

Ponte Vedra Recorder



September 14, 2017
Volume 47, No. 37
75 cents

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PonteVedraRecorder.com



Palm Valley fatality among impacts of Irma

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SPECIAL SECTION
Senior Living

Pages 11-22



Dealing with damage after a hurricane

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AFTER THE STORM

COLLAPSED

Hurricane Irma slams First Coast



A home in Vilano Beach inches towards the ocean after collapsing during Hurricane Irma. See more photos from the storm on pages 4, 5, 7, 26 and 27.

Photo by Susan Griffin



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INSIDE

One of Us

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After the Storm

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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.

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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Solutions correspond to last week's puzzles.

WHAT'S THIS?



Do you know what this is?

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

All correct entries will be entered into a random drawing to win tickets for two adults and two children to the Jacksonville Zoo. In order to allow as many families as possible to win, participants are only eligible to win a ticket prize pack once every four months.

10 readers correctly identified last week's photo as Flavor Palette. Good job, everyone! The winner of the random drawing was Lisa Yass. Congratulations, Lisa – you may pick up your prize at the Recorder office during normal business hours.



ADOPT A PET

CAT OF THE WEEK

My name is Snickers, and I am a 1-year-old female cat who 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. Come visit me today here at the pet center! #39481



DOG OF THE WEEK



My name is Skye, and I am a 6-year-old female dog 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. Come visit me today here at the pet center! #39678 (Skye is heartworm positive so a portion of her treatment, as well as her adoption fee, are sponsored by the Friends of the Pet Center.)

Any new pets 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.

St. Johns County Pet Center

Cat adoptions at the St. Johns County Pet Center are \$30 for males and \$40 for females. Dog adoptions are \$45 for males and \$60 for females. Adoption fees include microchipping, neutering/spaying, rabies vaccinations and shots. The pet center is located at 130 N. Stratton Rd., off U.S. 1 between County Road 210 and International Golf Parkway. Business hours are Tuesday through Friday 9 a.m. to 4:30 p.m. and Saturday 9 a.m. to 4 p.m. The center is closed to the public on Sunday. On Monday, the office is open by appointment only to claim a lost pet. For more information, please call the **St. Johns County Pet Center at (904) 209-6190.**



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U.S.P.S. (705-300) Periodical Postage Paid at Ponte Vedra Beach, FL 32082
Postmaster: Send change of addresses to: Ponte Vedra Recorder, P.O. Box 501, Ponte Vedra Beach, FL, 32004. (904) 285-8831
Subscription Rates, Bulk Mail: One year, \$35; six months, \$20. Rates not applicable in Canada or overseas.
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PV2-LV42280

Palm Valley fatality among impacts of Hurricane Irma for St. Johns County



Photo by Jon Blauvelt

A house on A1A in South Ponte Vedra Beach lays in ruins on the shore after Hurricane Irma came through the area.

By Jon Blauvelt

The fatality of an elderly woman in Palm Valley is one of several consequences of Hurricane Irma that St. Johns County officials shared in a press conference Monday, Sept. 11.

Authorities said Barbara La-Fountain, 75, died from a heart attack while attempting to protect herself from rising water in Palm Valley. No other details regarding the incident have been released. St. Johns County Sheriff David Shoar said Palm Valley, overall, has sustained significant damage from the storm.

“Far worse than what we experienced in Matthew in that part of the county,” said the sheriff, adding that the area sustained flooding and downed power lines.

Overall, St. Johns County Administrator Michael Wanchick noted the damage that St. Johns County experienced due to Irma is as bad if not worse than what was seen with Hurricane Matthew in October 2016. He said the county sustained coastal erosion and flooding in low lying areas, as well as downed trees and power lines. As of Monday, he said 85,000 residents, or half of the people living in St. Johns County, were without power. He attributed these results to the combination of over a foot of rain that fell upon the county and wind gusts in excess of 70 mph.

“We felt we were going to see more county-wide damage, and

STORM continues on **Page 5**

first coast
ARTISTS

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ABOVE: A tree uprooted by Hurricane Irma is propped up by a fence along Mickler Road.

Photo by Samantha Logue



LEFT: Flooding in the Porpoise Point neighborhood of Vilano Beach makes driving difficult for residents.

Photo by Jon Blauvelt

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Storm

Continued from 4

that's exactly what's playing out at present time," Wanchick said.

Shoar elaborated upon Wanchick's statement, saying that the county is dealing with an event that will transcend many others they've confronted in the past.

"Matthew was our frame of reference, which was mostly an event that impacted the barrier islands and coastal areas," said Shoar. "This particular storm impacted the entire county. From the northwest to the northeast to the southwest to the southeast... Nobody was spared."

Shoar also said in the press conference that Vilano Beach and St. Augustine Beach have sustained "heavy devastation." The sheriff added that downtown St. Augustine had flooding as bad as he's ever seen it in the 37 years that he's been in the job.

"It's the worst-case scenario," he said.

Shoar called the overall situation a "herculean" task that will require synergy and collaboration to mitigate moving forward.

"We've got a catastrophic, statewide situation," said Shoar, who noted that the county will



A palm tree in Nocatee falls to Hurricane Irma.

Photos by Susan Griffin

have less resources than last year with Matthew due to the wide-

ranging impacts of this storm across Florida. "Now's the time

for everybody to rally around the flag pole and help each other."

More photos of the storm's aftermath on pages 7, 26 and 27



A fallen tree rests on a power line on Nocatee Parkway.

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Dick Williams is a long-time St. Johns County resident who recently announced his candidacy for the St. Johns County Commission District 4 seat.

Dick Williams

By Jon Blauvelt

Can you please tell us about your professional and civic background?

My business career spanned over 30 years of executive management of commercial radio stations throughout the U.S. In 2006, I retired following six years as vice president and general manager of five Northeast Florida radio stations, including conservative news talk radio station WOKV 690.

In 2008, I came out of retirement and accepted the challenge of turning around a financially stressed local nonprofit and successfully guiding it through the “Great Recession.” It was through my nonprofit experiences that I learned first-hand the difficulties small business owners face meeting a payroll and making every dollar count.

I have been active in community activities, serving as a member of the United Way of St. Johns County Campaign Cabinet, as a board member of the Cultural Center at Ponte Veda Beach and as a member of the Rotary Club of Ponte Veda Beach. Recently, I was honored to be appointed by the St. Johns County School Board to serve on the Citizens Advisory Committee to assist in selecting a new superintendent.

What has inspired you to run for county commission?

I have been a homeowner and resident of Ponte Veda Beach for the past 17 years. It is important to me that we give back to our community. As a recent retiree, I can allocate all my time to serving the people of St. Johns County. This county has been very good to me over the years, and I want to show my appreciation by serving. This isn't a stepping stone position for some other political office. For me, I can't think of a better way to serve than being on our county commission.

What are your thoughts on the impacts of Hurricane Irma?

First, let me say my thoughts and prayers go out to all of those in our communities and throughout Florida who have been impacted by Hurricane Irma.

I would like to praise our governor, our local county leadership and staff for being so diligent in ensuring that the latest information regarding these storms gets out to our county residents. Knowing we have strong leadership helps me and I know others in the county as we prepare and then respond after the storms pass.

What brought you to the First Coast?

Like most families relocating for business with school age children, my wife Linda and I chose to live in St. Johns County for its “A” rated public schools, low crime rate and the special quality of life unique to our communities.

What do you enjoy most about living in Ponte Veda Beach?

Again, the overall quality of life here in Ponte Veda and throughout all of St. Johns County makes this part of Florida so special. I want to work to protect that but do it in a balanced way. The beaches, the schools, our parks and the low crime rates are all very important but more importantly, it is the sense of community that is here that makes it a special place to call home.



Dick Williams

Photo by Cheryl Miner



LEFT: A boat docked in the Vilano Beach area struggles to stay afloat after taking on water from Hurricane Irma.

Photo by Jon Blauvelt

BELOW: A large tree lays sideways on a Ponte Vedra Beach side street due to Irma's intense winds.

Photo by Benjamin Naim

ABOVE: Many trees throughout the Nocatee community are uprooted following Hurricane Irma.

Photo by Samantha Logue



RIGHT: Debris lines A1A in Vilano Beach following Hurricane Irma.

Photo by Jon Blauvelt



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OBITUARIES

Nancy Lloyd Hickey

Nancy Lloyd Hickey, a long-time resident of Ponte Veda Beach, died Aug. 12,

2017. Born in New York City July 10, 1925, daughter of Laurence Lloyd and Helen Simon Lloyd, she graduated from Mary Mount College, Tarrytown. She was an avid photographer, writer, traveler and animal lover.

She was predeceased by her loving husband of 46 years, Roger A. Hickey, Jr.; her brother-in-law, Felix Suarez; and her sister-in-law, Ann Solas. She is survived by her son, Mark, and his wife, AnnMarie, of Peachtree City, Georgia, and their daughters, Christina McCrudden (Ryan) and Laura; and by her son, Laurence, and his wife, the Honorable Nancy Smith, of Pittsford, New York, and their son, Conor, and daughter, Margaret. Also surviving is sister, Anthonie Suarez of Manhasset, New York; brother-in-law and sister-in-law, John and Mary Hickey of Castle Rock, Colorado; brother-in-law, Dr. T.V. Solas of Bay Head, New Jersey; cousins-in-law, Fred and Betty

Ryan of Mt. Lake, Florida; and numerous nieces and nephews.

Interment was private. The family requests donations be made to the animal shelter of your choice.

Please visit the online tribute at www.quinn-shalz.com. Services are under the direction and care of Quinn-Shalz Family Funeral Home.



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Speaker

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PV2-LV42282

LIFETIME OPPORTUNITIES.



FALL 2017 OPEN HOUSE DATES

Lower School (PreK-5) Open House for Parents

Whitehurst Campus
October 5, 2017 at 9 a.m.
Whitehurst Campus
November 14, 2017 at 6 p.m.

Middle School (6-8) Open House for Parents

Bartram Campus
November 7, 2017 at 9 a.m.
Bartram Campus
November 9, 2017 at 6 p.m.

Lower School (PreK-5) Open House for Parents

Ponte Veda Beach Campus
November 8, 2017 at 9 a.m.
Ponte Veda Beach Campus
November 28, 2017 at 6 p.m.

Upper School (9-12) Open House for Parents

San Jose Campus
October 6, 2017 at 8:30 a.m.*
San Jose Campus
November 10, 2017 at 8:30 a.m.

*The October 6 Open House includes a “Bolles for a Day” experience for prospective Upper School parents and students. Please visit www.Bolles.org for additional “Bolles for a Day” dates.

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PV2-LV42271

Chabad at the Beaches to hold Rosh Hashana dinner, services Sept. 20

Chabad at the Beaches is hosting a dinner at the Aaron and Blanche Scharf Chabad Center for Rosh Hashana Wednesday, Sept. 20 following services at 7 p.m.

The evening will feature a four-course meal that will be catered by community chefs. Reservations are required, with seats costing \$36 for adults and \$18 for children. For sponsorship opportunities or to RSVP, please contact Chabad at the Beaches via email at info@ChabadBeaches.com or (904) 543-9301. More information is available at www.ChabadBeaches.com/Holidays.

In addition to the dinner, Chabad at the Beaches has posted its High Holiday services schedule. Services will be held on Rosh Hashana Sept. 20-22 to celebrate the Jewish New Year, as well as on Yom Kippur for the Day of Atonement Sept. 29. They will be held at various times at the Aaron and Blanche Scharf Chabad Center. A special children's program will accompany the adult services. All prayers will combine the original Hebrew and translated English.

According to Executive Director Rabbi Nochum Kurinsky, the High Holiday services will be "warm, friendly and traditional." Organizers say the past year's services were a success,

with large crowds in attendance.

"According to tradition, at the New Year the doors of heaven are open; G-d accepts all prayers, from every person," explains

the Rabbi. "It is in this spirit that we open our services to the entire community."

Membership is not required to join; all are welcome, regardless of background or

affiliation. Donations are always appreciated. For more information or to RSVP, please visit www.ChabadBeaches.com/Holidays or call (904) 543 9301.

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Seawalk at Ponte Vedra \$849,000

Stunning 5BR/4.5BA pool home in beachside community with deeded beach access. Saturnia and hardwood floors, Plantation shutters and deep moldings. Kitchen with granite and stainless steel appliances opens to family room with fireplace and overlooks private yard, pool with spa and covered lanai. Large 1st floor master suite with office/sitting room. MLS 900311



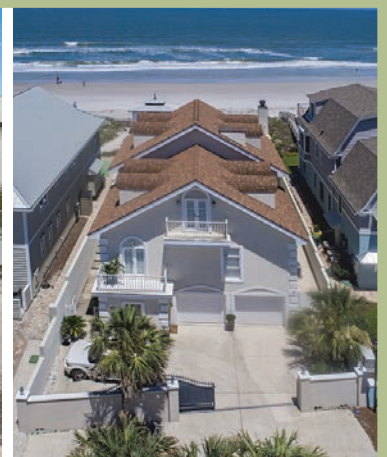
Ponte Vedra Blvd \$1,395,000

Beautifully designed 5BR/5.5BA pool home across the street from the ocean and overlooking Guana Preserve. It's your own slice of paradise! Saturnia flooring, a chef's kitchen that's open to the huge family room with FP and walls of windows to bring in the views. Luxurious owner's suite enjoys both pool & preserve views. Detached guest cottage with bath. MLS 885088



South Jax Beach \$1,695,000

Exquisite 3BR/3BA/2HBA ocean view home. This 3500 sq ft 3 story home is a beach lovers haven. Spacious living room with coffer ceilings & gas FP. Gorgeous kitchen with gray shake cabinets, farm sink, quartzite counters & ss appliances. Fabulous ocean facing owner's suite with FP, morning kitchen & spa like bath. Elevator and room for a pool. MLS 886774



South Jax Beach \$2,895,000

Fabulous 5BR/4.5BA oceanfront home with gated entrance and plenty of room for everyone. Wide open floor plan with elegantly appointed kitchen, dining area with stained glass and great room with fireplace opens to huge deck with hot tub and summer kitchen. Media room, elevator and 2 master suites each with ocean facing balcony. MLS 886414

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PV2-LV4267

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Bahá'ís of North Florida to recognize 200th anniversary of birth of Bahá'u'lláh

The Bahá'ís of Ponte Vedra, Nocatee and St. Johns County, along with other North Florida Bahá'í communities, will recognize the 200th anniversary of the birth of Bahá'u'lláh, the founder of the Bahá'í faith, on the evening of Oct. 21 at 7 p.m. Plans

include a dinner and celebration festivities at the Jacksonville Bahá'í Center at 5034 Greenland Road in Jacksonville.

Bahá'u'lláh (1817-1892) was a spiritual teacher who announced in 1863 that he was the bearer of a new revelation from

God. His teachings are centered on the recognition of the oneness of God, that each religion originates from God and is suited to the age and place in which it is revealed. His teachings also say the greatest need for this age is the recognition of the oneness of humanity as an antidote to the racial prejudice and materialism that is afflicting human society.

The area celebration consists of a series of activities generated at the grassroots level in the North Florida area, which will reinforce Bahá'u'lláh's vision. Activities will include drama, music, art exhibits, storytelling, service projects, prayer and devotional programs scheduled as follows:

- Friday, Sept. 22, 6:30 p.m.—Community dinner and dialogue on race unity at University of North Florida, Student Union, Building 58 West, Room 3805, 1 UNF Drive, Jacksonville.
 - Sunday, Sept. 24, noon to 2 p.m.—200 Canvases For Unity Art project with lunch, Jacksonville Baha'i Center.
 - Sunday, Oct. 15, 10 a.m. to 3 p.m.—200 blood donations, Mobile Blood Bank at Jacksonville Baha'i Center.
 - Sunday, Oct. 15, noon to 2 p.m.—Time capsule and history of Baha'is of North Florida, Jacksonville Baha'i Center. Bring items you want to place in the time capsule.
 - Saturday, Oct. 21, 7 p.m.—Celebration of bicentennial birth of Baha'u'llah, Jacksonville Baha'i Center.
 - Sunday, Oct. 29, 10:30 a.m. to 1 p.m.—Introduction to Baha'i faith, open house and lunch, Jacksonville Baha'i Center.
- For more information visit www.bahainorthflorida.com or call Robert Thaggard at (904) 860-1040.

DEFINE body & mind to hold grand opening Sept. 16 in Jacksonville Beach

DEFINE body & mind, an exercise studio specializing in balanced fitness and customer service, is expanding its footprint to the Jacksonville market with the opening of the contemporary body & mind concept in Jacksonville Beach. This location will mark the first studio in Florida.

DEFINE will celebrate its opening on Sept. 16, with a free preview day that will give visitors the opportunity to try classes like rev (DEFINE's take on indoor cycling), body (DEFINE's take on barre) and mind-hammock (a class combining yoga, a massage ball and a hammock for unwinding).

Alison Brookby and Carolina Santaella are instructors from the franchise's Houston headquarters that will be flying in for the occasion to teach classes. Those interested in attending are encouraged to sign up online to ensure a mat/bike and/or hammock are reserved. If spaces fill up, people are still encouraged to come and experience DEFINE through a studio tour, which will be offered throughout the day. Mimosas will also be served, along with DEFINE food products, including granola and truffles.

"Free Preview Day will be a great way to bring the community together and introduce them to DEFINE body & mind, as well as an amazing opportunity to try classes like rev, body, and mind-hammock with two extremely talented instructors," said co-owner Julianne Klemf.

Klemf and co-owner Kelly Kuntz are locals that were inspired to open a body & mind exercise studio after living in larger markets like New York and Miami. Both women recognized the need for a concept that combined movement, whole foods education and mindfulness, so they set out to open the first of its kind in Jacksonville Beach.

"The opening of DEFINE has been a long time coming, and we are so excited to finally bring what we feel has been missing to this marketplace," Kuntz said. "As a mom and entrepreneur, it's very humbling to open a business where I grew up."

Klemf, also a mom, agrees.

"Jacksonville has evolved so much in the past five years, and Kelly and I feel confident it will continue to grow and embrace new business concepts, like DEFINE," Klemf said. "We are thrilled to give people the opportunity to experience DEFINE's unique brand of transformational results."

DEFINE body & mind is located at 1822 3rd St. S., in Jacksonville Beach. DEFINE will also be accepting donations Saturday, which they will match penny for penny to benefit those affected by Hurricane Irma.

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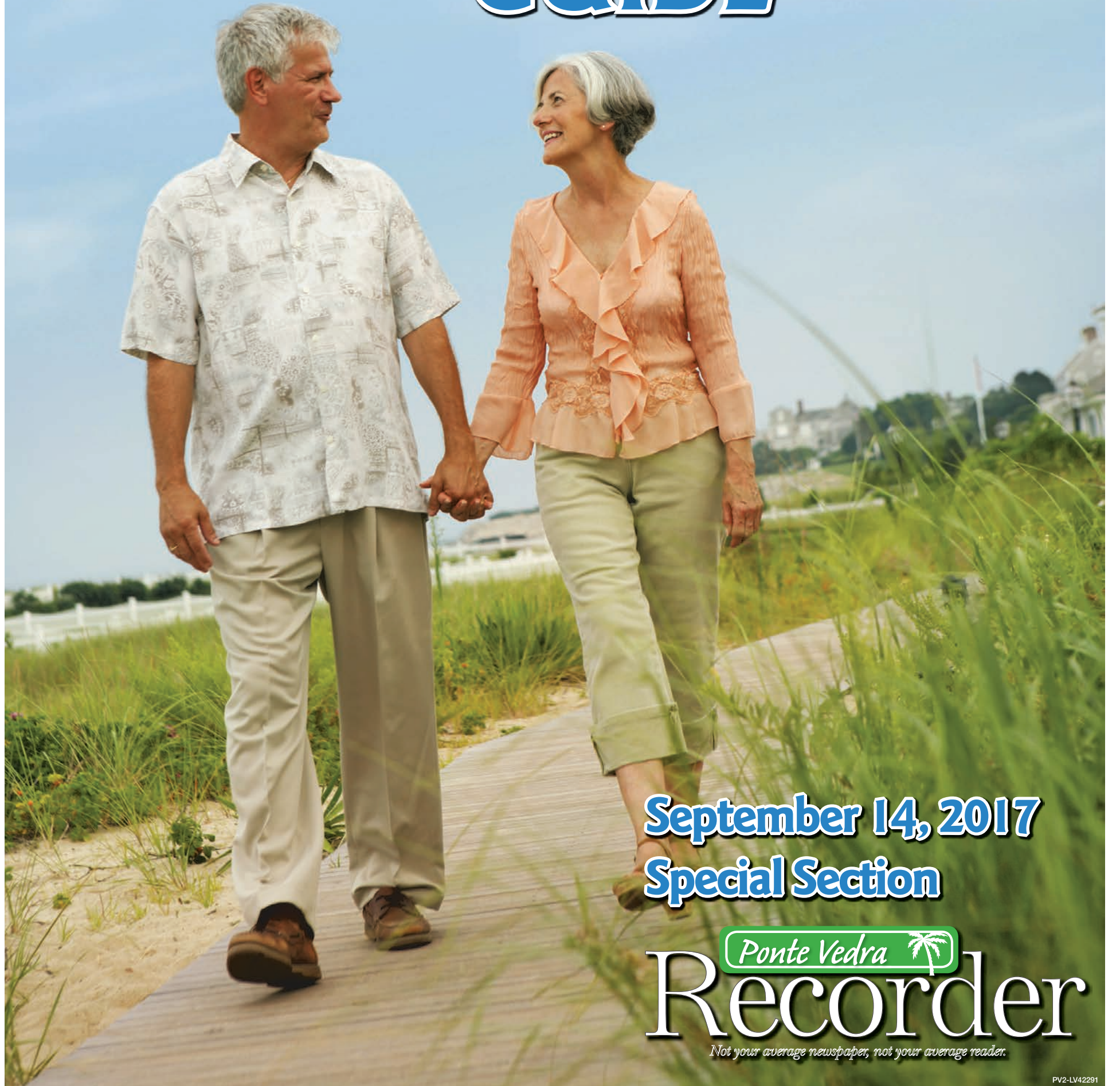
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September 14, 2017
Special Section

Ponte Vedra 
Recorder

Not your average newspaper, not your average reader.

Tips for preventing cognitive decline

By Lynn Kettell-Slifer, ARNP

Special to the Recorder

The statistics on dementia are staggering. Per the Alzheimer's Association, more than 5 million Americans are living with the disease. Every 66 seconds, someone will develop Alzheimer's. And one in three seniors will die from Alzheimer's or some other form of dementia. Since 2000, deaths from dementia have increased a staggering 89 percent, making it the sixth leading cause of death in the U.S. Why is there such a dramatic increase, and what can be done?

Let's start with a quick overview of exactly what dementia is—in layman's terms. Dementia is not a specific disease but rather a general term that describes the symptoms we all know about—most commonly a progressive decline in memory and cognitive ability.

Alzheimer's is simply the most common form of dementia. Here's an important point: memory issues can occur with anyone and are not necessarily related to dementia. However, the dementia affected brain experiences actual damage to the cells of the brain, affecting the ability of those cells to communicate.

Now the big question is: what causes dementia? This question is the subject of much debate, but recent research points to a combination of factors leading to the disease. Inflammation (from infection,



Photo courtesy of metrocreativeconnection.com

poor diet or other causes); a deficiency in brain supportive nutrients such as Vitamin D and biotin; and exposure to toxic substances such as heavy metals and chemicals (including some prescription medications) have all been implicated in development of dementia.

So how do you prevent and treat this horrific disease? Currently, there are very few prescription medications that can be given to dementia patients, and

none of these are very effective. They may slow progression of the disease marginally but also can have numerous and serious side effects.

This is where functional medicine shows promise. Functional medicine is a different approach to health care in which the focus is not simply on treating symptoms, as with today's health care. Functional medicine seeks to discover and treat the actual cause of the symp-

toms so that the body can heal itself. In the case of dementia, research is showing us that there are nutritional and other deficiencies that are strongly linked to cognitive decline, and most exciting is that often correcting deficiencies can have a positive effect on symptoms.

So, what should you do if you are concerned about cognitive decline?

- First and foremost, maintain a healthy diet. Functional medicine providers believe that food is medicine, and research shows it to be true.

- Avoid medications with a high "cognitive burden," known to cause adverse effects on brain function. A list of these medications can be found at http://www.agingbraincare.org/uploads/products/ACB_scale_-_legal_size.pdf

- Ask your provider to evaluate you for nutritional deficiencies and inflammation. If they are not familiar, a functional medicine provider trained in treating cognitive decline can help here.

- Stay active. Even a small amount of exercise provides a multitude of benefits for brain function.

These are just a few of the many things you can do to protect your brain. For more information, visit the Alzheimer's Association website at alz.org.

Lynn Kettell-Slifer is the founder of Health Partners, a functional medicine practice based in Ponte Vedra Beach. Contact her at (904) 373-0942 and visit the practice's website at HealthPartnersLLC.net.

What seniors should know about silent AFib



By Dr. Anthony Magnano

Special to the Recorder

The signs of atrial fibrillation (AFib) may seem like they wouldn't be hard to miss, but that isn't always the case. In fact, nearly a quarter of people with AFib

don't experience the heart palpitations, chest pain or shortness of breath traditionally associated with the heart disease.

They have asymptomatic, or "silent" AFib.

A leading cause of stroke, AFib can be even more dangerous when asymptomatic because people don't know they need to seek treatment. September is Atrial Fibrillation Awareness Month, and it's an important time for older adults to become more informed about silent AFib and why they should be screened.

Silent AFib and stroke risk

A stroke occurs when a blood vessel

supplying blood to the brain is blocked or ruptures. The most common heart arrhythmia, AFib accounts for one in three strokes.

The reason AFib is such a potent risk factor is because it causes a rapid heartbeat that allows blood to pool in the heart. This pooled blood can potentially form into a clot that travels through the circulatory system until it lands in one of the brain's arteries and interrupts blood flow to the brain, resulting in a stroke.

While AFib can be treated with medical interventions, silent AFib can go undetected and gradually increase your stroke risk. About 10 percent of strokes are caused by AFib that is first detected at the time of stroke, according to the medical journal *Circulation*.

The Importance of Screenings

In many cases, you can discover AFib and reduce your stroke risk through a simple screening performed by your doctor. Experts from the American Heart Association said screening for silent AFib among adults 65 and older could prevent thousands of strokes worldwide each

year. Research has shown screenings have detected undiagnosed AFib in 1 to 3 percent of people in this age group.

AFib screenings can be completed by your doctor through a pulse check, blood pressure monitor or ECG (electrocardiogram) device. With just a simple test, you can often find out if you have AFib and make the appropriate medical and lifestyle changes. It is important to recognize, however, that some cases of AFib can be both asymptomatic and intermittent, so longer monitoring periods may be required to identify the arrhythmia.

Heart-healthy tips to reduce stroke risk

In addition to being screened, the American Heart Association outlines several heart-healthy guidelines you can follow to both lower your chance of stroke and increase your quality of life.

An important step is to maintain a healthy weight by eating heart-healthy foods and exercising regularly. A healthy diet will help you avoid obesity and high cholesterol – two major risk factors

for stroke. Make sure to eat vegetables, fruits, whole grains and lean protein while avoiding most saturated fats, simple sugars and processed foods. A heart-healthy diet should be supplemented with regular physical activity several times a week.

One of the most important factors in lowering stroke risk is to quit smoking if you do so. According to the National Stroke Association, smoking can double the risk of stroke compared to non-smokers.

A comprehensive heart-health plan is key because the factors that increase stroke risk are often interrelated. The first step of your plan should always be screening for potential risk factors like silent AFib. By understanding the full picture of your health, you will be able to take the right steps on the path to wellness.

Dr. Anthony Magnano is a Ponte Vedra resident and cardiac electrophysiologist at St. Vincent's Medical Center Riverside. For more information on Dr. Magnano and his specialty treating Atrial fibrillation, visit AfibJax.com.

Nocatee resident opens home care franchise for non-medical needs

By Samantha Logue

With such a large senior population, Florida has no shortage of nursing and assisted living facilities. For those who aren't in need of medical care, however, finding the right kind of help can be challenging.

Realizing this need, Nocatee resident Kimberley Schaffer opened a Right at Home franchise earlier this year to assist those who require help of a less hands-on nature.

"Our office opened its doors on May 30, and we are growing," Schaffer said. "We have about 30 caregivers on staff, and we're adding more each and every week. We have a core staff of office people and administrators that make everything happen in the background, and it's been great

lining up such an excellent team."

Schaffer noted that her business is currently licensed to serve both Duval and St. Johns counties, and she is in the process of obtaining licensure for Clay County as well.

"We provide companion care, which is anything that helps someone live safely and well in their home," she said.

Companion care, which is non-medical, can include everything from light housekeeping and meal preparation to transportation to and from appointments, or even just being present whenever a client would like some company.

"One of the more important things that we do as part of our companion care is that building of a relationship—that caring relationship that actually stimulates someone cognitively, and also just connects

with them emotionally," Schaffer said.

"It's not a task, as much as it's something that's baked into any of our experiences between our caregivers and clients."

To help form those relationships, Schaffer said that Right at Home goes the extra mile when hiring companions.

"We hire only experienced caregivers," she said. "We are an agency model, which means all of our caregivers are screened, licensed, bonded, insured and employees of ours. We train them, we develop relationships over time, we get to know them well so that we can make an ideal match between a client, a family and a caregiver."

Schaffer added that she expects to add personal care to her business' list of services later this year.

"We will do personal hygiene services;

things like assistance with toileting, bathing, feeding and dressing," she said. "All of those things that are more of a hands-on care we will be adding down the road as well."

As for Schaffer, she hopes to revolutionize the way people think of home care.

"I'd like to change the notion that in-home care is only for people who are in dire straits or at the very end of life," Schaffer said. "That just isn't the case at all. We can help people when they're downsizing their home, moving from one to another. We can also help someone who's recovering from a procedure. We can help at any stage of being a senior, and it's so much better to plan ahead. It can be hard to plan ahead for times of need, but it can be so much easier when you do."

Newly rehabilitated Southern Villas now ready to house seniors for 'decades to come'

A ribbon-cutting ceremony was held Aug. 24 to mark the grand reopening of the Southern Villas Apartments located at 52 Sunrise Blvd., in St. Augustine. Congressman John Rutherford was among the speakers during the event.

The official reopening of the 60-unit complex for low-income seniors brings relief to the growing need for affordable housing in St. Johns County. According to data gathered by the University of Florida, there are 5,500 seniors (65 years or older) who are cost burdened when it comes to their housing in St. Johns County. That means they pay 30 percent or more of their income on household expenses which includes rent.

Southern Villas was originally constructed in 1982. The construction took less than a year and cost nearly \$35,000 per unit. The rehabilitation work, led by Gorman & Company, included replacing kitchens, baths, roofs, windows, flooring and electrical. American Disability Act compliant units were also created. The project included added accessible features and routes, expansion of the community building to provide a larger community room, a screened in porch and a social services office.

St. Johns Housing Partnership, a local nonprofit, partnered with Gorman to secure the funding that came from a combination of low-income housing tax credits and a U.S. Department of Agriculture Rural Development Multi-Family Preservation and Revitalization loan. The construction lender and tax credit investor was TD Bank.

"This Grand Reopening is a celebration of what successful partnerships can do to help our communities" said Hana Eskra, Gorman's Florida Market president. "The improvements to this complex are going to enhance the daily lifestyle of its senior citizen residents and set examples of what can be done to improve affordable housing options in this area."



ABOVE: Carol Saviak, St. Johns Housing Partnership Board member (from left); Tim Rogers of Rural Development; Bill Lazar of St. Johns Housing Partnership; Cynthia Miller; Congressman John Rutherford; Chris Grim of TD Bank; Hana Eskra of Gorman & Company; and Bryan McCloskey, St. Johns Housing Partnership Board member, participate in a ribbon-cutting ceremony to mark the grand reopening of the Southern Villas.

LEFT: The newly renovated Southern Villas complex offers seniors affordable housing in St. Johns County.

Photos courtesy of InsiderMediaMgmt.com

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RONALD T. GIDDENS CELEBRATES 90TH BIRTHDAY

Ponte Vedra resident Ronald T. Giddens of Hardage-Giddens Funeral Homes last month celebrated his 90th birthday with friends and family.

Photos courtesy of Robin Giddens Sheppard



Al Bagocius, Ronald T. Giddens and Robin Giddens Sheppard



Paul Altman, Ronald T. Giddens and Jody Brandenburg



Ronald T. Giddens and Tom Harris

Medicare open enrollment to begin Oct. 15

Medicare's annual open enrollment period will span from Oct. 15 to Dec. 7.

According to the St. Johns Council on Aging (COA), this is the only time most people will be allowed to change the Part D drug plan or the Medicare Advantage plan. Currently for 2017, St Johns County has 20 "stand alone" drug plans that work with Original Medicare. The premiums range from \$18 to \$174 per month with an average of \$66. There are 10 Medicare Advantage plans that include drug coverage (four HMOs and six PPOs). According to COA, there should be more clarity around Oct. 1 concerning the details of the 2018 plans.

If you currently have a Part D drug plan, the COA says you should receive three booklets regarding your plan: a notice of changes, a formulary and an evidence of coverage. These will explain your 2018 plan.

If you would like to explore other choices, COA's Prescription Assistance Program can help. Dick Wallis is available each Tuesday from 9:00 a.m. to noon in the Partner's Office at River House, 179 Marine St. in St. Augustine. Call 904-209-3655 for an appointment.

St. Johns County Council on Aging seeks volunteers

The St. Johns County Council on Aging (COA) is seeking volunteer support in the following locations and with the following tasks:

- THE PLAYERS Community Senior Center, 175 Landrum Lane, Ponte Vedra - Volunteers are needed Thursday afternoons from 1 to 4 p.m. for minor clean-up, activity check-in and reception. Make new friends while joining in a wide variety of both fun and informative social activities. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- THE PLAYERS Community Senior Center, 175 Landrum Lane, Ponte Vedra - Volunteers are needed to teach line dancing classes. The day and time would be based on the volunteer's preference and room availability. Call (904) 209-3686.

- St. Augustine - Volunteers are needed for the organization's Care Connection Minor Home Repair program. Hours are flexible. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- St. Augustine - Volunteers are needed Thursday mornings from 8:15 to 11:30 a.m. to help with basic lawn care for

seniors in need. Duties include moving, raking, clipping and edging. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- St. Augustine - Volunteers are needed in Sunshine Center Adult Day Care to assist with simple arts and crafts activities on Mondays, Wednesdays or Thursdays from 1 to 2:30 p.m. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- St. Augustine - A volunteer driver is needed to pick up bread from the local grocery store and deliver it to Trout Creek Senior Center twice a week. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- St. Augustine to Hastings - A volunteer driver is needed 11 a.m. to 12:30 p.m. Monday, Wednesday or Friday to deliver food from COA in downtown St. Augustine to Hastings Senior Center. A company vehicle is available if desired. Call (904) 209-3686 or email aleach@stjohnscoa.com.

- Hastings - Volunteers are needed Mondays and/or Fridays from 9 a.m. to 1 p.m. to assist with senior center activities, such as set up for breakfast and lunch,

craft projects, games, etc. Call (904) 209-3686 or email aleach@stjohnscoa.com.

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SJSO commended for 'service to seniors'

St. Johns County Sheriff David Shoar and members from his office's Community Affairs division were invited to the annual Florida Conference on Aging Aug. 29 to receive an award for their service efforts to seniors in St. Johns County.

The St. Johns County Sheriff's Office (SJSO) was nominated by members of the Florida Council on Aging in the category of "Service to Seniors by an Organization" for its commitment to serving the community and working with local residents—specifically through the ongoing efforts of its CARE and Safe Trak Programs.

The CARE program (Community and Advocacy Resources for the Elderly) enables visits by sheriff's office personnel to seniors who have no local family, or who live alone, in order to have an open dialogue with law enforcement and provide referrals for social services, when applicable. The Safe Trak program facilitates the recovery of seniors prone to wandering by utilizing radio frequency tracking devices to return them home quickly and safely.

During the annual conference in Orlando, Shoar and several members of the Community Affairs Bureau were presented with a plaque recognizing their efforts related to "Service to Seniors."

"The Florida Conference on Aging has a 50-year history of providing advocacy, education and support to Florida's aging population," Shoar said. "For their members to recognize the men and women of this agency for our efforts is truly an honor that we can be proud of."



Photo courtesy of the St. Johns County Sheriff's Office

From left to right: Sgt. Jim Priester, SJSO community affairs supervisor; Becky Yanni, St. Johns Council on Aging director; Sgt. Ramona Davis, SJSO Safe Trak coordinator; Susan Ponder-Stansel, Community Hospice CEO; David B. Shoar, St. Johns County Sheriff; Dave Lynn, Florida Power & Light special consumer manager; Mary Alice Colson, SJSO CARE program coordinator; and Chuck Mulligan, SJSO Community Affairs Bureau commander

STATE SEN. DENISE GRIMSLEY VISITS RIVER GARDEN SENIOR SERVICES

Sen. Denise Grimsley, a Republican from Sebring, recently visited River Garden Senior Services in Jacksonville to tour the nursing home's campus, learn more about issues concerning nursing home residents and ask how she can help make life better for seniors. From left to right: Dick Kravitz, former State Rep.; Martin Goetz, River Garden CEO; Sen. Denise Grimsley; and Mauri Mizrahi, River Garden assistant administrator.

Photo courtesy of Skip Willbach



Consider multiple factors when creating retirement plans



Karsten L. Jacobson
Guest columnist

By Karsten L. Jacobson
Special to the Recorder

When you create your financial and investment strategies for retirement, what will you need to know? In other words, what factors should you consider,

and how will these factors affect your investment-related decisions, before and during your retirement?

Consider the following:

■ **Age at retirement** – Not surprisingly, your retirement date likely will be heavily influenced by your financial situation. So, if you have to keep working, that's what you'll do. But if you have a choice in the matter, your decision could have a big impact on your investment strategy. For example, if you want to retire early, you may need to save and invest more aggressively than you would if you plan to work well past typical retirement age. Also, your retirement date may affect when you start accepting Social Security payments. If you retire early, you might have to start taking your benefits at age 62, even though your monthly checks will be considerably smaller than if you waited until your "full" retirement age, which is likely to be 66 or 67.

■ **Retirement lifestyle** – Some people want to spend their retirement years travel-

ing from Athens to Zanzibar, while others simply want to stay close to home and family, pursuing quiet, inexpensive hobbies. Clearly, the lifestyle you choose will affect how much you need to accumulate before you retire and how much you will need to withdraw from your various investment accounts once you do.

■ **Second career** – Some people retire from one career only to begin another. If you think you'd like to have a "second act" in your working life, you might need some additional training, or you might just put your existing expertise to work as a consultant. If you do launch a new career, it could clearly affect your financial picture. For one thing, if you add a new source of earned income, you might be able to withdraw less from your retirement accounts each year. (Keep in mind, though, that once you reach 70 ½, you will have to take at least some withdrawals from your traditional IRA and your 401(k) or other employer-sponsored retirement plan.) On the other hand, if you keep earning income, you can continue putting money into a traditional IRA (until you're 70 ½) or a Roth IRA (indefinitely) and possibly contribute to a retirement plan for the self-employed, such as a SEP-IRA or an "owner-only" 401(k).

■ **Philanthropy** – During your working years, you may have consistently donated money to charitable organizations. And once you retire, you may want to do even more. For one thing, of course, you can

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Jacobson

Continued from 18

volunteer more of your time. But you also might want to set up some more permanent method of financial support. Consequently, you might want to work with your legal advisor and financial professional to incorporate elements of your investment portfolio into your estate plans to provide more support for charitable groups.

As you can see, your retirement goals can affect your investment strategy – and vice versa. So, think carefully about what you want to accomplish, plan ahead and get the help you need. It takes time and effort to achieve a successful retirement, but it's worth it.

This article was written by Edward Jones for use by your local Edward Jones financial advisor. Karsten L. Jacobson is a financial advisor for Edward Jones at 2208 Sawgrass Village Drive in Ponte Vedra Beach.



Ask about an insurance needs analysis.



Karsten L Jacobson
Financial Advisor

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PV3-LV42162

Thursday, Sept. 14	Friday, Sept. 15	Saturday, Sept. 16	Sunday, Sept. 17
<p>Yoga for Survivors The Y Healthy Living Center at the Ponte Vedra YMCA will host a "Yoga for Survivors" class Sept. 14 at 11:30 a.m. Cancer patients, survivors, caregivers and others with range of motion and pain limitations are invited to join in this gentle and safe yoga practice, which is free and open to the public. Call (904) 202-5376 or visit www.baptistjax.com/ymca to reserve a spot. The Ponte Vedra YMCA is located at 170 Landrum Lane.</p> <p>Child abuse prevention explored at Lifetree Café This program, entitled "A Safe Place: Confronting Child Abuse in Your Corner of the World," offers tips for recognizing signs of child abuse and ways to prevent it. Participants will also see an exclusive screening of "Muted," an award-winning, independent short film. Admission is free. This event will take place at Lifetree Café at the Mary L. Singleton Senior Center, located at 150 E. 1st St., Jacksonville.</p> <p>The Women's Board Young Collectors Party This annual event raises money for Wolfson Children's Hospital and is geared toward a younger audience trying to make a difference and get involved in the Jacksonville and greater First Coast community; everyone is invited. The 2017 theme is "London Calling." The event will feature complimentary beer, wine and small bites. There will also be a silent auction on items from local businesses. The Young Collectors Party will take place Sept. 14 from 6 to 8:30 p.m. at the Intuition Ale Works downtown, located at 929 E. Bay St., Jacksonville.</p> <p>99.9 Gator Country Sunset Jam This country concert series will present Nashville's newest artists and local bands opening for national recording artists. On Sept. 14 at 7:30 p.m., local favorite Lonely Highway will open for Chris Bandi at the Jacksonville Landing. This event is free and open to the public; the Jacksonville Landing is located at 2 Independent Drive.</p>	<p>Coastal Wine Market wine tasting Coastal Wine Market hosts Friday wine tastings from 6 to 8 p.m. at 641 Crosswater Parkway, Suite B, Ponte Vedra Beach. Taste six wines for \$10. For more information, call (904) 395-3520.</p> <p>Ponte Vedra Beach Library Semi-Annual Book Sale This book sale opens Sept. 12 for Friends of the Ponte Vedra Beach Branch Library members only and Sept. 13-16 for the general public. The sale will last from 10 a.m. to 7:30 p.m. on Sept. 13 and 10:30 a.m. to 5:30 p.m. Sept. 14-15. The last day of the sale is \$10 bag day in which visitors can fill up a bag of books for \$10. The Ponte Vedra Beach Library is located at 101 Library Blvd.</p> <p>Joy Dennis & Top Shelf People live at Mojo Kitchen Joy Dennis will perform live Sept. 15 with Top Shelf People and special guest bassist Joe Senger of First Coast Friends of Funk at Mojo Kitchen, located at 1500 Beach Blvd. in Jacksonville Beach. Doors open for the event at 9:30 p.m. and the show starts at 10. Visitors can enjoy southern soul, funk, hip-hop and blues music for \$10. Advance tickets are available at www.JoyDennisMusic.com.</p> <p>VIP Gallery Art Stroll & Tasting Tour Enjoy St. Augustine's art and history with a licensed, professional tour guide on this VIP walking tour through the streets of St. Augustine's historic district. Participants will also enjoy culinary tasting stops for wine and light tapas. The tour, which costs \$25 per person, departs at 4:30 p.m. from 4 Granada St. Visit www.vipartwalk.com to purchase tickets.</p> <p>Arnez J at The Comedy Zone Arnez J will perform at The Comedy Zone Sept. 14-16 at 7:30 p.m. The comedian is a former host of BET's longest-running comedy series "Comic View" and is now the host of a new special "Racially Motivated," which is now available on Netflix. The Comedy Zone is located at 3130 Hartley Road, Jacksonville.</p>	<p>MOSH boat tours St. Johns River Taxi and MOSH host a St. Johns River boat tour every Saturday afternoon at 1 p.m. and 3:30 p.m. The tour features a history host who explains the historical significance of the river and various landmarks in Jacksonville. Tickets cost \$15 for adults and \$12 for children. MOSH is located at 1025 Museum Circle in Jacksonville.</p> <p>2017 International Coastal Cleanup Join the Ocean Conservancy, Friends of A1A Scenic and Historic Coastal Byway Sept. 16 on this international initiative to help clean up the Florida coast. The event will take place at the Jacksonville Beach Pier from 9 to 11 a.m. For more information, call (352) 208-9938 or email Chair@FirstCoast.Surfrider.Org. Everyone is invited and encouraged to participate.</p> <p>The Society of Mixed Media Artists meeting The public is invited to attend the Society of Mixed Media Artists (SoMMA) meeting Sept. 16 at the Cultural Center at Ponte Vedra Beach, located at 50 Executive Way. The meeting starts at 10:30 a.m. and will feature a presentation by abstract artist Princess Rashid. The artist will be showing her techniques in both mono-printing and collagraph — a type of collage printing.</p> <p>Nocatee Farmers Market Nocatee Farmers Market takes place from 10 a.m. to 2 p.m. at Village Lake Drive every third Saturday. This free, family friendly event has more than 80 local vendors selling produce, crafts, jewelry, herbs, unique foods and more. Free face painting is available for youth, along with a bounce house.</p> <p>Archaeologist lecture at UNF The Archaeological Institute of America will meet Sept. 16 at noon in Building 51 on the University of North Florida's main campus to hear a lecture, entitled "Early Monumental Construction and Middle Preclassic Maya Development at Pacbitun, Belize," by Dr. Terry G. Powis from Kennesaw State University. The lecture is free and open to the public. Refreshments will be served afterwards in the Archaeology Lab.</p>	<p>Sandals, Shorts and Steel Drum Service Every Sunday from 11:30 a.m. to noon, St. Paul's by-the-Sea Episcopal Church invites guests to put on sandals and shorts for a more casual worship service featuring the tropical sound of steel drum music. The church is located at 465 11th Ave. N. in Jacksonville Beach.</p> <p>Life Enrichment Group The Life Enrichment Group is designed for those with memory changes who want to remain mentally, physically and socially active, while giving caregivers and loved ones some free time for themselves. The program is offered daily, serving the Jacksonville Beach and Ponte Vedra area. For more information call (904) 417-7354 or email life_enrichmentgroup@yahoo.com.</p> <p>Ordinary People Exhibition by Don Trousdell This 450th commemoration exhibition (running through Oct. 1) at the St. Augustine Art Association features paintings by the late Don Trousdell, which highlight the first settlers who founded and built St. Augustine during the 16th century. The exhibition is free and open to the public Tuesday through Saturday, noon to 4 p.m. and Sunday from 2 to 5 p.m. The St. Augustine Art Association is located at 22 Marine St.</p> <p>JAXXED Health and Fitness Festival Participants are encouraged to bring yoga mats for the first ever JAXXED Health and Fitness Festival, to be held at Sewalk Pavilion located at Beach Boulevard and Oceanfront South, Jacksonville Beach. Visitors can enjoy activities run by local companies throughout the day including yoga, pilates, meditation, dance and HIIT (high intensity interval training). Additionally, local vendors with healthy food and drinks will be on hand. The festival, which starts at noon, is free and open to the public.</p>

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Monday, Sept. 18	Tuesday, Sept. 19	Wednesday, Sept. 20	Thursday, Sept. 21
<p>MOSH Daily Programs Join Jacksonville's Museum of Science and History for its Daily Animal shows. On Monday at 2 p.m., explore "Skin and Scales" in the Florida Naturalist's Center, during which guests learn about the cold-blooded world of reptiles and amphibians. Prior to the program at 1 p.m., museum-goers can witness the exploration of space in the Bryan-Gooding Planetarium during "Astronaut," an interactive venture led by a test astronaut named Chad. For tickets and additional information, visit www.themosh.org.</p> <p>Friends for the Arts Get involved in the arts by joining a team of fellow art supporters at the Cultural Center at Ponte Vedra Beach. Help develop and support fundraising projects and help initiate special projects to benefit and promote the Cultural Center and the arts in our community. For more information, visit www.ccpvb.org/friends-for-the-arts.</p> <p>Mindful Meditation Learn simple, safe, effective techniques in this introductory series to meditation, which will take place at the Ponte Vedra YMCA at 170 Landrum Lane. In four classes, participants will learn how to relax their body, use breathing techniques to focus thoughts and create a more compassionate outlook on life. There is a \$30 fee for four sessions. Call (904) 202-5376 or visit baptistjax.com/hlc to register.</p> <p>Ceramics class at Burnett Park Community Center Students will learn how to build ceramic sculptures with various techniques in form and texture. This on-going class has rolling enrollment and flexible schedules. Visit www.artleaguejax.org or call (904) 707-6424 to register; there is a \$40 materials fee that covers clay, glazes and tools fees for the duration of the session. This ceramics class will be held at the Burnett Park Community Center, located at 3740 Burnett Park Road in Jacksonville.</p>	<p>The Art of Susanne Schuenke The public is invited to view artwork from international artist and St. Johns County resident Dr. Susanne Schuenke. The exhibition is on display through Sept. 21 at the St. Johns County Administration Building at 500 San Sebastian View in St. Augustine. Visitors must pass through a security station to reach the building's main corridor. The facility is open from 8 a.m. to 5 p.m.</p> <p>Yoga on the Beach Each Tuesday morning through September, join yoga fitness instructor Emily Johnson as she leads a free yoga session on St. Augustine Beach at 978 A1A beach Blvd. at 8 a.m., weather permitting. The yoga sessions take place at the Ocean Hammock walkover. Donations are accepted.</p> <p>Total Control: Pelvic Fitness Program Total Control will help women strengthen three muscle groups known as the "pelvic pyramid." The cost to participate is \$120 for 6 hour-long sessions on Tuesdays and Thursdays from 9:30-10:30 a.m. beginning Sept. 15. Call (904) 202-5376 or visit baptistjax.com/hlc to register. This class is held at 170 Landrum Lane, Ponte Vedra Beach.</p> <p>"Overcoming Fear and Procrastination to Improve Time Management" by Dr. Abigail Levrini Dr. Levrini will address executive function skills with an emphasis on the types and causes of procrastination. Additionally, the event will cover effective strategies for combating procrastination and improving time management. This session will be hosted by PVHS PTO at Ponte Vedra High School Sept. 19 at 5:30 p.m., and it is open to the public. Ponte Vedra High School is located at 460 Davis Park Road.</p> <p>Constitution Day at FSCJ FSCJ presents "Hamilton Was Not the Only Hip Founding Father: Meet James Madison" featuring keynote speaker Timothy J. Corrigan, United States District Court judge. This event, starting at 6 p.m., will be held at FSCJ's Kent Campus Auditorium located at 3939 Roosevelt Blvd. in Jacksonville. RSVP by emailing Frando@fscj.edu.</p>	<p>Toastmasters Club Toastmasters Club #5199 of Ponte Vedra Beach meets every Wednesday at 7:30 a.m. at THE PLAYERS Community Senior Center. These meetings will help attendees improve public speaking and gain leadership skills. The senior center is located at 175 Landrum Lane in Ponte Vedra Beach. Email LucyReep@gmail.com for additional information.</p> <p>'The Dixie Swim Club' at the Alhambra The Alhambra Theatre & Dining will present "The Dixie Swim Club" through Sept. 24. Starring Morgan Fairchild, the comedy follows five southern women who met on their college swim team through 33 years of friendship. A three-course dinner will be served starting at 5:50 p.m., and the show will follow at 7:50 p.m. The Alhambra is located at 12000 Beach Blvd., Jacksonville. For more information, call (904) 641-1212, or visit www.alhambrajax.com.</p> <p>High Holidays at Beth El: the Beaches Synagogue Beth El is inviting guests to celebrate the 2017 High Holidays at the synagogue. Join Beth El for Rosh Hashanah Sept. 20-22 and Yom Kippur Sept. 29-30. To purchase High Holiday tickets or for further information, contact the office at (904) 273-9100. Beth El is located at 288 Roscoe Blvd. N., Ponte Vedra Beach.</p> <p>Wednesday Market Each Wednesday from 8 a.m. to 12:30 p.m., 60 to 80 vendors participate in the Wednesday Market at St. Augustine Beach. Vendors and artists display produce, prepared foods, local seafood, art, crafts and more. The Market is held at the St. Johns County Pier Park at 350 A1A Beach Blvd, St Augustine Beach.</p> <p>Sammy Hagar and The Circle at the St. Augustine Amphitheatre The St. Augustine Amphitheatre presents Rock and Roll Hall of Famer Sammy Hagar and The Circle, featuring former Van Halen bassist Michael Anthony, Jason Bonham and Vic Johnson, live in concert. Doors open at 5 p.m. and the performance starts at 6:30 p.m. Visit www.staugamphitheatre.com for more information.</p>	<p>Yoga for Survivors The Y Healthy Living Center at the Ponte Vedra YMCA will host a "Yoga for Survivors" class Sept. 21 at 11:30 a.m. Cancer patients, survivors, caregivers and others with range of motion and pain limitations are invited to join in this gentle and safe yoga practice, which is free and open to the public. Call (904) 202-5376 or visit www.baptistjax.com/ymca to reserve a spot. The Ponte Vedra YMCA is located at 170 Landrum Lane.</p> <p>Concerts in the Plaza St. Augustine's Plaza de la Constitución will host the oldest city's summer-long concert series, "Concerts in the Plaza." The series provides free concerts featuring local musical entertainment. "The Session" will play at the Sept. 21 event. All of the "Concerts in the Plaza" shows are free to attend and visitors are encouraged to bring lounge chairs for seating. Picnic dinners are allowed, but alcoholic beverages are prohibited in the plaza.</p> <p>NocaTour The NocaTour, taking place Sept. 21 at 10 a.m., is a personal golf cart tour on Nocatee's Greenway Trailway System, Nocatee Community Park, Coastal Oaks and Del Webb. Participants will return to the welcome center for a walking tour of Splash Water Park and the fitness club. This event is weather permitting, email WelcomeCenter@Nocatee.com to re-register if the tour is cancelled due to weather. The Nocatee welcome center is located at 245 Nocatee Center Way, Ponte Vedra.</p> <p>Kelly Quinn at Donna Mancini Interiors and Flooring Donna Mancini Interiors and Flooring will present artist Kelly Quinn live in the showroom Sept. 21 from 4 to 8 p.m. Visitors will learn about Kelly's painting techniques, view her work and more. This event will take place at 141 Hilden Road #202, Ponte Vedra Beach.</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 recorderintern@opcfca.com, post online at www.pontevedrarecorder.com using the automated form or call (904) 686-39393393939.</p>

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20th annual MBF Champions for Child Safety Pro-Am Golf Tournament to be held Oct. 3

The 20th annual Monique Burr Foundation (MBF) for Children, Inc.'s MBF Champions for Child Safety Pro-Am Golf Tournament will be held Tuesday, Oct. 3 at the Palencia Club in St. Augustine.

With registration and breakfast at 9 a.m. and a shotgun start at 10 a.m., the tournament offers corporate teams and individuals the opportunity to golf for a good cause with professional golfers. The honorary chairs of the event are Fred Funk, Jim Furyk and Mark McCumber.

"We are very excited about this year's tournament and celebrating our 20th year of keeping children safe," said MBF Executive Director Lynn Layton. "Our signature golf tournament and pairings party helps MBF better protect children from all types of abuse and bullying by raising both funds and awareness. We are grateful to our supporters for championing MBF's mission to make a difference and improve the lives of children and families."

In celebration of its 20th year, MBF has added exciting new activities, including a \$1 million shoot-out, six hole-in-one contests and a pre-event putting contest. The tournament will begin with the PGA TOUR Pairings Party for registered golfers on Monday, Oct. 2, at 5:30 p.m. at the Palencia Club.

Proceeds support MBF Prevention Education Programs™, a series of comprehensive, research-based prevention programs educating and empowering students to prevent, recognize and respond appropriately to bullying, cyberbullying, all types of child abuse and digital dangers.

Double eagle team with a pro player packages are \$7,000. Single players may register for \$1,750. Sponsorship opportunities ranging from \$1,000 to \$50,000 are available.

To learn more and register, visit www.ChampionsForChildSafety.org, or contact Tammy Long at tlong@MoniqueBurrFoundation.org or (904) 562-1849.

Award-winning author Sebastian Barry to hold book signing at The BookMark Sept. 19

Award-winning author Sebastian Barry will be at The BookMark in Neptune Beach Tuesday, Sept. 19 at 7 p.m. to sign copies of his new novel, "Days Without End."

The story features Thomas McNulty, a 17-year-old boy who fled the Great Famine in Ireland and signed up for the U.S. Army in the 1850s. With his brother in arms, John Cole, McNulty goes on to fight in the Indian Wars against the Sioux and the Yurok and ultimately in the Civil War. Orphans of terrible hardships themselves, the men find these days to be vivid and alive, despite the horrors they see.

Moving from the plains of Wyoming

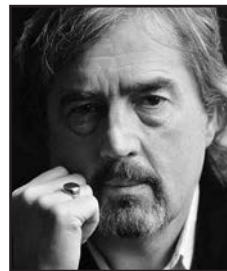


Photo courtesy of The BookMark

Sebastian Barry

most fateful years in American history.

"He explores the savagery of early Irish American history and the genocide against Native Americans, drawing parallels with colonialism and famine

to Tennessee, Barry's latest work is an intensely poignant story of two men and the makeshift family they create with a young Sioux girl, Winona, and overall a fresh and haunting portrait of the

in Ireland," said Justine Jordan, editor at The Guardian. "The novel combines visceral immediacy, historical sweep and profound insight. It's a crowning achievement to an extraordinary literary career."

Barry has won the Costa Novel Award for "Days Without End" and the Costa Book Award for "The Secret Scripture." He has also won the Hughes & Hughes Irish Novel of the Year Award and the Walter Scott Prize. His work has twice been short-listed for the Man Booker Prize. Barry is the author of six previous novels and lives in Ireland.

The BookMark is located at 220 First St. in Neptune Beach.

St. Augustine Restaurant Week to highlight local cuisine

St. Augustine Restaurant Week, a week-long celebration of the Oldest City's dining experience, will take

place from Oct. 2-8.

Hosted by the St. Augustine independent Restaurant Association (SAiRA),

Restaurant Week will give area foodies the opportunity to take a tour of local cuisine from over a

dozen independently-owned SAiRA member restaurants

RESTAURANT continues on Page 24

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Restaurant

Continued from 23

located throughout St. Augustine. Chefs from each restaurant will prepare adventurous lunch and dinner menu experiences for participants.

Lunch menu experiences will cost \$20, and dinner menu experiences will be \$35. Participants can pick up a

Restaurant Week passport at any SAiRA member establishment listed at www.staugustinerestaurants.com/restaurant-week. Diners who receive passport stamps from five different restaurants throughout the week will receive a \$25 SAiRA gift certificate.

“We’re excited to treat diners to the best culinary experiences St. Augustine has to offer,” SAiRA President Jeremy Ticehurst said. “Each SAiRA member

restaurant looks forward to showcasing their most creative and flavorful dishes to Restaurant Week participants.”

SAiRA’s mission includes building relationships through the sharing of information and supporting local independent restaurants. Member restaurants work side-by-side to help each other exceed the expectations of their guests and advance St. Augustine’s unique culinary and cultural diversity. Together,

they leverage resources and hospitality to financially and physically support organizations throughout the St. Augustine community.

For more information about St. Augustine’s 2017 Restaurant Week, including a list of participating restaurants, visit www.staugustinerestaurants.com/restaurantweek, send an email to info@StAugustineRestaurants.com or call (904) 429-4588.



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AFTERMATH OF HURRICANE IRMA



ABOVE: A house in the Porpoise Point neighborhood of Vilano Beach is left without parts of its roof after Hurricane Irma.

Photo by Jon Blauvelt



RIGHT: Debris from the storm is widespread throughout the Palm Valley neighborhood.

Photo by Samantha Logue

U-Haul offers 30 days free self-storage at 96 facilities in Florida post-Hurricane Irma

U-Haul is offering 30 days of free self-storage and U-Box container usage at 96 of its facilities across Florida to residents impacted by Hurricane Irma.

“This is a neighborly service we have the ability to extend as Irma approaches, and in her aftermath,” U-Haul Company of Eastern Florida President Cal Conner said prior to Irma’s arrival. “We are happy to assist our communities in times of need.”

U-Haul companies of Clearwater, Eastern Florida, Fort Lauderdale, Gainesville, Jacksonville, Miami, North Orlando, Orlando, Tallahassee, Tampa and Western Florida have made 96 facilities across 54 cities available to offer the 30-day free disaster relief assistance program. Floridians seeking self-storage assistance should contact their nearest participating U-Haul facility.

Dealing with damage after a hurricane



By Wayne Terry
Special to the Recorder

Post-hurricane damage is often extensive, and restoration is NOT something a property owner should undertake without understanding a bit more about the process. I

have listed below some frequently asked questions regarding insurance coverage, timing, restoration services, payment and the Federal Emergency Management Agency (FEMA) that will help you make important decisions about your property’s restoration.

Is hurricane damage covered by my insurance company?

Each insurance company has different levels of coverage. Typically, flood damage (rising water) is not covered by your homeowner’s policy, unless you have an additional policy from the National Flood Insurance Program. In a recent news report, it was stated that 40 percent of the affected homes in Texas DID NOT have flood insurance. Even though they had regular coverage, their rising flood water was not covered.

Should I wait until I have heard from my insurance provider to begin the restoration process?

During a storm event, insurance companies can be overwhelmed with the volume of calls. Most of them expect the homeowner to start restoration services as soon



Photo by Jon Blauvelt

Hurricane Irma causes flooding in the Porpoise Point neighborhood of Vilano Beach.

as possible to avoid additional damage. You should strongly consider having a professional company begin the restoration process.

In addition, restoration companies are also overwhelmed during a hurricane. The faster you call them, the quicker you will be added to the list of jobs for them to handle. As the owner of a restoration company, I can tell you I still have two customers’ contents in my warehouse 11 months after Hurricane Matthew because it has taken this long for the build back companies to get caught up. Those two customers were in the last batch of calls we received from the storm last October.

What services can a restoration company offer?

In a catastrophic situation, a restoration

company offers demolition of affected areas, a treatment to deter mold growth and drying of the structure.

Many building materials that have come in contact with flood water will need to be removed or sanitized. For example, drywall, carpet and most flooring will need to be removed so that the structural wood can be cleaned and sanitized. Most of the cleaning products available from your local hardware store may not adequately sanitize for reconstruction.

What do these services cost?

The cost depends on the square footage affected. My company, PuroClean, will quote the price based on the square footage of the affected area.

Our goal is to provide the highest

level of service and a price that is within our industry standards and insurance company guidelines. We will provide you with final billing that you can submit to your insurance company and/or FEMA.

Your individual insurance coverage will determine the payment schedule for the work being performed.

What will FEMA cover?

If you do not have insurance through the National Flood Insurance Program, FEMA provides low interest loans to homeowners to help repair the damage caused by catastrophic events. Please note that the loans often do not cover the total cost of all repairs that are needed to restore property to pre-loss condition.

As stated on the FEMA website, the National Flood Insurance program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures.

Overall, the program reduces the socioeconomic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

Wayne Terry is the owner of PuroClean in Jacksonville. For more information about his restoration company, visit <https://www.puroclean.com/florida/jacksonville/32244/599/puroclean-emergency-services> or call (904) 573-3566.

HELPING HANDS COME TO AID OF PONTE VEDRA RESIDENT

A group of Ponte Vedra Beach residents in the Fairfield/Azalea Point neighborhood help a neighbor cut and remove a downed oak tree from the road after Hurricane Irma.

Photo courtesy of Bruce Reid



Don't Wait for this Red Flag!

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ACROSS

- Coffee + chocolate
- "_____ the season ..."
- _____ ex machina
- Tim or Woody
- Thou, today
- *Fire or Fear or Mortis or Death
- "_____ came the spider..."
- Pimple fluid
- Two under par
- *X-Men's mutant foe
- *_____ Quinn
- Aladdin's alias
- Piglet sound
- Irish folk dance
- Sultanate on Arabian Peninsula
- Farm tool
- Fail to mention
- Crumbs
- Nary a soul
- Curly-leafed cabbage
- Betty Ford Center, e.g.
- Pacific Islands' ceremonial drink
- Opposite of digest
- "Que Sera _____"
- Revered one
- Team list
- "Cliffs Notes," e.g.
- Phone card acronym
- A grand theft
- Charged particle
- *Norman Osborn's organization
- *"Spider-Man" villainous doctor
- Last European colony in China
- Belonging to you and me
- Tennis great Chris _____
- Like anchor aweigh
- Springsteen's "Born in the _____"
- Join companies
- *Deathstroke is an enemy of the "_____ Titans"
- _____ Aviv
- Human necessity

DOWN

- Hat-tipper's word
- Paella pot
- Heidi's "Magic Wooden Shoe"
- Temporary tattoo ink
- Angel, in Rome
- Editor's oversight
- Debtor's letter
- Uncooked seafood
- Like Jekyll and Hyde's personality
- *Superman enemy, Morgan _____
- Like Andersen's duckling
- Perceive
- "Game of Thrones" vest
- Sea near Australia
- It marches?
- One always busy and moving
- *"Batman" foe
- Idealized image
- Rupert _____ from "Buffy the Vampire Slayer"
- *Wonder Woman's nemesis
- *Thor's brother
- Dump truck quantities
- End of a poem
- Camelot to King Arthur
- Reason to cram
- Delhi dress
- Early computer language
- *What villains of the Suicide Squad did
- "The Murders in the _____ Morgue"
- Native American sacred objects
- Rainbow swimmer
- Fictitious prose
- Love-_____ relationship
- 43,560 square feet
- Street in Anytown, USA
- Like word of mouth
- Fil's father
- Strong desire
- Flight segment
- Yoga accessory
- Wear and tear

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