game to end his sophomore season, amassing 85 yards rushing and flaunting a 21-yard scamper for a score in the third quarter.

Penn State redshirt freshman QB Trace McSorley, who entered the game midway through the second quarter after Christian Hackenberg left with an injury, was 14-of-27 for 142 yards and two scores while rushing seven times for 31 yards. Running back Saquon Barkley totaled 69 yards on 17 carries.

Hackenberg and defensive tackle Austin Johnson declared for the NFL draft after the game.

TAXSLAYER BOWL NOTES - Penn State (7-6) outgained Georgia (10-3), 401-327 in total offense... The victory gave Georgia's senior class 40 wins for its four-year career... Linebacker Jake Cooper made his first career start and is the fourth true freshman to start for Penn State this season... The turnover was the sixth pick of the season for Georgia safety Dominick Sanders... Penn State freshman QB Trace McSorley threw his first career TD pass, 17 yards to Geno Lewis... New Georgia



The Russell Athletic Bowl in Orlando saw a couple of high powered offenses in action. Baylor prevailed over North Carolina 49-38 in a record setting performance. Tar Heels center Lucas Crowley (58) played high school ball at Nease. (Photo by Stephen Dowell)

head coach Kirby Smart was in attendance at EverBank Field... Nittany Lions' linebacker Troy Reeder missed the game due to an injury... Teammate Marcus Allen forced his second career forced fumble in the third quarter... Georgia kicker Marshall Morgan left the game after spraining his ankle.

BOWL MANIA- Georgia made its 51st all-time appearance in a bowl game for the 19th consecutive year. That ranks tied for fourth nationally. With the win over Penn State, Georgia improves to 29-19-3 in bowl games, the 29 wins ranks third nationally. Georgia is now 3-1-1 in bowl games in Jacksonville. Penn State is 28-16-2 all-time in bowl games, tied for No. 4 in the nation in post-season wins. The Nittany Lions, Georgia and Oklahoma entered this bowl season tied for third at 28.

GOOD COMPANY - Penn State wide receiver Chris Godwin became the school's career leader in bowl receiving yards and just the second to surpass 1,100 receiving yards in a season. Godwin caught six passes

for 133 yards, giving the sophomore 273 receiving yards between the 2014 Pinstripe and 2016 TaxSlayer Bowls for a new school record. He finished the season with 1,101 receiving yards ranking second only to Jacksonville Jaguars' leading receiver Allen Robinson's 2013 mark of 1,432 yards.

ALL ORANGE IN OUTBACK BOWL - Tennessee pounded its way to a 45-6 victory over Northwestern in the 30th anniversary Outback Bowl before a crowd of 53,202 at Raymond James Stadium in Tampa.

It was the largest margin of victory for the Vols in a bowl game in program history.

The Vols (9-4) racked up 226 rushing yards, led by Outback Bowl MVP Jalen Hurd, who recorded 130 yards rushing and a touchdown, becoming the first Vol to rush for 100 rushing yards in two bowl games.

QB Joshua Dobbs ran for 48 yards and two touchdowns, and Alvin Kamara added 53 rushing yards and one score. Dobbs also completed 14 of 25

passes for 166 yards, hitting nine different receivers. The Vols had 420 total offensive yards.

The Tennessee defense limited Northwestern (10-3) to 261 yards, intercepted four passes and totaled four sacks. With the win, Tennessee improved to 27-24 all-time in bowl games.

RUSSELL ATHLETIC BOWL - Entering the Russell Athletic Bowl in Orlando No. 17 Baylor was without its top two quarterbacks, leading rusher, and an All-American receiver. Baylor QBs Seth Russell (neck) and Jarrett Stidham (broken ankle), receiver Corey Coleman (hernia surgery), and running back Shock Linwood (broken foot) were all absent.

Nevertheless, the Bears piled up an FBS bowl-record 645 yards rushing to upset 10th-ranked North Carolina, 49-38, before 40,418 at Citrus Bowl Stadium. The win was Baylor's first bowl victory since 2012, snapping a string of two consecutive bowl losses.

Johnny Jefferson rushed for a school-record 299 yards and was named the bowl's MVP.

MICHIGAN THUMPS GATORS - In 17th-ranked Michigan football team's first bowl game under new head coach Jim Harbaugh, the Wolverines scored 34 unanswered points in a 41-7 drubbing of 19th-ranked Florida.

Michigan racked up 500-plus yards on the nation's No. 6-ranked defense Friday and clinched 10 wins and a bowl victory for the first time since 2011. SEC East Division champion Florida ended the season with three straight losses.

In their last meeting Michigan sent head coach Lloyd Carr into retirement with an emotional 41-35 victory over the ninth-ranked Gators in the 2008 Capital One Bowl, led by current Jacksonville Jaguars' quarterback Chad Henne's MVP performance.

LaFargue shines among Allegheny swimmers

By Barbara Boxleitner

Special to Ponte Vedra Recorder

Freshman Kadeem LaFargue has been a valuable performer for the Allegheny College (Pa.) men's swimming team.

The Ponte Vedra High School graduate has placed in multiple meets. He is primarily a freestyle specialist but has competed in the butterfly.

He was second in the 50- and 100-yard freestyle events against John Carroll University. He was a part of the winning 200 freestyle relay.

In the final meet before the holiday break, LaFargue was a part of the

winning 200 freestyle relay and a part of the 400 freestyle and 200 and 400 medley relays that placed second. He was fifth in the 50 and 100 freestyle, the youngest to finish those events that high.

Men's soccer

College of Charleston goalkeeper Kevin Shields was named to the all-Colonial Athletic Association first team. The junior out of Ponte Vedra High started 13 of 14 games and recorded four shutouts. He had a 1.31 goals against average and .783 save percentage.

Men's track and field

Bartram Trail High graduate Larry Donald is a hurdler for University of Arkansas.

Former Bear Donovan Friscia is a freshman sprinter for McKendree University.

Softball

Kelsey Chisholm is a sophomore infielder for Georgia Tech University. Last year the Bartram Trail alumna started all 50 games at shortstop and hit .218 with four home runs and 19 runs batted in. She had a .911 fielding percentage.

Previous Shark Morgan Podany is a freshman outfielder for Auburn University.

Women's lacrosse

Ponte Vedra Beach resident Callie Francis is a redshirt senior midfielder for Liberty University.

She transferred from Duke University, where she competed in lacrosse and track and field.

Past Bear Lauren Lavarias is a freshman defender for Belmont Abbey College.

Send updates about area athletes to Barbara Boxleitner at bboxleitner@outlook.com.

Passion and four simple little words

“Add value to others” are perhaps the four the most powerful words in business and life. The kind of value that I am referring to is not about just meeting one’s expectations. I am talking about going far beyond that. I am talking about creating the kind of value in which we become primary, critical, and essential to our clients, customers, family, and friends. I am talking about the kind of value that is provided before, during and after any engagement. I am talking about the kind of value that makes folks say, “Wow”!

If we work relentlessly to show people that we actually care about adding value to their lives, I put forth that they will care back. Teaching someone to care is futile. Either we care, or we don’t! People know when someone



Harry Pappas
Columnist

genuinely cares. Of course, some folks think they can fake caring as if they were using a tactic out of the book of deception. Sure, this could work for a while, but in the end, I suggest, their perverse ways will cause them tremendous pain, regret, and the ultimate demise of their business, family, and friends.

I wholeheartedly believe that the reason people flourish in their profession and life is due to their commitment to caring passionately about people. Regrettably, far too many people

have little or no passion in life. Moreover, these same individuals believe their lives revolve around them. For them, it is all them! These folks appear to be scarcely aware that other people actually exist! I encourage these peeps to get outside of themselves and begin to contribute to others, and then they will really start to live with passion!

Because of my fervent passion for my business and clients, I do not feel that my job is work. I am as excited for Mondays as most folks are for Friday afternoon. As I like to say, “I don’t do this stuff for fun, but I have a lot of fun doing it!” I love being a financial advisor. I do it exceptionally well, and I am incredibly grateful for the money I earn. Moreover, when I have genuine passions about something, I am usu-

ally cheerful, self-motivated, fulfilled, and engaged. To the contrary, when I disconnect from my passion, I am often unhappy, frustrated, detached, and irritable.

In business and life, most people trek down the road most traveled. I describe this as the first mile, the complacency mile, which is rather smooth and uneventful. Relatively few people will journey down the potholed second mile, the extra mile, the mile that delivers real value to others. The first mile is a relatively easy drive, and most people handle it with few problems. It is the second mile, that extra mile, the value mile where we take ourselves from the sea of sameness to one that

PASSION continues on Page 35

PART ONE | She said: She said

When I decided to move back to Ponte Vedra from New York City, my youngest daughter, Rachel, who lived in California, was contemplating a move as well. Her job was unfulfilling, her good friends had moved away, and she wanted a change. Over the course of several weeks we talked about the positives of her moving to Ponte Vedra — mainly that our family would be closer together. My eldest daughter, Liz, and son in law, Michael, are here, and my grandchildren are not far away. So, minus son and daughter in law who live in New York City, it would be nice to be able to spend more time with family.

Rachel was hesitant because she would have to secure a job first and that wasn’t easy being on the West Coast. Since I have an extra bedroom that was formerly my study with bath attached, I suggested that she move in with me along with her dog that I adore. We both acknowledged that we were comfortable living alone, and that it would be a big change, but agreed that the arrangement would be for as long or as short a time as we wanted it to be, and most important, it would temporarily relieve her of the pressure of having to choose any job just to be able to pay the rent.

Nearly two years later we’re still together. Mother and daughter under the same roof again has presented some problems and alleviated others. Those are stories for another time. The truth is that we are happy with the present situation for as long as it lasts. Rachel would do well on her own with the wonderful job she has, and she may very well decide to leave one of these days. But in the time we’ve had together we have been of help and comfort to each other up close and personal when ‘stuff’ happened, and because of ongoing honest



Sheila Weinstein
Grow Old With Me

dialogue (most of the time) our relationship has grown stronger and we are both the richer for it.

I am fiercely independent and the hip replacement surgery I just had made it difficult to do many things for myself for many weeks. I had home health care in order not to have my daughter as caregiver, but, even so, by virtue of the fact that she is living with me, she is my ‘go to’ person if I cannot do for myself. These facts have led to some new conversations regarding the nature of my aging process. How I see it and deal with it. My fears and concerns. How she is dealing with her feelings and worries about having an aging parent, regardless of my independence.

So, here’s the point of this column today. We parents who are growing old, especially alone, have feelings we need to air to those who will be responsible for helping us age well and with dignity, most probably our children. And our children have theirs, and we need to make certain that we truly understand each other... What we want and don’t want for ourselves... What our children want for us... What we will be able to do financially for ourselves and what we won’t. In my column next week I will be joining with my daughter Rachel to write from our varying perspectives on this subject of aging. You will be invited to join the conversation with your own thoughts.

Until next time I leave you with this: My wishes for a Happy, Healthy, Joyful and Bountifully Blessed New Year.

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How do I keep loving someone who does not love me?

Dear Neil,

My husband doesn't say that being at home with me and our children is what stands in the way of his happiness, but it's obvious that he feels that we are interfering with his ability of having a much more successful musical career. It's clear he doesn't feel the same about me anymore, because saying anything nice to me appears to actually hurt him. I no longer hear positive things from him at all. Only criticism.

How long should I go on fighting alone for this marriage? How do I learn to ignore his criticism and teach our kids to not follow in this path? How do I learn to keep loving someone who does not love me?

—*Trying to Hang in There*

Dear Hanging,

I suspect you already know that loving someone who does not love you is an extremely empty experience that saps your spirit and ruins your self-esteem, and it becomes increasingly harder to do the longer you feel that you're receiving little to nothing back.

I would recommend you have a heart to heart conversation with your husband. Tell him you can feel that his emotions toward you are not warm and loving, and ask him what he would need or want from you in order to warm up and put a lot more effort into the marriage. You can openly address



Neil Rosenthal
Columnist

your suspicion about him being resentful because you and the kids may be holding him back from being more successful in his career.

If he confirms your suspicions, the next step is for the two of you to talk about how he

would like to fix this dilemma. Again, what would he want or need from you in order for his coldness, criticism and hostility to dramatically lessen? Then you could decide whether or not you can live with what he requests.

Every adult makes sacrifices when they marry and have children. If he is no longer willing to make those sacrifices, especially with his time and attention, you have a problem that may not have a solution. But perhaps I'm drawing the wrong conclusion. He may simply be angry at you. He may feel he is no longer your first priority, or he may feel rejected by you. If that is what is driving his criticism, the two of you might be able to talk about what you might do differently in order for him to be more loving and accepting toward you.

But sooner or later you need him to be an active co-participant in the marriage,

because a relationship requires two. It takes two people to make a relationship work, but only one to destroy it. There's a difference between a couple fighting for their marriage and you fighting for your marriage alone. Certainly there may be some things you can do alone that would help your marriage, but eventually he has to show up and be a participant.

Dear Neil,

I have been living with my girlfriend for over two years. I am a faithful man and have never had an affair, but my girlfriend doesn't trust me. I have sacrificed my friends, time with my family and job opportunities because she could not trust me. Basically, she doesn't trust me when I am not with her, so it's difficult for me to spend time even with my mother. When she gets angry, she is really disrespectful, and no matter how many sacrifices I've made for her, she judges me as "bad." Even when I haven't done anything "wrong," she'll mock me about something from the past. I have no idea about how to handle this.

Because I love her, I have given up a lot for her, but I don't think she cares. So I've been letting her have whatever she wants so she will stay happy. But I feel like I'm her slave now, because she doesn't take my feelings or my needs seriously, and she doesn't give our relationship the effort I do. I feel I'm slowly losing myself, and I know this is unhealthy for me, but I'm afraid of being alone and not getting another chance with a woman. Any suggestions?

—*Losing Myself in Indonesia*

Dear Indonesia,

You are losing yourself because you are afraid of standing up to her, confronting her disrespectful behavior and perhaps deciding you've had enough.

Although you say that she doesn't trust you, that is only part of the story. The larger story is that she doesn't trust anyone. Unless you are leaving out important information, her mistrust is not about you, what you're doing or who you're with. Her mistrust functions as her way of controlling you and being in charge of the relationship. She assumes that if you tell anyone about her, they'll urge you to leave. So she insists on exerting iron control over you and who you talk with. As a result, you cannot earn her trust—no matter what you do—because mistrusting you is how she hangs on to her power over you.

She treats you as if you're inadequate not because you are, but because she feels so inadequate herself. Plain and simple, she doesn't feel worthy of you, and she assumes you will eventually discover this and leave her. So she keeps you distracted and off balance by focusing on every fault, mistake or inadequacy of yours, thereby avoiding having to be accountable for her own unloving, disrespectful, unkind, mistrusting and abusive behavior.

In truth, if she cannot trust you, she cannot love you. That is how relationships work—or fail to work. You sound like a great catch, and I am confident that you could do better than this. You may be alone for awhile, but opportunities will occasionally arise, and you will have more chances with someone who is capable of loving you back. Let her go and you will find yourself again.

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," recently hit the #1 best seller list on Amazon.

Passion

Continued from 33

is different from others. Most people will not take the extra mile because it is a difficult and challenging voyage. What is interesting is that folks who take the extra mile are so driven by their internal belief system that they do not consider the extra mile as being anything but normal. At its core, it is just two miles. Even so, when we go the extra mile, we go beyond just being good. We give more; we work more, we are more and we do more for our clients, friends, and family. Essentially, we are doing things that others will not do. By providing consistent evidence that we always give and do more than required, over time, our journey of the extra mile builds a rock-solid foundation of trust with the people that are most important to us.

Yep, it is all about passion and the four simple words. It is magical!

Harry Pappas Jr., CFP®

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Do you own a piano?

Bonnie Talley
Quiltlady

If you own a piano, consider yourself very privileged. Pianos are becoming less and less prevalent, due to the popularity of electric pianos and electric keyboards. It is said that Steinway produced thousands less pianos last year due to this lack of demand. This means, that the existing pianos must be cared for diligently. Good pianos will be gaining in worth, as most classical music cannot be played on the smaller keyboards.

With this said, when is the last time you had your piano professionally tuned? If you haven't had it tuned in the last year, don't invite someone to play it as you will be very embarrassed. There are pianos in so many beautiful homes, but the piano is just a "fixture" of eloquence or status. It is to be seen and not heard. Pianos need to be played. The felt pads become very hard and brittle when the lid is left open to the atmosphere. This makes the piano have a tinny sound when played.

I recommend having your piano tuned at least once a year. This gets a little bit of attention given to the work-

ings inside of the piano. Just because a piano looks pretty, doesn't mean that it will sound pretty.

Some of my most embarrassing moments have been with my sitting down at someone's gorgeous piano, running my fingers over an arpeggio to find that the piano is hopelessly out of tune. Beautiful antique pianos have a tendency to be very out of tune with even the notes sticking in some areas. This causes embarrassment to the owner of the piano as well as to the musician that has been asked to play it.

I had an unusual experience while in Italy. In a 1500s monastery there was a lovely antique concert grand piano in a large room, which was used for gatherings and concerts. One of our tour guides who knew of my musical background insisted that I play for our group. I was mortified, as I was almost positive that that piano had not been touched in perhaps years and years. I hesitatingly struck a chord just to reassure my hunch, when I was startled to realize that the piano was in excellent tune and repair. I ended up playing at least thirty minutes on it and enjoyed every minute of it. Europeans love their music and their musical instru-



ments.

Speaking of music, there are great fabrics available now with musical notations. There was a time when I searched the shops for this kind of fabric for a project. Musical themed quilts are welcomed by musicians and "wannabe" musicians. The fabrics come in all colors to make it easier to plan a project.

Pictured is Susan Surdyk who lives in Illinois, but visits her parents once

a month in Ponte Vedra. She always works her visit in around the monthly meeting of the Ocean Wave Quilters Guild that meets the second Friday of every month at The Players Community Center on Landrum Ln., off CR-210 behind the Shell station. They meet at 10:00 – 12:00 and welcome visitors. The next meeting will be Jan. 8.

Mark your calendar and attend this next meeting. You'll be so glad you did!



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Traveling: Someday I just might get it right

Editor's note: Mims continues to be benched this week with an injury! Please enjoy this reprinted column, which originally appeared in The Recorder on Jan. 3, 2013.

There must be a key to airplane happiness, but I'm still trying to find it. Flying in winter has become a pain. The ice on the wings. The blizzards. The fear of being stranded at the terminal with the food court bereft of food. I wish my Connecticut family would start gathering in July to celebrate Christmas and the five winter birthdays we celebrate in the week between Christmas and New Year's. But that'll never happen.

I did learn a few things on my flight back from LaGuardia after the recent holidays:

1. Putting my cell phone in "airplane mode" is good. I do not have to listen to pings alerting me a huge blizzard is coming. I do not hear Teleflora's ping about great deals on bouquets. Hungry Girl doesn't provide me with yet an-



Mims Cushing
By the Way...

other lo-cal turkey bolognese recipe. Coldwater Creek doesn't scream: "40% OFF!"

2. I discover a new use for mayonnaise. If you had no time to get a sandwich at Whole Foods, then, as you run through the terminal, grab those little packets of condiments to add to the airport's cardboard-y sandwiches. Mayo is good because it can be used as a facial moisturizer when your face cracks due to the dry cabin.

3. An in-flight magazine says: Get peanuts (protein) if the other choices are pretzels (carbs), or cookies (sugar). Note to Delta: could you branch out please??

I also came up with things to remember when I travel:

1. It's ridiculous to bring my iPod

with its hundreds of songs to walk to. I do not bounce out of bed and walk at 7 a.m., which I fantasize I'll do as I pack. There's no time to eat a banana much less go for an invigorating walk when I am with my family.

2. It's ridiculous to convince my grandchildren to give up sports and learn an instrument. Can't somebody take up the violin? The piano? Now, don't get me wrong I'm proud of Kallie's every lacrosse goal and Schuyler's smash-backs in squash. (Doubled over in hysterics, she tells me the word is "points" not "smash-backs.") I relish every swim meet Mackenzie aces... And by the way, here's a footnote: do you think swimmers get away with a cheap sport? Nope. High school girls who swim for the state must wear a bathing suit that costs between \$395 and \$500! It takes the girls forever to wriggle into them. Who knew a suit that goes down to your knees could look sexy? (I don't think that's the coaches' goal.) I offered to pay for that swim suit before I knew

how expensive it was. Nice grandmother. Big surprise.

3. It's ridiculous to think I won't freeze up north in December. I especially freeze waiting for Lily, my tiny, white dog, to do her duty. She is dumbfounded— eyes glazed—at all the snowdrifts and simply stands there.

4. It's ridiculous to think I'll take my vitamins when I travel. My body doesn't know I'm on vacation. But I sure do love taking a break from the stuff I throw down my gullet at home. Just leave 'em there.

5. It's ridiculous to think I'll remember the cable channels in Connecticut. When I climb into bed up there, and press 8 for PBS, it's not there. I have a hard enough time remembering the Florida stations in Florida. I want to remember the Connecticut station numbers, but that'll never happen.

Christmas and those five birthdays should not be celebrated in July. If we did switch, what do you bet a hurricane would wreck our plans?

THEME: HOLLYWOOD LEGENDS

1	2	3	4	5		6	7	8		9	10	11	12
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64						65	66			67			
68						69				70			
71						72				73			

ACROSS

- Buzz off
- Dunce
- Back of the neck
- Big Dipper shape
- Rejuvenating spot
- Succeed
- Helped
- Waikiki garb
- *Like characters played by Lon Chaney
- *Marx brother
- *Famously played title role in "Cleopatra"
- *1950s teen idol, ___ Hunter
- Not that
- Thrilla in Manila boxer
- Friendly jab on Facebook
- Set aside as inferior
- Marijuana user's hookah
- Stole material
- Cowboy sport
- Christmas season
- Boston hockey player
- Petri dish filler
- Holiday activity?
- Caffeine tree
- Egg holder
- *1979 Sean Connery and Natalie Wood clunker
- Newton, e.g.
- "___ no evil,..."
- Spew profanities
- Roman road
- *Scarlett O'Hara or Blanche DuBois
- *Katharine or Audrey
- Asian chew
- Springsteen's "Born in the ___"
- Make baby food?
- Mountain ridge
- #37 Across, e.g.
- English county
- Training spots
- ATM extra
- Doled out cards

DOWN

- Smeltery refuse
- Age of Aquarius flick
- Edible root of taro plants
- Alaska native
- Train station porter's head gear
- Northern European capital
- *Kong, e.g.
- Country singer ___ Hill
- Season to be jolly
- 1970s hairdo
- *Laurel and Hardy or Abbott and Costello

SUDOKU

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				6	3	8		

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

- Old-fashioned "before"
- Old Faithful
- Edward Teller's creation
- Lung necessity
- Lacking substance
- Deep cavity
- Jeweler's glass
- Coastal feature
- *"Spartacus" star
- *"Mommie Dearest"
- Ruler sides, e.g.
- This and desist
- Type of dessert
- *"An American in Paris"
- Potter's oven
- Lacking guile
- Easily handled
- Poe's "The Murders in the ___ Morgue"
- Left gratuity
- Pinch in the nose
- Bullying, e.g.
- Extremely
- Any thing
- Docs for dachshunds
- Aesop's race competitor
- Celestial bear
- *Where all Hollywood legends' work winds up
- Sales clerk's call
- Paper or plastic?
- Seek damages

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2014 AUDI A4 PREMIUM SEDAN
24,872 MILES, POWER, MOONROOF, STOCK #3889
\$25,998



2012 AUDI A5 2.0T PREMIUM PLUS COUPE
46,522 MILES, LEATHER, MOONROOF, STOCK #3888
\$26,998



2012 BMW 650 LUXURY COUPE
APPROX. MSRP \$87,445, 35,514 MILES, STOCK #3907
\$42,998



2013 BMW 328 IA SEDAN
APPROX. MSRPS 41,945, 46,183 MILES, STOCK #3943
\$22,999



2013 BMW M3 COMPETITION COUPE **\$46,900**
APPROX. MSRP \$75,895, 35,139 MILES, 1 TOUCH, CRUISE, STOCK #4007



2012 BMW M3 CONVERTIBLE
APPROX. MSRPS 81,745, AUTO, LEATHER, STOCK #3846
\$37,499



2012 BMW 135 SPORT COUPE
APPROX. MSRP \$47,845, 26,645 MILES, STOCK #3871
\$27,999



2011 BMW Z4 3.0 PREMIUM ROADSTER
35,056 MILES, 1 TOUCH, CRUISE, STOCK #3995
\$27,900



2012 BMW X5 XDRIVE 50 TECHNOLOGY AWD
APPROX. MSRP \$74,325, LEATHER, LOADED, STOCK #3964
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2013 CHEVROLET CAMARO 1LT RS COUPE
5,689 MILES, AUTO, NAVIGATION, STOCK #3950
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2008 FORD MUSTANG SHELBY GT500 COUPE
COLLECTOR SERIES, 18,642 MILES, 6 SPEED, STOCK #3914
\$32,998



2014 FORD MUSTANG GT PREMIUM CONVERTIBLE
18,407 MILES, AUTO, 8 CYL., STOCK #3891
\$29,998



2013 INFINITI G37 JOURNEY SEDAN
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2014 INFINITI Q50 SPORT AWD SEDAN
18,924 MILES, 1 TOUCH, CRUISE, STOCK #4002
\$32,900



2013 LAND ROVER EVOQUE PURE PLUS
35,219 MILES, LEATHER, PREM. AUDIO, STOCK #3986
\$34,999



2013 LEXUS ES350 4DR SDN
21,328, AUTO, MOONROOF, STOCK #3726A
\$29,998



2011 LEXUS IS250C HARDTOP CONVERTIBLE
6 SPEED, LEATHER, POWER, STOCK #3587A
\$22,998



2006 PORSCHE 911 CARRERA S **\$45,900**
35,670 MILES, AUTO, LEATHER, CRUISE, STOCK #3910



2014 LEXUS RX350 PREMIUM FWD
16,205 MILES, POWER, MP3, STOCK #3960
\$33,998



2012 MERCEDES-BENZ E350 SPORT SEDAN
APPROX. MSRP \$56,115, 37,292 MILES, STOCK #3769
\$27,998



2014 MERCEDES-BENZ C250 SPORT COUPE
APPROX. MSRPS 44,160, 24,547 MILES, STOCK #3980
\$24,900



2013 MERCEDES-BENZ C250 SPORT SEDAN
APPROX. MSRPS 40,815, 41,918 MILES, STOCK #3853
\$22,998



2011 MERCEDES-BENZ SL550 SPORT ROADSTER **\$43,998**
25,321 MILES, AUTO, LOADED, STOCK #3939



2014 MERCEDES-BENZ CLA45 AMG SEDAN
APPROX. MSRP \$64,445, 14,417 MILES, STOCK #3981
\$43,900



2015 NISSAN ROGUE SL FWD
\$4,873 MILES, WIRELESS, CRUISE, STOCK #3929
\$24,998



2014 TOYOTA SEQUOIA PLATINUM 4WD
21,295 MILES, MOONROOF, LOADED, STOCK #3971
\$49,900



2013 VOLKSWAGEN EOS LUXURY HARDTOP CONV.
13,505 MILES, MOONROOF, NAV., STOCK #3973
\$24,998



2013 VOLVO S60 T5 PREMIER SEDAN
20,036 MILES, 1 TOUCH, PREM. AUDIO, STOCK #3812
\$20,499



2013 VOLVO XC90 PREMIUM 3.2L FWD
32,976 MILES, LEATHER, MOONROOF, STOCK #3695A
\$27,998

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